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NOVEMBER 18 - NOVEMBER 24, 2026

Blessed are the young
for they shall inherit the national debt.

— *Herbert Hoover*

SKYLINE

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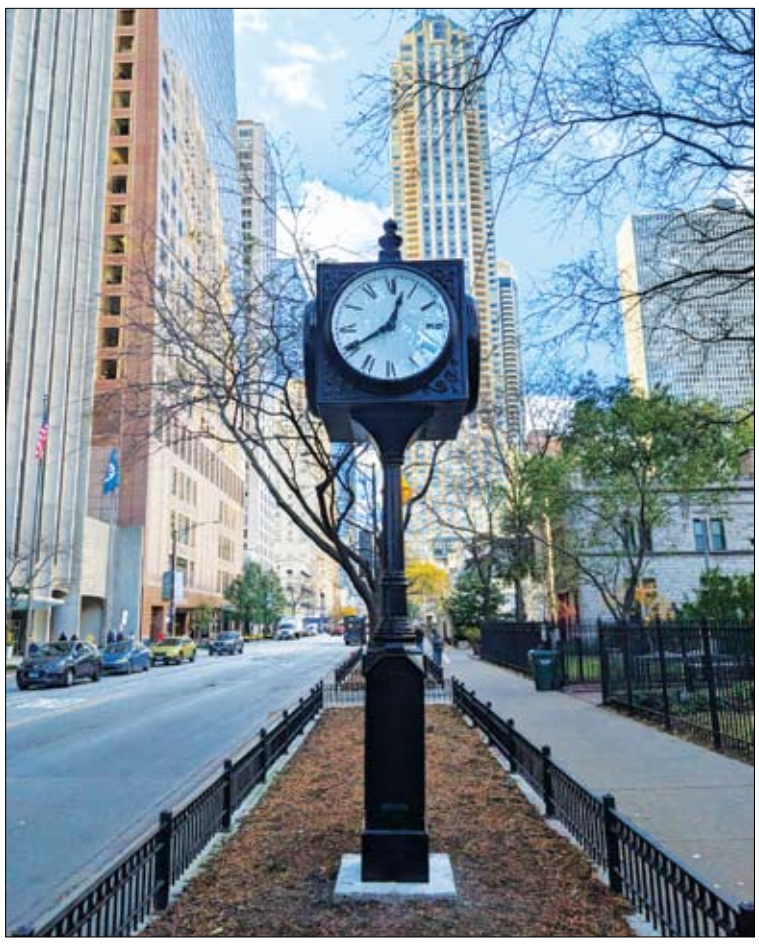


Image courtesy 2nd Ward office

New clock in Seneca Park

A brand-new post clock has been installed on Chicago Ave. adjacent to Seneca Park near the historic Chicago Avenue Pumping Station and Water Tower Place, restoring a familiar feature of Streeterville.

Over the past year, the city and 2nd Ward office worked with the Verdin Clock Co. to replace the former inoperable clock. They initially consulted with the original manufacturer about repairs, but the extent of the damage and the clock's age made replacement the most practical option. So a new clock was purchased by taxpayers for the installation.

"Investing in our public spaces helps preserve the character of our neighborhoods and strengthen civic pride. I look forward to celebrating this improvement with neighbors at a formal dedication ceremony and will share details as plans take shape," said Ald. Brian Hopkins [2nd].

CHA reveals plan for remaining space at Cabrini-Green

Goal is to add 4,100 more units at former public housing site

Last week the Chicago Housing Authority [CHA] announced that they want to add another 4,100 housing units at Cabrini-Green, in the areas roughly bounded by North Ave., Sedgewick / Orleans, Halsted, and Chicago Ave.

The CHA unveiled their plans for a mixed-income development on 43 acres across many parcels on the Near North Side. The plans calls for zoning changes and development request proposals starting next year, with construction expected to take place over the next 10 years. The project has been named "Cabrini Now."

A consent degree demands that between 33% and 40% of the new units be subsidized low-income housing, with 20% being affordable units. That leaves approximately 40-50% which may be set as market rate units.

Over 3,500 new units have already been built on the land over the last 20 years.

The 43-acres will be split up into 16 parcel sites that are not all contiguous. The plan will include nine acres of parks and green space.

Plans call for two eight-unit apartment buildings, townhomes resembling the first row houses at Cabrini and taller buildings, and a memorial to the neighborhood's sordid history.

Cabrini–Green evolved from a low-rise, integrated neighborhood into a national symbol of urban blight, systemic neglect, and a man-made high-rise gang and crime crisis before its eventual demolition.

The area was originally an overcrowded, immigrant-heavy working-class neighborhood known as "Little Sicily" or "Little Hell," notorious for poverty and

CHA *see p. 12*

Mag Mile takes another hit, office high-rise hits auction

Chicago's Central Business District continues to struggle over troubled real estate as yet another high-profile Mag Mile high-rise seems headed toward foreclosure.

The 27-story office building at 625 N. Michigan Ave. is heading to an auction later next month.

In 2019, amidst a massive boom in Michigan Ave. properties, a joint venture bought the office portion of the building for $72 million.

Owned and operated by Golub & Co. and a subsidiary of Blue-Five Capital, the landlords were pushed into their foreclosure lawsuit last Spring after it didn't pay off its nearly $51 million loan that had matured in March.

That led a judge to put it into default in October. The building was placed in receivership on June 16. Scott Shefman of Friedman Real Estate Management was selected by the judge to manage the property while in receivership.

The building is within walking distance to some of Chicago's finest hotels, shopping, restaurants, entertainment venues and the Northwestern medical education campus. It is due for a Cook County sheriff's auction on Dec. 28. The 290,310 square foot space has office space from floors five through 27.

Court documents uncovered by the Biznet state that the outstanding figure due under the loan agreement was a little under $48 million.

When the loan was issued and underwritten in 2019, the occupancy rate of the building sat at 92%. But like many downtown properties, it was suffocated by the COVID pandemic and gov-

AUCTION *see p. 12*

Wacker Dr. tower sells at a 75% discount



Perhaps sellers should now consider a 'buy one get one free' gimmick to move troubled downtown real estate after local investors just purchased a Wacker Dr. office building at a severe discount.

Investors Ken Buckman and Bert Castillo are betting on the future of the Loop, and took the 41-story tower at 121 W. Wacker Dr. at the bargain price of just $30 million.

The seller, Chicago-based Ameritus, paid $119 million for the tower in 2019. That means the property's value dropped by 75% over the last seven years for the 441,000 square foot building.

The severe drop in real estate pricing in Chicago's Central Business District is hard to ignore. It is the result of the creation of the hybrid work schedules, and work-from home trend that sees companies shedding office space.

When Ameritus bought the tower two years before the pandemic it sat at 90% leased. When it sold last week it sat at just 63% leased.

At left: 121 W. Wacker Dr.

North Side condo building faces assessment increase shock, approves $24.6M special assessment

Study calls for 12 annual 9% increases in reserve contributions through 2038

BY MICHAEL J. NOVAK
The Governance Ledger

On the evening of Nov. 10, the board of 345 Fullerton Parkway Condominium Assoc. in Lincoln Park considered a massive multi-million-dollar special assessment against the backdrop of an even higher, 10-year special assessment funding recommendation.

It was the kind of homeowners association meeting that condo owners have nightmares over.

That nightmare started late, as the Zoom connection did not have enough slots for all those who wished to attend the meeting. The meeting was delayed 18 minutes until another link could be issued.

The bottomline, owners of 1,100-square-foot units each face approximately $115,971 in special assessments; and at least one ownership faces a $463,886 bill. The board has yet to decide payment terms.

The twin tower buildings contain 212 units.

The Association approved a $24.6 million special assessment for façade restoration, elevator modernization, riser replacement, and fire suppression during the packed board meeting. Three directors voted in favor, and two abstained. Two of the seven board seats were vacant at the time of the vote.

The board president then moved to increase the assessment to $35 million. No director seconded the motion, so it did not advance. The approved assessment remains $24.6 million.

For unit owners of the association's twin buildings, the decision turns a proposed funding obligation into an approved assessment. It also opens a time-sensitive opportunity for owners to seek a membership meeting to consider rejecting it.

According to the association's attorney, Kelly Elmore of KSN Law Firm, owners have 21 days to petition for a special meeting to consider rejecting the special assessment. Under the petition process, owners representing at least 20% of the association's total votes must deliver a written petition to the board within that period.

The board must then call a meeting of the unit owners within 30 days of delivery. Rejection requires a majority of the association's total votes—not merely a majority of those attending or voting. Otherwise, the assessment is ratified.

Unit owners also have an annual meeting and election of directors next month. That election offers another opportunity to examine the association's financial direction and ask candidates how they will address reserve funding,

ASSESSMENT *see p. 8*

The circus in our town



By Thomas J. O'Gorman

Does the circus still come to town?

It's been a lifetime since I've witnessed one of Barnum & Bailey's productions. In my childhood it was always at the International Amphitheater near the Stockyards. Though I don't believe I have many wholesome memories of it.

Truth is, our mother loathed the circus. It did nothing for her, she used to say. Always adding, "It stinks to high heaven." All those animals got to her.

We always wound up doing the circus with our dad.

My circus recollections don't focus much on animals. What I can't get out of my memory are the circus performers who flew beneath the "Big Top" from the trapeze.

Have you ever been on a trapeze? There's really something primitively poetic about the graceful endeavor of making yourself ready for flight.

Getting into shape is critical for trapeze work. You can't just hang on to the trapeze bar swinging in the air. You need to "flow" with grace and controlled elasticity. So you'll need some perfect abdominal muscles of cosmic precision.

Your breathing is essential and the guiding principal of your "flight through the air." Those upper shoulder muscles really hold everything together. You need to control all your maneuvering with small actions in your neck and shoulder blades. It won't take you long to realize that "trapezing" is as much an elegant art, as it is a sport of style and balance.

We all need to get back into that kind of shape, to get people into "political shape." We have a critical Municipal Election to look forward to in the very near future.

It will have a profound effect on the life of our city.

We need to "clean up and clean out Chicago." Much like the circus, we need to clean up after the elephants and be ready for our time on the trapeze. "Democracy is the art and science of running the circus from the monkey cage," said H. L. Mencken.

Chicago is too fine a city to allow it to self destruct into elephant dung. Common sense must be the order of the day.

We have many concerns over the manner in which this city's Executive branch has been allowed to disintegrate into an inept, self-serving, leaderless branch of government. While the Legislative branch has permitted political disorganization, a juvenile political agenda and low quality political skills to create a vengeful, lackluster scatterbrained assembly incapable of achieving effective, principled government.

They spend much of their time baby-sitting the Mayor. And that's partly our fault. The North Side helped to put him in office. The lack of strong leadership is self-created. We the voters hold much of the blame too.

We have no effective leadership in our local government. It is tarnished by ineffective political knowledge. Just look at the political fiasco of the 1st Ward where Ald. Daniel La Spata embraces the mindless political shabbiness of Mayor Johnson's reckless political ignorance in return for his political support. All under the suspicious control of the Chicago Teachers Union. That's the formula for a political fiasco.

The poor quality of leadership is displayed with a seething inability to grasp how ideas are shared, compromises achieved, and truths and values incorporated into political accomplishments.

No wonder drivers in Chicago rarely halt at stop signs, why the Bears probably have no real promise of a Chicago home. Or the city sits at a standstill with incompetent road repair and lengthy traffic jams because river bridges are shut and roadways blocked by man-made concrete barrier.

Crime is still too pervasive, and CTA reeks of dope and hopelessness, while the skilled Superintendent of Police retires just when he is needed most. Our Chicago Police feel used, abused, ignored and disrespected.

There's no mystery here. This reporter could do a better job handling the critical issues Chicago faces. Even my mom, God rest her soul, could do better from her grave. She could smell the elephant dung from six-feet under.

And we haven't even spoken about the Chicago Public Schools, failing badly, while picking our pockets, as parents who can move their kids to the suburbs or to private schools. CPS lost another 11,537 students for the 2026–27 school year, according to the district's enrollment report. We're down to 304,687 students. In 2006 we had 420,925 students.

Many of our local politicos send their kids to private schools. Even the children born out of wedlock, with people not their wives.

We need to face the issues that bring destruction to our hometown. We need to elect leaders like those who built Chicago when we needed it most, from Mayor William B. Ogden, to mayors Buckner Morris, Levi Boone, John Wentworth, "Big Bill" Thompson, Edward Fitzsimmons Dunne, Carter Harrison III, Anton Cermak, Edward Kelly, Martin Kennelly, Richard J. Daley, Michael A. Bilandic, Jane Byrne, Harold Washington, Richard M. Daley and even Rahm Emanuel.

Yes the circus still comes to town, it's here now. Remember, you can't just hang on to the trapeze bar swinging in the air. You need to fly with grace and controlled elasticity.

GOLDEN IMAGES: For 50 years **Linda Matlow** has been "squinting" her way through Chicago's achievements through narrow lenses in black and white and color. The camera has been her passkey to a celebrated career with all doors open. The girl knows how to get 'the' pic.

Many of the photos you've seen in this newspaper, in this writer's column, and my predecessor **Ann Gerber**, were shot by Matlow.

Her fascination with photography allowed her the freedom to get the shots that create, polish and spin a lyrical saga of the American heartland for all the world to see. Her shutter has spent half a century, thus far, correcting the false descriptions, and filling in the unspoken observations you get from good photos… the missed detail and the lost truth that only the lens can spot, in the tears of a bride at her wedding, the sweat of a performer on stage, at the scene of a crime, in the mobs moving along a jam-packed street, or the smiles of the city's chic elite sifting through the bombast in Orchestra Hall, or plunging through the emotionally juiced atmosphere of the Federal Court getting facial images of the accused.

The eye of the camera has the power to expose the hidden providing a chance for truth, reason and balance to rear its confounding head. It captures a moment like nothing else can, a real art form, as told and reshaped by the photographer's eye, conscience and courage.

"I grew up in Chicago with show business all around me. My mother was involved with The Second City and ran a busy beauty salon in a Michigan Ave. hotel, where visiting stars were regulars in her chairs. As a kid, I had an autograph collection most adults would envy," she said. "It never occurred to me that I'd someday be on the other side, aiming a camera at those people instead of asking them to sign something."

Linda's first concert photo was taken in 1976 in Miami Beach with a camera and a press pass. An **Al Green** concert. She never looked back.



Linda Matlow

Over those 50 years she photographed rock stars, movie stars, TV stars, comedians, and legends, "plus a few people who probably wondered who that woman with the camera was. I shot backstage and onstage, at press conferences and premieres, and in those unpredictable moments when you had about 30 seconds to get the picture."

Those were the days when there was no Photoshop, no digital preview, and no one to tell you your eyes were closed. You focused, set your exposure, shot, and hoped. Hours later, the contact sheet told you whether you'd gotten it, and sometimes - many times - Linda caught something wonderful.

Today, her entertainment archive has over 400,000 edited images. Over 68,000 have been licensed around the world to magazines, newspapers, record labels, TV networks, publishers and ad agencies. You may never have seen her, but you've seen her work. And that's just the way real shooters like it. Her work dazzled and spoke for her.

Heartiest congrats, Linda, on your monumental achievement and the excellence you've created. You make Chicago real and, of course, proud.

JOURNALISM: Yes, despite our lie-filled social media gulag, real journalism is still being done. Chicago Public Library and Pulitzer Prize-winning journalists will be speaking in Chicago Dec.

CIRCUS *see p. 8*

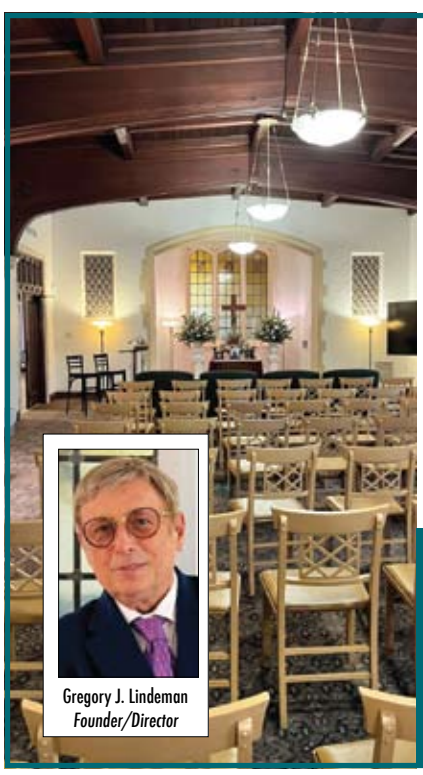
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Despite an $882 million deficit, Johnson proposes $665 million spending increase

BY ETHAN SOIFER
Illinois Policy

Mayor Brandon Johnson wants to increase spending by more than $665 million next year, with over half of that going to debt service and pension contributions.

That would continue a historic trend of pensions and debt consuming much of the increases in Chicago budgets, hurting residents who are forced to pay more in taxes but don't get more in services. Since 2019, just under 40% of new spending has gone to increases in pension contributions and debt service.

Johnson proposed the new spending despite the city facing a deficit of $882.4 million next year. The mayor wants to close that gap in part with almost $427 million in new taxes.

Those new taxes include a previously rejected corporate employment head tax and a sharp increase in the personal property lease transaction tax including on cloud computing and software. Both proposals would make it more costly for businesses to operate in the city.

A head tax was pre-emptively rejected by 29 aldermen before Johnson released his budget proposal. They demanded that the mayor "reduce the recurring cost of city government before asking anyone to pay more."

Also, 28 aldermen have now rejected the proposed 33% hike in the personal property lease transaction tax. A two-year freeze on increasing that tax was put into last year's budget.

In their Nov. 10 letter, those 28 aldermen also rejected any new spending increases in the budget, calling it "unfathomable" to grow spending in the middle of an $882 million budget deficit.

Over $2 billion just to service debt

The city expects to pay $2.2 billion on debt obligations next year, up more than $268 million from 2026. In Johnson's budget proposal, that's a whopping 16.5% of local fund spending in 2027. The city expects annual long-term debt service to climb to more than $2.5 billion by 2029.

Last year Johnson approved $1.8 billion in bonding for 2026-2027, much of it for infrastructure projects but also $450 million for retroactive firefighter pay and police misconduct settlements.

Although the city had previously anticipated it would start repaying those bonds in 2027, it structured the repayment schedule to postpone the start of principal repayment until 2029 and borrowed more money to make the initial interest payments. That also must be repaid with interest, effectively paying interest on interest.

Johnson's proposed 2027 budget would add $481 million in borrowing to settle police misconduct lawsuits, a move his administration says will save the city money by avoiding costly litigation.

The mayor proposes borrowing that money next year and in 2028. The city estimates the interest rate for the first tranche of bonds would be 6.923%, resulting

DEFICIT *see p. 7*

Chicago's CFO blasts Mayor's financing plan after resigning

BY PETER VON BUOL

The City of Chicago's ability to borrow money from bond holders is now in jeopardy after the abrupt resignation of Ashlee Gabrysch, the city's chief financial officer [CFO] who resigned on Nov. 13 after having only served three months.

"As the city of Chicago's CFO, there is nothing more important than my fiduciary duty to the city and its taxpayers. The CFO statements about City finances are not idle chatter: they are relied upon by investors, rating agencies, city council, and taxpayers period," she said.

"The CFO must act scrupulously to ensure that they are always accurate and complete. Throughout my career, I have remained committed to upholding the highest standards of financial integrity and transparency, and in my short time as CFO, I have faithfully discharged this duty," said Gabrysch. "It has become apparent, however, that to continue in this role would be to compromise my integrity and professional obligations." She concluded that "I must step down [from] my role and hereby tender my resignation," in a Nov. 13 public statement.

Prior to her tenure as the city's CFO, Gabrysch had been senior director and mid-central region manager at Fitch Ratings, a leading provider of credit ratings, commentary and research for global capital markets. Gabrysch also has extensive experience in the public sector, having worked for the Illinois State Treasurer and Cook County government.

According to Bond Buyer, a trade newspaper which covers the bond market, her sudden departure could not come at a worse time for Chicago and its taxpayers. The city budget deadline is Dec. 31 and Mayor Brandon Johnson and the Chicago City Council remain at odds over the city's finances.

Many may recall that the Mayor dropped the ball during the city's 2026 negotiations, going AWOL and leaving the Alders to pick up the pieces and cobble together a budget last December.

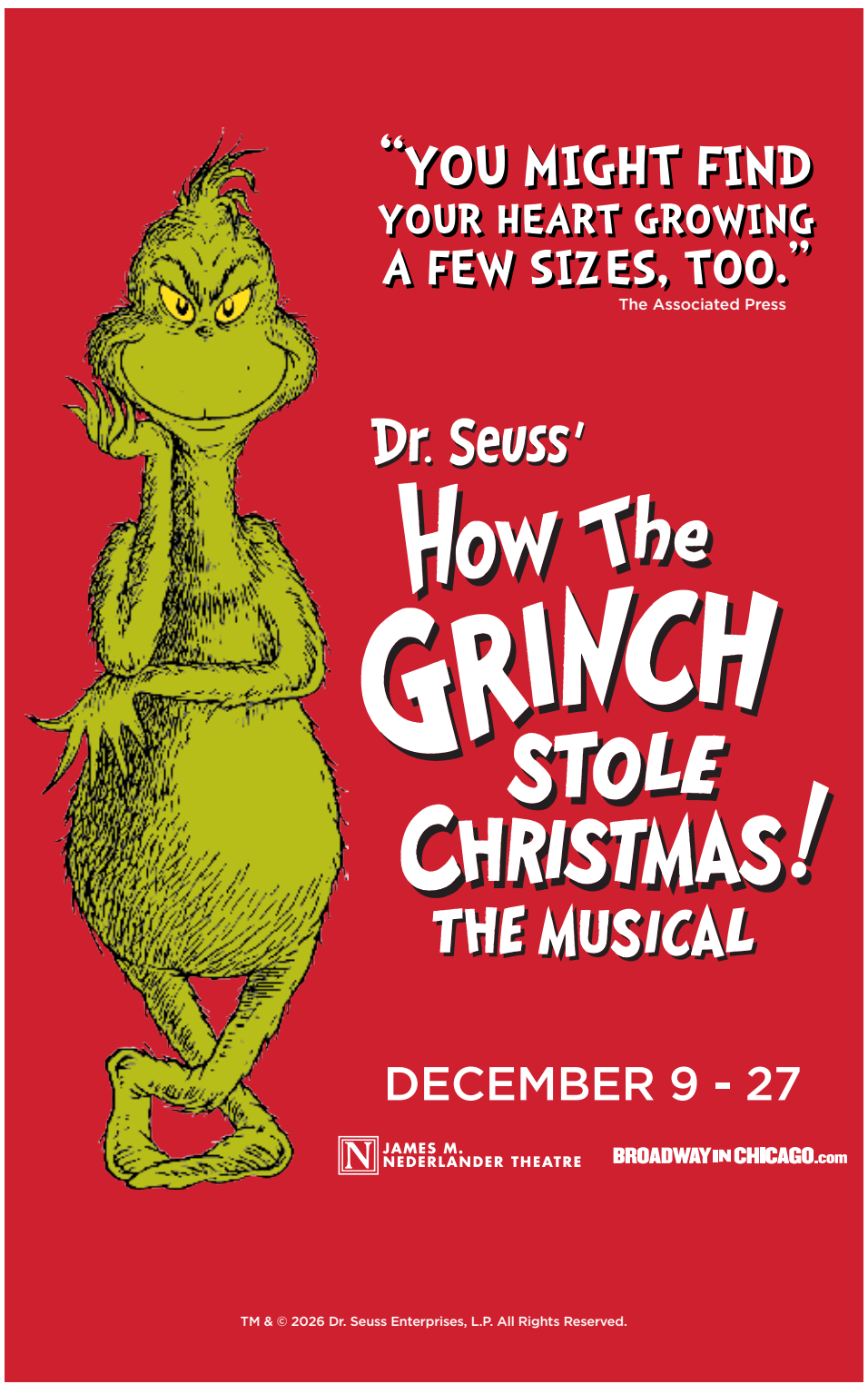
"Gabrysch is the third CFO to leave in less than a year, and the city still has no permanent budget director. For years, Chicagoans have had good reason to question whether this administration can manage the city's finances. They can't and our credit ratings dropped because of this fiscal mismanagement," said Ald. Scott Waguespack [32nd], who last year was among a group of alderpersons who crafted an alternative budget to the mayor's.

Many Alders say that now the Mayor's office may have crossed into fiscal malfeasance.

In order for the city's finances to improve, Waguespack said the mayor needs to be transparent and to also be realistic about revenue.

"Earlier this year, the Johnson team blocked Alders from getting information on the parking meter deal, and we were forced to renegotiate the deal separately from the Johnson Administration," said Waguespack. Johnson's team had negotiated a deal $800 million more expensive for taxpayers

CFO *see p. 4*





Treasurer announces the fewest number of properties eligible for Tax Sale in decades

For the first time since at least 1994 fewer than 10,000 properties are eligible for sale in Cook County's annual tax sale according to Treasurer's Office records.

As of Nov. 6, only 9,481 properties are eligible to go up for sale at the Dec. 15, tax sale following reforms that gave property owners more time to pay.

"The roughly 9,500 Cook County Homes and other properties on the block in the Annual Tax Sale are the lowest number in more than three decades," Treasurer Maria Pappas said. "And it's not just the county. The 5,092 PINs in the city and 4,389 in the suburbs also are also among the lowest numbers ever."

Pappas noted that 2,737 properties eligible for the state-mandated Annual Tax Sale involve owners who owe less than $1,000 in delinquent property taxes.

The historically low numbers reflect reforms by the Treasurer's Office that removed chronically delinquent properties that had been offered for sale but remained unsold year after year. In addition, the office successfully lobbied the Illinois General Assembly to delay the 2023 tax sale twice, giving property owners additional time to pay their delinquent taxes.

To find out if your property is on the Annual Tax Sale list visit cookcountytreasurer.com, and use the purple box on the home page labeled "Your Property Tax Overview" and search using an address or Property Index Number. A banner with an urgent warning will appear if your property is on the Annual Tax Sale list

The four-day Annual Tax Sale covers Tax Year 2023 property taxes that were due in 2024. State law requires the sale to take place within 13 months of the Second Installment due date. It was initially scheduled for Sept. 2025 but following the delays to give property owners more time to pay, is now set to begin Dec. 15. Interest was frozen during those delays to prevent additional costs from accruing.

"Thanks to reforms by our office and two legislative delays that gave homeowners more time to pay, Cook County is offering fewer properties at the Annual Tax Sale than in any year since at least the nineties," said Pappas. "The low number is encouraging, but thousands of property owners still face the risk of having their delinquent taxes sold. I urge anyone with overdue taxes to check their status and pay what they owe before the sale to avoid additional costs and the risk of losing their property."

The Treasurer's Office sent certified letters to owners of properties on the Annual Tax Sale list earlier this month.

On November 4 and 5 the Treasurer's Office also published lists of properties with delinquencies in local newspapers, and on its website at cookcountytreasurer.com.

Property owners who pay their late taxes before the Annual Tax Sale can avoid paying fees and additional interest charges. Payment can be made in five ways:

- Online for free at cookcountytreasurer.com
- In person at any Chase Bank location in Illinois
- In person at any of more than 100 community banks where you have an account
- By mail
- In person at the Treasurer's Office

If an owner does not pay back taxes sold at the Annual Tax Sale, a tax buyer could take possession of the property. The process takes about three years for residences and about a year for commercial properties.

By law, the Treasurer's Office cannot give legal advice about tax sales. Property owners are strongly advised to seek an attorney's advice relating to any sale of taxes.

CFO *from p. 3*

than the next highest bid.

"We obtained several benefits from the amended deal, including a transfer fee of $75 million. When we met with the Mayor and CFO Gabrysch and others on his staff, we told them the $75 million would go to pay down our pension obligations. Now, Johnson claims she [Gabrysch] acted inappropriately by signing off on the pension payment," said Waguespack.

The Alderman said he and others on the city council had observed there had been sharp financial disagreements between Gabrysch and the Johnson administration.

"In her first budget hearing, Gabrysch countered the mayor's claim that 76% of his budget plan was structural, testifying at City Council hearings that it was [only] 56%. When questioned about this, she reiterated the facts and did not mislead the City Council but [that] apparently angered the Johnson Administration," said Waguespack, who also noted that the U.S. Securities and Exchange Commission [SEC] has previously intervened on similar municipal malfeasance in Miami.

Waguespack's concerns are echoed by fellow alderperson, Ald. Andre Vasquez [40th] who made a Nov. 13 social media post.

"She is the one we listen to when it comes to borrowing [money]. For those who think this is [just] an aldermen problem, this is [also] an administration problem. It is not an either or [answer]. It is about us as government. We need to get our stuff together and to work together to solve the budget," said Vasquez.

Waguespack said the Johnson Administration and the Chicago City Council remain at odds over next year's budget. While a majority of members of the City Council are opposed to the Mayor's budget, "we have worked to find efficiencies and spending cuts before asking for any increase in taxes. We have questioned department heads and been met with obfuscation when we ask about the financial irregularities in the $100's of millions in requested appropriations," he said.

"The [recent] Ernst and Young efficiencies report has been met with scorn despite taxpayers paying almost $10 million for the report. Coupled with the $75 million payment, the structural budget concerns, and recent downgrades to our credit, the CFO was trying to straighten the [city's financial] ship [to prevent city finances from capsizing]," said Waguespack in a conversation with this newspaper.

Unfortunately, because lenders will continue to ask, serious questions remain about the city's ability to pay back its creditors, its ability to borrow more money will likely worsen.

"The damage done to the City finances is worsening by the day and this latest resignation does not bode well for our fiscal outlook. The mayor's response to her resignation is also an unfortunate attempt to undermine her great work and smear her." Waguespack cautioned citizens, "don't fall for it."

Gabrysch's abrupt resignation has prompted Alders to ask for an independent audit. They will also be asking the city's inspector general to investigate.

Ashlee Gabrysch's abrupt resignation has prompted Alders to ask for an independent audit.

"We will be asking for an independent audit and are asking Chicago Inspector General David Glockner to investigate. Glockner is a former US Attorney and also an SEC investigator, which would compliment the investigation. While we gather more information, we will take actions necessary to protect taxpayers, including public hearings in the City Council's Committee on Finance," said Waguespack.

While Johnson has said he accepted Gabrysch's resignation, he disputed her allegations and added he will be asking Glockner to investigate her.

"Our administration made multiple attempts to meet with [Gabrysch] to discuss this action and seek an explanation, including shortly before her public resignation. Those attempts went unresolved. Given the seriousness of these concerns, we will refer the matter to the City's Office of Inspector General for independent review. We welcome a full review of the conduct at issue," the mayor's Nov. 13 statement said.

Johnson claimed that his administration "takes its responsibility to protect taxpayer dollars, uphold the law, and ensure the responsible management of City finances. We expect every City official to meet that standard," the Mayor said.

Shortly after the Mayor's office had issued that statement, Gabrysch issued her terse response.

"This effort by the administration to deflect from the serious issues at stake and attack those who attempt to hold them accountable is disappointing but not surprising. I stand by my statement and will continue to operate in accordance with my values and integrity," said Gabrysch.

Correction, it was that other guy

In our Home Front article in the Nov. 11 newspapers, we wrote that Emperor Hirohito surrendered in WWII on the USS Missouri. That is not correct.

Emperor Hirohito did not personally sign or attend the surrender ceremony on the USS Missouri.

Instead, the Japanese instrument of surrender was signed on his behalf on Sept. 2, 1945, aboard the battleship USS Missouri in Tokyo Bay by Mamoru Shigemitsu, the Foreign Minister, who signed on behalf of the Emperor and the Japanese government; and it was General Yoshijirō Umezu, the Chief of the Army General Staff, who signed for the Japanese Imperial General Headquarters.

Ronald Roenigk *Publisher & Editor*
Sheila Swann *Art Director & Production Mgr*
Jeff Zimmerman *Account Executive*

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E: insidepublicationschicago@gmail.com

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Can Bears stay put and save city billions?



The Home Front

by Don DeBat

Like buzzards circulating an animal carcass, commercial real estate developers and greedy politicians are salivating over the mega-bucks they could pocket on building a new Chicago Bears domed stadium.

When we hear about Illinois politicians frying up the pork, this is where it starts.

However, the truth is, if this is all football, and keeping the Bears in Chicago, all we really need is a Soldier Field renovation that includes more seats and the installation of a retractable domed roof on the existing stadium, which was remuddled in 1982.

Like balloons at a circus, at least five multi-billion-dollar new stadium plans are being floated after the Bears posted a rare winning season in 2025, and are off to a 7-2 record in 2026. Die-hard fans and the goo-goo-eyed "Monsters-of-the-Midway" brass now have visions of a Super Bowl dancing in their heads.

With a potentially winning franchise, the profit-hungry sports team, and its talented quarterback, are eager to sack the Windy City. They are planning a new stadium, and are considering two sites—one in northwest suburban Arlington Heights, where the Bears own the land, and another in Hammond, IN.

Three more glittering, new stadium sites also are being considered. One is in the South Side Bridgeport neighborhood where a new domed stadium would be built at Rate Field and spark a move of the Chicago White Sox to the South Loop. Another calls for construction of a new domed stadium on the former U.S. Steel-plant site—a toxic tract on the Far South Side lakefront.

Last week, the latest new $10-billion, 100-acre pie-in-the-sky plan on the long-vacant former Michael Reese Hospital site in Bronzeville, involves razing 1,000 Prairie Shores housing units and displacing long-time residents. Developers are so pumped up on this fourth-quarter "Hail Mary" they say they are willing to buy the Bears' Arlington Heights property.

Imagine the Bridgeport Bears, the Bronzeville Bears and the Toxic-Steel Bears? All are bad choices.

Plans for the trio of proposed new stadiums look like they were drafted by the same dizzy architectural firm with a stock-dome image designed by cookie-cutter Dunkin' Donuts. The plans do not even add sprinkles. And, each stadium choice would cost $3 billion, experts say.



The Chicago Bears should stay put in Soldier Field and add a new dome and 20,000 more seats with a new deck and roof-top skybox seats. That would only cost $700 million—a savings of $2.3 billion over building a new stadium.

What's worse, two of the plans involve moving the team into residential neighborhoods and tearing down or gentrifying thousands of housing units. The third features toxic soil infused with heavy metals that likely glows in the dark.

What would Pulitzer-Prize winning columnist Mike Royko, and his common-sense alter ego Slats Grobnik, say about this diabolical situation? Royko was a life-long Bears fan who watched dozens of games at the cramped Wrigley Field in the 1960s.

The Bears should stay put!

For a common-sense, super-fan assessment, the Home Front column interviewed Mr. Zak—its own Slats Grobnik. Mr. Zak, our go-to, blue-collar source for casinos, sports stadiums, and urban planning, declared: "The Bears should stay put! If they move, and they probably will, it's all about money, not tradition, or love of their loyal fans."

The astute Mr. Zak estimates that adding a dome and 20,000 more seats in a new deck and swank roof-top skybox seats would only cost $700 million—a savings of $2.3 billion. A second Soldier Field remodel would likely bring an elusive Super Bowl to Chicago within a few years.

And, national TV football viewers would continue to ogle that beautiful, downtown skyline view the networks love to show in pregame warmups.

Hopefully, a new domed Soldier Field will help architecture critics forget about the earlier remuddling that looked like a giant flying saucer had crashed into the once-historic landmarked Soldier Field.

Soldier Field lost its National Historic Landmark status in Feb. 2006 because of that botched renovation. The National Park Service and federal advisory boards determined that the flying saucer completely destroyed the historic architectural integrity and character of the landmark.

Not only is the renovated Soldier Field ugly, oddly it only seats 61,500 people and doesn't have a dome, the standard design ingredient for a Super-Bowl stadium. What were the leaders of Chicago thinking? The sit once could seat over 100,000 people.

Designed in the 1920s to resemble the Greek Parthenon, Soldier Field honors our World War I veterans. Massive events easily drew six-figure attendance, including 104,943 spectators for the famous 1927 Jack Dempsey and Gene Tunney heavyweight rematch ("the long count") and 150,000 people for a wartime visit by President Franklin Roosevelt in 1944.

Soldier Field memories

However, over the years, this writer has grown to nostalgically accept the renovated stadium. Memories of the original Soldier Field dates back to my first visit there in 1959 while attending the city's high school football championship. My alma mater, Lane Tech, the Public League Champ, beat Fenwick, the Catholic League champ, 19-0 in the snow.

Another forever memory at Soldier Field before it was remuddled, was the 1975 Windy City 16-inch softball World Series played on a diamond laid out at the north end

BEARS *see p. 9*

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Police Beat...

Violence at CTA Green Line station



Police are warning residents of a recent attack that was committed inside a CTA Green Line Station Downtown. Transit Detectives are seeking to identify a suspect who approached a CTA passenger at the Roosevelt CTA Station, 1167 S. State, 5:35 a.m. Nov. 11. The subject approached the victim and pushed her down to the ground

The criminals is described as possibly a thin Black male in his mid 20's of age, 5'-8" to 5'-9" tall and 160-165 lbs. The subject was last seen wearing a black-colored zip up hoodie.

Those who have any information on this attack may write to ricardo.ponce@chicagopolice.org or call 312-745-4447 or submit an anonymous tip at CPDTIP.com and use reference RD#JK-485586.

Violence on CTA train car



The police are warning residents of a recent Aggravated Battery on a CTA train in the the Loop.

Mass Transit Detectives are seeking the public's help in identifying the suspect attacker, which occurred at 9:10 p.m. Oct. 20, on a CTA train car at 321 S. Dearborn St.

Those who may have any information can contact Transit Detectives at 312- 745-4447 or submit an anonymous tip at CPDTIP.com and use reference #JK22400.

Man shot in West Ridge

The 24th District Police reported a shooting that occurred at 11 p.m. Nov. 9 on the 6500 block of N Troy St.

Police say that an unnamed 21-year-old man was shot while sitting in his car. He was taken to St. Francis Hospital in stable condition.

This is an active police investigation, and they are asking anyone with information on this crime to contact the Area 3 Bureau of Detectives at 312-744-8263.

Two men charged for identity theft, stole millions

On Nov. 10, U.S. Attorney's office and Federal Bureau of Investigation announced the arrest of Paris Baker, 36, and Michael Sullivan, 50, both from Chicago, who were charged with a fraudulent scheme to initiate approximately $3.7 million in unauthorized debits of third-party bank accounts on behalf of fictitious shell entities that they incorporated in the names of identity theft victims.

"Baker and Sullivan allegedly stole millions of dollars over the course of a five-year wire fraud scheme," said James C. Barnacle, Jr., of the FBI.

Between approximately 2019 and 2024, Baker, Sullivan and others conducted a fraudulent payment scheme, as part of which they incorporated shell entities in the names of victims of identity theft. They then created accounts on behalf of the shell entities with at least three payment processors.

Hundreds of thousands of dollars' worth of unauthorized transactions initiated by the shell entities were cleared by the payment processors, who transferred funds into bank accounts controlled by the shell entities. Those funds were subsequently spent by those involved in the scheme, or were transferred to other accounts under their control.

Baker and Sullivan are each charged with wire fraud and conspiracy to commit wire fraud, which carry a maximum sentence of 20 years in prison; access device fraud and conspiracy to commit access device fraud, which carry a maximum sentence of 15 years in prison; conspiracy to commit money laundering, which carries a maximum sentence of 20 years in prison; and aggravated identity theft, which carries a mandatory minimum sentence of two years in prison.

Man bashed with folding chair on Red Line


CTA surveillance image of the suspect.

Chicago police are warning residents of a recent battery on a CTA Red Line Train at the Clybourn station in Lincoln Park, 1500 N. Clybourn.

At 3:45 p.m. Nov. 11, the attacker approached a 25-year-old man inside a CTA Red Line train and stuck him in back of the head with a collapsible chair. The attack came as the train approached the station on the Near North Side.

The attacker is discribed as a Black male, 40-50 years old, 5'-10" to 6' tall, 160-180 lbs., last seen wearing a white and blue stocking hat, white jacket, navy blue jogging pants, and multi colored gym shoes. The alert did not provide any information about what, if anything, led up to the attack.

Those who have any information on this crime may contact Public Transportation Detectives at 312-745-4447 or submit an anonymous tip at CPDTIP.com and use reference RD # JK486003.

Man arrested five times in eight weeks during Lakeview crime spree


James Blackman

A grand jury has returned burglary indictments against a man who, if Chicago police and court records are to be believed, ran a one-man crime wave through Wrigleyville and nearby Lakeview this summer — getting arrested five times in eight weeks, pleading guilty and drawing a 30-day jail sentence along the way, and then, right about the time that sentence would have run out, getting arrested all over again.

James Blackman, 48, is now charged with burglarizing a Land Rover on Aug. 30 and breaking into a garage in the same neighborhood nine days later. Those arrests were just two entries in a summer rap sheet that also included allegations of trespassing in a garage, carrying an air rifle near Wrigley Field, repeatedly stealing liquor from a Jewel-Osco, and threatening to beat up a security guard.

It all began around 9:30 a.m. July 16, when a nanny entered a family's garage in the 3600 block of N. Wayne Ave. and found Blackman inside, police said. He fled on a Divvy bike, but officers arrested him nearby and charged him with misdemeanor criminal trespass to a residence. He was released to await trial.

Two weeks later, Blackman was back in custody on Aug. 1 after a 911 caller reported seeing a man riding a bicycle near Wrigley Field with a large gun. Officers assigned to a Cubs game found Blackman outside the ballpark with what turned out to be an air rifle, according to police. He was charged with misdemeanor unlawful use of a weapon.

On Aug. 4, Blackman pleaded guilty in both of those cases and received a 30-day jail sentence.

Exactly 30 days after his August 1 arrest, Chicago police arrested Blackman again after responding to a call of a suspicious person in the 3400 block of N. Bosworth, where a caller had seen a man pulling on car door handles. Cops found Blackman matching the description, leaning inside a parked Land Rover in the 1600 block of W. Addison around 11:30 p.m., according to a CPD report.

They asked him if it was his vehicle. He said no, it belonged to a friend. They asked the friend's name.

His answer? Get ready for this: "Addison."

As in, the street he was standing on. As you probably guessed, the Land Rover did not belong to anyone named Addison, although the owner did live on Addison, and he happily signed a criminal complaint. When cops searched Blackman during his arrest, they allegedly found $9 worth of coins, a woman's watch, and sunglasses. The victim determined that a cup of coins was missing from the Land Rover, and loose change had been dumped across the passenger seat. He was unsure how anyone got in, since the car has an auto-lock feature. Under questioning, Blackman allegedly told police he was homeless and looking for a place to sleep.

Prosecutors did not seek to detain him, and he was released.

Three days later, Blackman was arrested at the Jewel-Osco, 3630 N. Southport Ave., in connection with three earlier incidents. According to court records, store personnel accused him of stealing more than $300 worth of liquor from the store on July 1 and again on July 4. He was also charged with assault and trespassing for allegedly threatening to beat up a security guard on August 30.

The charges included two felony counts of retail theft, but the case was not eligible for detention under Illinois' SAFE-T Act, and Blackman was released yet again.

One week later, records show, he was arrested for a fifth time: A couple living in the 3700 block of N. Lakewood Ave. called 911 around 3:17 a.m. on September 9 after their garage alarm sounded and a suspected burglar left the property. Officers found Blackman in the 1300 block of W. Grace St. matching the description and sweating profusely, according to prosecutors. A name check revealed an active warrant, so police took him into custody.

During processing, officers searched his backpack and allegedly found a wallet containing two American Express cards belonging to the woman who had called 911. She told police the wallet had been inside the center console of her car, which was parked in the garage.

At long last, Blackman was ordered detained pending trial, and a grand jury has now indicted him on burglary charges stemming from the Aug. 30 Land Rover break-in, the September 9 garage burglary, and the felony retail thefts, court records show.

CPD records show Chicago cops have arrested him 21 times since 2017. His previous felony convictions in Cook County include being a felon in possession of a firearm in 2023 and manufacture-delivery of cocaine in 2000.

Judge reverses colleague's decision to release driver accused in fatal DUI


Miroslaw Ciszek, left, and Sarah Milcarek

A Cook County judge has undone one of the most confounding pretrial detention decisions we've reported, ordering a man accused of killing a pedestrian while driving drunk in Lakeview jailed after another judge released him on electronic monitoring.

The reversal of fortune for Miroslaw Ciszek, 34, came after prosecutors asked the court to reconsider his release—a rare move in Cook County, as we reported in a story earlier this year.

Ciszek is accused of striking 25-year-old Sarah Milcarek as she crossed the 1400 block of W. Irving Park Rd around 9:20 p.m. Aug. 8, then driving away with her body lodged in the rear window of his Nissan. He allegedly crashed twice more, fled on foot, fought with two men who tried to stop him, and hid in a park for hours before police found him.

Officers located Ciszek shortly before 1 a.m., more than three hours after the crash. Yet his blood alcohol concentration was still above the legal driving limit at 4:16 a.m.—nearly seven hours after he allegedly struck Milcarek—according to prosecutors.

While weighing whether he would release Ciszek on Aug. 11, Judge D'Anthony Thedford asked whether Milcarek had been in a crosswalk or was "in a crosswalk or … essentially jaywalking." Prosecutors said they did not know. Thedford ultimately rejected prosecutors' request for detention and released Ciszek on electronic monitoring and ordered Ciszek to avoid "excessive or public consumption of alcohol."

During a routine hearing on Sept. 2, Judge Ankur Srivastava closed a gap in Thedford's order by requiring Ciszek to surrender his passport, a precaution commonly imposed when defendants with foreign citizenship are released while facing serious charges. Thedford's original release order did not include that requirement.

Then, on Sept. 23, prosecutors filed a motion for relief, making the rare request to jail a defendant who had already been released, based on the same facts Thedford had considered. They argued that Thedford gave insufficient weight to the circumstances of the fatal crash and Ciszek's alleged conduct afterward.

Prosecutors took particular issue with Thedford's handling of the dangerousness requirement under Illinois' pretrial detention law. According to their motion, Thedford went "back and forth" on the issue before finding that Ciszek's dangerousness arose not merely from the fatal crash but also from "the follow-up to the accident and [his] behavior trying to evade any sort of responsibility there."

Nevertheless, Thedford concluded that release conditions could mitigate the threat. He cited Ciszek's limited criminal background and suggested his history showed that he could follow court orders. The state argued that Thedford took an overly narrow view of Ciszek's criminal history by discounting his driving record and declining to consider a previously dismissed misdemeanor battery case. The rules of detention hearings differ from those governing criminal trials, prosecutors noted, allowing judges to consider information that might not be admissible at trial.

Ciszek's attorney, Vincent Luisi Jr., opposed the renewed detention request, noting that his client had spent nearly two months on electronic monitoring without incident. He also argued that the traffic offenses cited by prosecutors were at least five years old.

Luisi also pointed out that prosecutors had not raised what some legal observers considered their strongest argument for detention: that Ciszek's alleged conduct demonstrated that he is a potential flight risk.

"As such," Luisi wrote, "that issue appears to have been waived."

Such an argument would have been supported by allegations that Ciszek drove away from the fatal crash with Milcarek's body lodged in his car, crashed twice more, fled on foot, fought with two men who tried to detain him, attempted to enter a nearby residence, hid in a park for hours, and lied to police about who was driving the car.

Judge Lorraine Murphy ultimately sided with prosecutors and ordered Ciszek jailed pending trial. She specifically cited allegations that Ciszek "fled with [the victim] hanging out of his car" and "crashed 2 more times and fled the scene." Murphy also noted that his blood alcohol concentration was allegedly still .088 nearly seven hours after the crash.

The reversal comes as Thedford's record on detention requests continues to strongly favor defendants at a level that greatly exceeds his peers. CWB Chicago reported in May that Thedford had approved just 42% of detention petitions involving non-domestic felony cases since taking his seat on March 17. At the time, the approval rate across the courthouse's Pretrial Division was about 69%.

When we revisited the numbers on Aug. 11, Thedford was approving just 40% of petitions, compared to a 67% rate among his colleagues. Since Aug. 11, his approval rate has risen to 53%, according to our review of court records. While a significant increase from Thedford's earlier performance, it remains substantially lower than the division's rate.

Cook County prosecutors rarely ask judges to jail defendants who have been released at first appearance court. In fact, earlier this year, our team found only two cases in which Burke's office successfully made such a move: a suburban case in Dec. 2024 involving a man accused of kidnapping and raping a 16-year-old girl, allegations prosecutors said were supported by DNA evidence, and a Chicago case last spring in which prosecutors said a judge released a woman accused of shooting someone during a bar fight based on "demonstrably inaccurate" claims made by a defense attorney.

If a Motion for Relief fails, prosecutors can take the matter to an appellate court under Supreme Court Rule 604. Legal researchers working for CWB Chicago found 35 appellate court orders related to pretrial release decisions filed by state's attorneys across Illinois during the cashless bail era. None came from Cook County.

— Compiled by CWBChicago.com

How will state enforce new pot regulations?

Regulators outline enforcement efforts, ask citizens to fink on violators

As any narco-gang outfit knows, drug-dealing laws only matter if the regulators have an army out on the street to enforce those laws.

New restrictions on intoxicating THC products went into effect on Nov. 12. Now the Illinois Dept. of Financial and Professional Regulation [IDFPR], the Cannabis Regulation Oversight Office and other enforcement partners must take steps to enforce compliance. If not, dope dealers may see the new regulations as just more political virtue signaling.

Illinois retailers and regulated drug dealers serve local consumers daily. Unless there is a strong enforcement system in place, consumer protections over the sale of unlicensed dope products under the Illinois Hemp Act and the Cannabis Regulation and Tax Act [the "Act"] may simply be ignored.

In both legal and illegal drug dealing, rules enforcement always comes down to you and what army? In some Chicago neighborhoods, that is an army of well-armed gang members protecting their drug dealing turf.

While official statistics confirm 1,471 total Chicago shooting incidents in 2025, public datasets categorize crimes by offense type rather than specific underlying gang or narcotics motives. So it is not really known how many drug turf shootings are occurring every year.

Arrest data, public safety reports, and media investigations indicate that illicit drug distribution in Chicago is heavily concentrated on the West and South Sides, with notable open-air markets also appearing near major transit hubs downtown and on the North Side.

Research by the Univ. of Illinois System's Institute of Government and Public Affairs estimates there are more than 260 retail stores in the Chicago area selling hemp-derived cannabinoid and THC products outside of traditional licensed cannabis dispensaries. There are approximately 40 licensed cannabis dispensaries located within the city of Chicago, with about 183 in the Chicago metropolitan area, and 287 statewide.

Other estimates surrounding non-dispensary retail sales reach higher numbers depending on the scope of convenience stores, smoke/vape shops, and liquor-licensed establishments affected by local and state restrictions. Some estimates show that roughly 1,200 retail locations across Chicago may now be dispensing cannabis-infused products over the counter, not including distribution by known street gangs.

The new requirements, established under the Act, hope to prevent the unlicensed sale of dope products containing more than 0.4 milligrams of total THC per container. All dope products containing more than 0.4 milligrams of total THC per container will be considered "cannabis" under the Act. A similar ban on intoxicating hemp products is scheduled to go into effect nationwide on Dec. 11.

But just who is going to be the front line soldiers seeing that such products are not sold on the black market?

"Illinois has invested significant resources in establishing a cannabis industry built on accountability, transparency and consumer protection. Those standards mean something, and we intend to enforce them," said IDFPR Sec. Mario Treto, Jr. "We are committed to working with our state and law enforcement partners to ensure a fair, responsibly regulated cannabis marketplace that puts the safety of Illinoisans first. We encourage Illinoisans to register [complaints] with IDFPR."

So there it is… State regulators are hoping that citizens and consumers will serve as their front line of defense. The citizens of Illinois are being asked to fink out the corner grocery or liquor store to state officials.

Businesses selling cannabis without the necessary license may be subject to enforcement actions, including cease and desist orders and civil penalties. But only if they're caught.

Drug products sold outside of the licensed dispensary setting are unregulated, not taxed like legal cannabis products, and operate opaquely. No Chicagoan ever expected that their back alley drug dealer was paying taxes on the dope he sold.

Unlike other legal substances which are heavily regulated, such as alcohol, cigarettes, and regulated pot, black market pot sellers do not have licenses to operate, yet still do. Those black market sellers undercut the licensed businesses that do pay local taxes. Additionally, a number of unregulated storefront businesses purport themselves to be regulated dispensaries, which misleads consumers into purchasing unregulated products.

And the city, county and state are now asking you to turn those sellers in. Complaints should include as much information as possible, including the business name, location, products being offered, and any pictures or documentation that may help investigators review the suspected violation.

To submit a complaint, visit: cannabis.illinois.gov/legal-and-enforcement/report-a-hemp-issue.html.

There is no exact, official annual dollar figure for total illegal drug sales in Chicago, because underground markets are not formally tracked. However, law enforcement assessments and market studies estimate that the Chicago region's illicit drug trade generates multiple billions of dollars annually.

The State of Illinois says they will work diligently to take enforcement actions against all entities that sell unlicensed products, but the proliferation of such businesses and products far outnumbers the staff and resources required for immediate eradication.

IDFPR claims that their initial enforcement will be primarily focused on actions that protect children from products that are similar to candy or feature child-friendly packaging; Protect consumers from untested or otherwise mislabeled products, and take enforcement action against businesses falsely identifying themselves as licensed cannabis dispensaries.

They may not be putting much effort in going after the back alley dealer, and even if that drug dealer did get busted, Cook County Courts would free them the same day.

Capacity limitations underscore the need for continued federal action. The Feds are the only people who still pursue criminal cases with the goal of putting people in jail.

Local officials will be leaning on federal agencies, including the U.S. Food and Drug Administration, U.S. Dept. of Agriculture and U.S. Drug Enforcement Administration, to take on the real enforcement responsibilities related to dope dealing, especially after the nationwide ban goes into effect on Dec. 11.

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DEFICIT *from p. 3*

in more than $139 million in interest over the five to seven years of the bonds' duration.

The rate reflects Chicago's low credit rating, forcing the city to pay higher interest to compensate investors for the added risk.

Borrowing money to pay for an operating cost such as legal settlements could trigger another round of credit downgrades from credit agencies, further increasing the interest rates the city has to pay when borrowing in the future.

Borrowing money to pay for an operating cost such as legal settlements could trigger another round of credit downgrades from credit agencies, further increasing the interest rates the city has to pay when borrowing in the future.

$3 billion proposed for pension contributions

The mayor proposes almost $3 billion in pension contributions next year, another increase to address a severe pension crisis caused by years of over-promising benefits without the money to pay for them.

The city's unfunded liabilities stand at over $36 billion, with its four plans at a funding ratio of only 28%. Gov. J.B. Pritzker signed a bill last year on Chicago's police and fire pension plans that cost the city $300 million in the first year and is estimated to add over $11 billion in accrued liabilities by 2055.

The increased contributions are nowhere near enough to get the city's pension plans onto a more secure financial footing. Despite almost $2.9 billion on pension contributions in 2025, Chicago still fell $494 million short of what the plans' actuaries determined was necessary to get them to the legal requirement of 90% funding by 2058.

The City Council helped a little recently by rebuffing a Johnson plan. The mayor planned to count the $75 million payment from the parking meter lease transfer deal toward the pension contributions, but aldermen voted 44-6 to make that an additional payment rather than part of the supplemental contribution.

All this has proven immensely costly to taxpayers, who pay among the nation's highest property taxes to help bail out the city's pension mess. In 2026, 76% of the city property tax levy went toward pension obligations.





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ASSESSMENT *from p. 1*

project priorities, owner affordability, and accountability.

Owners who wish to use the petition process must act within its deadline. Candidates should be prepared to explain whether they support the approved assessment, what information they would require before changing it, and how they would fund necessary work under any alternative.

An approved assessment establishes an obligation. It is a situation and scenario that every condo owner fears.

Association owners also face another substantial increase: their 2026 reserve study recommends annual reserve contribution increases of 9% for 12 consecutive years, from fiscal year 2027 through fiscal year 2038. The recommended annual contribution rises from $622,361 to $1,750,800, approximately 181% above the current amount. These are assessment increase shocks.

Unit owners next will receive the adopted resolution and explanation of the projects it funds, the collection schedule (which the board has yet to determine), any financing arrangements, and how the assessment fits into the association's long-term reserve plan.

The unsuccessful motion to increase the assessment to $35 million also leaves unanswered a question: How will the board fund the remaining needs identified in its 11-year capital plan?

Owners must now evaluate, and plan for, the combined burden of special assessment payments, rising regular reserve contributions, and any increases in operating expenses.

At the center of this situation is a failure to maintain intergenerational equity: ensuring that each generation of unit owners pays its fair share of the deterioration occurring in the twin buildings and other common elements during its ownership.

What it would fund

In her Sept. 23 statement to owners, the board president described approximately $48 million in anticipated capital repairs and replacements their building would need over the next 10 years. She said the reserve study recommended eight annual special assessments of $2.8 million, followed by two of $6.3 million—a daunting total of $35 million.

The Sept. 23 statement also outlined a proposed $17.5 million assessment, with payments extending up to 10 years, and identified approximately $12 million in window and sliding patio door replacement costs within the broader capital needs.

The $24.6 million assessment approved on Nov. 10 funds façade restoration, elevator modernization, riser replacement, and fire suppression. It does not fund window replacement. The board has yet to decide payment terms.

The board's stated hopes included extending the life of those windows and doors, earning investment income on assessment receipts, obtaining lower project costs, and postponing some work.

The board may decide to reconcile the approximately $48 million of projected expenditures with existing reserves, regular contributions, investment earnings, and special assessments in one understandable cash-flow schedule. The Association's 2026 reserve study recommends 12 consecutive annual increases of 9% in regular reserve contributions, from 2027 through 2038. Its printed schedule increases the annual contribution from $622,361 currently to $957,700 in 2031 and $1,750,800 in 2038.

The first five annual 9% steps compound to 53.86%, but the increases continue for seven more years. The full 12-year increase is approximately 181%.

That increase applies to the reserve contribution component of the budget, and would be a substantial additional burden alongside special assessment payments.

The recommended annual contribution remains $1,750,800 in 2039, drops to $1.2 million in 2040, and then increases by 3.7% annually from 2041 through 2056.

Owners at 345 Fullerton Parkway will need a year-by-year statement of their total projected payments. A special assessment installment by itself understates the household budgeting problem if regular assessments must also increase to fund the recommended reserve contributions.

How did this happen?

A building wears down and consumes a little more of its components every year. Elevators accumulate use. Risers age. Roofs, façades, boilers, chillers, and cooling towers move closer to repair or replacement.

Those costs accrue throughout the components' service lives, even when the association has not yet received a contractor's invoice.

Not many may have heard the term "intergenerational equity." It defines that successive cohorts of owners contribute toward the deterioration occurring during their ownership.

When contributions fall short, owners may enjoy assessments

ASSESSMENT *see p. 10*



CIRCUS *from p. 2*

1 for The Stories Behind Our Stories: Behind the Scenes with Pulitzer Prize Winners, an evening of live storytelling celebrating the impact of local journalism. Featured journalists include: **Yohance Lacour** of the Invisible Institute, **Mary Schmich** and **Laura Rodriguez Presa** of the Chicago Tribune, **Liz Sawyer** of the Minnesota Star Tribune, and **John Archibald** of AL.com. The event will be moderated by **Nicole Carroll**, Pulitzer Board Chair, and **Charles Whitaker**, of Northwestern Univ. This will launch a celebration of The Pulitzer on the Road traveling exhibition. The Chicago Public Library is the first stop for the exhibit.

SCOOTER DEATH: Yet another Chicagoan has lost his life "scootering." A 67 year old man was killed near Petersen Ave. before sunrise, while traveling in the North Park neighborhood. Tragic. Got troubles with an ex-lover, noisy neighbor, pesky in-law or mean boss? Gift them with an e-scooter this Christmas and point them to the nearest roadway.

OPEN FOR BUSINESS: Gibsons Restaurant Group is bringing a little old-school glamour to Fulton Market with Gibsons Tavern, a spectacular 15,000-square-foot restaurant. Featuring a lively tavern, an elegant dining room and a revival of classic table-side service, this exciting new destination at 925 W. Fulton Market puts a fresh spin on Chicago dining.

SOMETHING'S FISHY: After 20 years as evening anchor at ABC 7 Chicago, **Ravi Baichwal** has been terminated from the station. The Emmy Award-winning TV journalist has been off the air in recent weeks and his contract was not renewed.

PEDIATRIC MEDICINE: Lurie Children's Hospital has received the go-ahead from the State of Illinois for construction of Lurie Downers Grove Children's Hospital.

BACK FROM ROME: Cardinal Blase Cupich was the main celebrant for a Mass during which two women, **Rebecca Siar**, 33, and **Emily Barnum**, 30, became consecrated virgins at Holy Name Cathedral on Oct. 31. Consecrated virginity is the oldest form of consecrated life in the Catholic Church and predates the development of religious life by several centuries.

ORDER IN THE COURT: Congratulations to **Danny O'Connor**, son of **Owen** and **Meredith Sweeney O'Connor**, as he adds to the ranks of prestigious legal professionals in the family and in Chicago. His siblings are bursting with pride.

AD MAJORAM DEI GLORIA: Jay Rockefeller would appear to have had access to a life of ease, comfort and luxury. As a member of one of America's wealthiest families he could have lived the life of a prince. But in reality he was forced to live with much deep personal suffering and unspeakable horrors as an ordinary part of life. His personal healing appears to have been the opportunity to serve the people of West Virginia. First as governor from 1977 to 1985, and then in the U.S. Senate from 1985 to 2015. His recent death, at 89, removed a kind and noble soul from the robust life of the rolling hills of his state.

He chose public service despite the horror of his own cousin, **Michael Rockefeller's**, murder and consumption by cannibals in New Guinea in 1961. Just as he embraced the tragic suffering of his wife, **Sharon Percy**, whose twin sister, **Valerie Percy** was brutally murdered, 50 years ago in 1966 here in a Chicago suburb.

He was the son-in-law of Illinois Senator **Charles Percy** of Kenilworth. The shields of wealth never stopped his advocacy for American liberty or prevented the quality of his patriotism. Rest in peace.

WHO'S WHERE: Dan Balanoff bumping into the Chicago beauties **Sherrill Bodine** and **Lauren Lein Cavanaugh** at Shenanigan's at the Gold Coast neighbors Assoc. event… **Ethan Gaskill**, popular designer, influencer and internet artist, just relocated from Los Angeles to NYC and shaved his head and grown thick stubble… **William T. Corcoran** attended the Chicago Symphony Orchestra to hear **Nielsen's** Overture to Muskarade, **Dvorak's** Cello Concerto in B Minor, Op. 104, and selections from **Tchaikovsky's** Sleeping Beauty, spectacular… **Jeremiah Boland** was in South Bend at Notre Dame on College Game Day as **Riley the Leprachan** kicked a miracle win for $500,000… **Mark Olley** catching **Bethany Kitick** at the piano… **Marta Farion** in Ukraine structuring new perspectives for survival as the nation honors the feast of St. Michael's Bells… **Mary Ann Roti-Walz**, **Rita Roti Bruno** with **Pam Manizzi** wish **Father Antonio** Godspeed for the future… **Charlie** and **Diana Eiranova Kyle** making their way around Buenos Aires, their hometown, celebrating the **Pope Leo XIV** visit… Attorney **Jack Gubbins** celebrated a monument of a birthday at 80 with the loving faces and hearts of family at their North Woods home.

CLOUD COVER: Dreaming is a healthy pursuit, and **Denise Tomasello** proved that once more with a spectacular performance of her unique cabaret styling at the Des Plaines Theater on Nov. 8. She carried the audience on a journey, highlighting her ability to lasso the past and uncover the artistic dynamic that has made her a star. She carried everyone into the dream and beauty of her sound, lifted by a 17-piece orchestra that sparkled. People are saying it was the performance of a lifetime. Bravo.

Clowns are the pegs on which the circus is hung.

- P.T. Barnum

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Nitty Gritty Dirt Band alumni to play at SPACE Nov. 22

BY PETER VON BUOL

John McEuen and The Circle Band - which includes Nitty Gritty Dirt Band [NGDB] co-founder Les Thompson - will be performing at Evanston's SPACE, 1243 Chicago Ave., 7 p.m. Nov. 22.

McEuen, who is known as "the string wizard" due to his virtuosity on the banjo, fiddle, guitar and mandolin, will lead his band through a multimedia live show featuring music and archival photos and also the stories behind-the-music from his 60 years as a musician.

"I will talk about all the good, and some of the difficult, times of the NGDB. I talk about the music, where it came from, who the songwriters were, where they were at, and then how we came across them."

"I would recommend this show to anybody who is into music history and wanting to know where some of these songs and where these ideas came from. It's a fun thing to explain," said McEuen.

Founded in Long Beach, CA, in 1966, in its earliest incarnation the NGDB featured folk and jug band elements. By 1970, the band's lineup featured a full Americana sound and recorded Jerry Jeff Walker's song Mr. Bojangles, a song about a itinerant performer who actually believed he was the famed tap dancer/actor/singer Bill "Bojangles" Robinson. The song was the first of many hits for McEwen and the band.

"I can't give away the whole story. [That song] came about because Jerry Jeff Walker was arrested one night, and put in a jail with a bunch of people. Some of them were street performers, buskers. One of the guys thought he really was the actor Mr. Bojangles. He danced around the cell, and and he jumped high and everything. Jerry Jeff wrote this song about him. Jerry Jeff knew it wasn't the real Bojangles because the real one had been active in the '30s and had danced with Shirley Temple. There's some funny things that happened in relation to that. How did that record end up in in the hands of the Dirt Band traveling across the country in the trunk of a car?"

It was just a demo made by Walker. "We got some of the words wrong because we didn't have a record player to listen to them. We had to listen to the audio with just a record needle, and that's kind of hard to do," said McEuen.

Eventually, the band tracked down Walker, who would eventually become an icon of the progressive country and outlaw country movement, while he was appearing live at a small club in Philadelphia with David Bromberg (who would become known as a legendary multi-instrumentalist/songwriter) on guitar.

"There was only about 20 people there. He had gotten there really late, and he just finished up. And Bromberg was playing guitar with him. Bromberg had to do the song for us because the Wild Turkey had won in a battle against Jerry Jeff. When we met, he said Bromberg will do the song for you."

Later, he told him they were releasing it as a single. When it was released, he was just about to quit the music business. "He had been driving in a car with a friend when he pulled over into a rest stop and his friend recognized our recording. 'Hey Jerry, isn't that your song on the radio?' he asked. He left the radio on real quiet. Afterwards, Jerry Jeff told his friend he was going to Austin to become a full time singer/songwriter. His friend agreed to join him on the trip," said McEuen.

In the early 1970s, even hit songs that were played on Top 40 radio stations had short runs of about 10 weeks. Mr. Bojangles, however, was different. "Mr. Bojangles was on the American Top 40 for 38 weeks!" said McCuen.

NITTY GRITTY *see p. 11*

BEARS *from p. 5*

of the old stadium, thanks to the vision of Chicago Park District czar Ed Kelly, an inductee in the 16-inch Chicago Softball Hall of Fame.

Some 30,000 softball fans watched the South Side ERV-Strikers edge the suburban Big Banjo Bruins 8-7 in the championship game broadcast on WTTW-TV. As a softball writer for the Chicago Daily News, I covered the game, and helped TV announcers Mike Royko and Tim Weigel, my Chicago Daily News teammates, do color commentary.

Today, Mr. Zak not only likes the idea of installing more seats and a dome on Soldier Field. He also favors the concept of building an entertainment mecca west of the domed Soldier Field on the air rights Outer Lake Shore Dr. and the Metra railroad tracks.

Earlier, Mr. Zak, a professional gambler, suggested the best place to launch the new Chicago casino was at the original McCormick Place, a stone's throw south across a parking lot from Soldier Field. That property is operated by the Metropolitan Pier and Exposition Authority, which is a joint municipal corporation created by the Illinois General Assembly.

Under the Illinois Gaming Board rules, major sports venues can apply for a license to host a physical, brick-and-mortar retail sportsbook, but the Bears have never built a betting site at Soldier Field due to lease restrictions and stalled negotiations with the City and CPD.

Under the NFL and their players association collective bargaining agreement (which runs through the 2030 season), teams and players share revenues generated by gambling businesses located inside or physically attached to an NFL stadium. During the NFL season, 100% of this revenue is included in the league's shared revenue pool used to calculate the player salary cap. Out of season, 50% of the revenue from an in-stadium operation is counted toward the player pool.

Capturing more game-day and venue-related revenue streams is a major reason the Bears want a new, team-controlled stadium. A new facility would give them full control over commercial developments, retail partnerships, and potential on-site betting lounges without needing approval from the city.

"Unfortunately, former Mayor Lightfoot took a $40-million "donation" from Bally, and the financially-troubled casino now is under construction at the worst possible site, on congested Halsted St. and Chicago Ave.," Mr. Zak said.

Don DeBat is co-author of "Escaping Condo Jail," the definitive guide to condominium living. A veteran real estate voice, he provides essential insights for navigating communal ownership at escapingcondojail.com. Stay updated on housing news at dondebat.biz. Don is currently writing "Chicago's Game," a look at the history and lifestyle of 16-inch softball.

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ASSESSMENT *from p. 8*

that do not reflect the full cost of maintaining their property. The lucky one moved out before the realization of the situation hit home.

The unpaid portion doesn't go away, it carries forward.

Later owners inherit the funding burden, including owners who arrived after much of the deterioration has already occurred.

Confronting owners with this scale of special assessment funding and substantial contribution increases reflects a failure to maintain intergenerational equity. Determining how much resulted from historical underfunding, inflation, revised project scope, or newly identified conditions requires a documented reconciliation.

The responsibility also extends across successive boards. Identifying when the shortfall developed matters when evaluating individual decisions.

Spreading collection over 10 years may ease immediate cash demands. But it cannot retroactively collect from former owners who benefited from earlier funding decisions, and it does not establish that the remaining cost is being distributed fairly.

Addressing reserves, facing claims

The association's declaration and bylaws contain concrete reserve requirements. They require the annual budget to include a reasonable amount for adequate reserves, including the capital reserve.

It also requires a separate capital reserve account and directs the board to determine its appropriate level through periodic reviews of component useful lives and projections of major repair and improvement costs.

These provisions require ongoing financial planning, and give owners a basis to ask what prior boards knew, what they budgeted, and how their decisions compared with projected needs.

Illinois law also requires reasonable reserves for capital expenditures and deferred maintenance. Section 9(c)(2) of the Illinois Condominium Property Act [www.ilga.gov] directs boards to consider replacement costs, useful lives, investment returns, professional studies, owner financial impacts, and financing availability.

Board members and the managing agent can be sued over alleged failures to provide adequate reserves. For 345 Fullerton, the management company is Community Specialists.

Sections 9(c)(3) and (4) provide a qualifying waiver mechanism and associated protection against claims for inadequate budgeted reserves. The mechanism applies to associations without a reserve requirement in their condominium instruments and requires approval by two-thirds of the association's total votes.

Because the declaration reviewed here contains reserve requirements, the availability of that protection requires careful legal analysis.

A special assessment does not, by itself, establish liability. A claim against particular directors or managers would require examination of their duties, decisions, applicable defenses, and resulting damages. Owners should not assume that volunteer status or the use of a professional manager resolves those questions.

The financial concerns also include a forensic investigation earlier this year arising during a 2023–24 audit.

In a July 2 letter, the board acknowledged irregularities discovered during its routine financial audit. It said it had retained independent legal counsel and independent financial experts to investigate, with a formal update to follow once facts were established.

That acknowledgment does not establish fraud or prove that the irregularities caused the reserve funding problem. It does however strengthen the case for clear financial reporting and accountability as owners are now asked to commit millions of new dollars to the repair efforts.

Unit owners deserve an explanation of the investigation's status, any verified financial effects, and corrective controls, subject to legitimate legal restrictions. They also deserve to understand Community Specialists' responsibilities in the association's financial reporting and reserve planning.

As of publication, no plan has been announced to address the $10.4 million difference between the $35 million special assessment recommendation and the $24.6 million approved assessment. The board discussed a payment period of up to 20 years for the approved assessment but has yet to decide payment terms.

The larger question remains how the association will fund the needs identified in its 11-year capital plan.

What owners need

The condo board should provide a consolidated funding schedule showing project timing, current reserves, regular contributions, special assessment receipts, investment assumptions, and projected annual cash balances. It should explain what happens if projects cost more, receipts arrive late, or hoped-for deferrals prove impractical.

Owners also need a comparison of earlier reserve recommendations with actual contributions, an explanation of the investigation's verified financial implications, and a sustainable contribution policy that limits another cycle of assessment increase shocks.

Necessary repairs still have to be funded. Scrutiny of the funding plan should support timely, properly prioritized work.

A condo board's obligation is to explain how today's proposal addresses the accumulated problem and how future budgets will preserve intergenerational equity. Owners deserve to know both what they are being asked to pay and why the money was not accumulated as the building aged.

Disclaimer: This article presents financial and governance analysis and the author's opinions based on the documents and information available as of the Nov. 10 meeting. It is not a completed forensic examination or a determination of wrongdoing or legal liability. Allegations and matters under investigation remain unresolved. Project costs, funding recommendations, and proposals may change.

Lakeview Township Real Estate For Sale

Real Estate For Sale

181818 ----------

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT - CHANCERY DIVISION
LOAN FUNDER LLC, SERIES 18513
Plaintiff
vs.
DISTINCTIVE DWELLINGS, LLC, ROBERT STEVEN BAYLESS, MARY ANN SKWERES
Defendant
23 CH 1750
CALENDAR
NOTICE OF SALE
PUBLIC NOTICE is hereby given that pursuant to a Judgment of Foreclosure entered in the above entitled cause Intercounty Judicial Sales Corporation will on December 15, 2026, at the hour 11:00 a.m., Intercounty's office, 120 West Madison Street, Suite 718A, Chicago, IL 60602, sell, in person, to the highest bidder for cash, the following described mortgaged real estate:
P.I.N. 14-06-408-012-0000.
Commonly known as 1676 WEST EDGEWATER AVENUE, CHICAGO, IL 60660.
The real estate is: multi family residence. Sale terms: At sale, the bidder must have 10% (or 25% if so ordered in the Judgment of Foreclosure) down by certified funds, balance within 24 hours, by certified funds. No refunds. The property is sold AS IS subject to all liens or encumbrances. The property will NOT be open for inspection. Prospective bidders are admonished to check the circuit court case record, property tax record and the title record to verify all information before bidding. IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER THE ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(c) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW.
For information call Sales Department at Plaintiff's Attorney, Law Offices of Ira T. Nevel, 175 North Franklin Street, Suite 201, Chicago, Illinois 60606. (312) 357-1125. 23-00401
INTERCOUNTY JUDICIAL SALES CORPORATION
intercountyjudicialsales.com
I3297004

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT - CHANCERY DIVISION
U.S. Bank Trust National Association, as Trustee of LB-Igloo Series VI Trust
Plaintiff
vs.
Stephan T. Bakana; Eastwood by the Lake Condominium Association; Unknown Owners and Nonrecord Claimants
Defendant
25 CH 6544
CALENDAR 62
NOTICE OF SALE
PUBLIC NOTICE is hereby given that pursuant to a Judgment of Foreclosure entered in the above entitled cause Intercounty Judicial Sales Corporation will on December 15, 2026, at the hour 11:00 a.m., Intercounty's office, 120 West Madison Street, Suite 718A, Chicago, IL 60602, sell, in person, to the highest bidder for cash, the following described mortgaged real estate:
P.I.N. 14-17-215-029-1013.
Commonly known as 811 West Eastwood Avenue, Unit 305, Chicago, Illinois 60640.
The real estate is: condominium residence. Sale terms: At sale, the bidder must have 10% (or 25% if so ordered in the Judgment of Foreclosure) down by certified funds, balance within 24 hours, by certified funds. No refunds. The property is sold AS IS subject to all liens or encumbrances. The property will NOT be open for inspection. Prospective bidders are admonished to check the circuit court case record, property tax record and the title record to verify all information before bidding. IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER THE ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(c) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW.
For information call Sales Department at Plaintiff's Attorney, Sottile & Barile, LLC, 7530 Lucerne Drive, Suite 210, Middleburg Heights, Ohio 44130. (440) 572-1511. ILF2505026
INTERCOUNTY JUDICIAL SALES CORPORATION
intercountyjudicialsales.com
I3297005

Real Estate For Sale

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT - CHANCERY DIVISION
US BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST
Plaintiff,
-v.-
UNKNOWN SUCCESSOR TRUSTEES OF THE CHARLOTTE H. SONNENFELD TRUST , BMO HARRIS BANK, N.A., LAKE PARK PLAZA CONDOMINIUM ASSOCIATION, UNKNOWN OWNERS AND NON-RECORD CLAIMANTS, UNKNOWN OCCUPANTS
Defendants
23 CH 6763
3930 NORTH PINE GROVE AVENUE #1801
CHICAGO, IL 60613
NOTICE OF SALE
PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on September 10, 2026, an agent for The Judicial Sales Corporation, will at 10:30 AM on December 14, 2026, at The Judicial Sales Corporation, One South Wacker, 1st Floor Suite 35R, Chicago, IL, 60606, sell at public in-person sale to the highest bidder, as set forth below, the following described real estate:
Commonly known as 3930 NORTH PINE GROVE AVENUE #1801, CHICAGO, IL 60613
Property Index No. 14-21-100-018-1224
The real estate is improved with a condominium.
The judgment amount was $170,113.70.
Sale terms: If sold to anyone other than the Plaintiff, 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, in certified funds/or wire transfer, is due within twenty-four (24) hours. 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, contact The sales clerk, LOGS Legal Group LLP Plaintiff's Attorneys, 2801 LAKESIDE DRIVE, SUITE 207, Bannockburn, IL, 60015 (847) 291-1717 For information call between the hours of 1pm - 3pm.. Please refer to file number 23-099366.
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.tjsc.com for a 7 day status report of pending sales.
LOGS Legal Group LLP
2801 LAKESIDE DRIVE, SUITE 207
Bannockburn IL, 60015
847-291-1717
E-Mail: ILNotices@logs.com
Attorney File No. 23-099366
Attorney Code. 42168
Case Number: 23 CH 6763
TJSC#: 46-2215
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 # 23 CH 6763
I3297121

111111 ----------

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT - CHANCERY DIVISION
MIDFIRST BANK
Plaintiff,
-v.-
MORGAN ABBATE A/K/A MORGAN RYAN ABBATE; 5445 EDGEWATER PLAZA CONDOMINIUM ASSOCIATION;
Defendants.
25 CH 2053
5445 North Sheridan Road #2807, Chicago, IL 60640
NOTICE OF SALE PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on 9/16/2026, an agent of Auction.com, LLC will conduct the Online Only auction at www.auction.com, with the bidding window opening on 12/7/2026 at 10:00 AM CDT and closing on December 9, 2026 at 10:00 AM subject to extension, and will sell at public sale to the highest bidder, as set forth below, the following described real estate.
Commonly known as 5445 North Sheridan Road #2807, Chicago, IL 60640
Property Index No. 14-08-203-015-1331
The real estate is improved with a Single Family Residence. The judgment amount was $255,524.65
Sale Terms: Full Sale Terms are available on the property page at www.auction.com by entering 5445 North Sheridan Road #2807 into the search bar. If sold to anyone other than the Plaintiff, the winning bidder must pay the full bid amount within twenty-four (24) hours of the auction's end. All payments must be certified funds. No third-party checks will be accepted. All bidders will need to register at www.auction.com prior to placing a bid. 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)(l) 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. For information, contact Plaintiffs attorney: LOGS Legal Group LLP (847) 291-1717 please refer to file number 25-102575-FC01. Auction.com, LLC 100 N LaSalle St., Suite 1400, Chicago, IL 60602 - 872-225-4985 You can also visit www.auction.com. Attorney File No. 25-102575-FC01 Case Number: 25 CH 2053 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.
I3296908

Real Estate For Sale

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT - CHANCERY DIVISION
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
Plaintiff,
-v.-
UNKNOWN HEIRS AND DEVISEES OF KELLY E BISHOP, DECEASED, UNKNOWN CLAIMANTS AND LIENHOLDERS AGAINST THE ESTATE OF KELLY E BISHOP, DECEASED, UNKNOWN CLAIMANTS AND LIENHOLDERS AGAINST THE UNKNOWN HEIRS AND DEVISEES OF KELLY E BISHOP, DECEASED, RUSSELL BISHOP, THE 835-37 W. ROSCOE CONDOMINIUM ASSOCIATION, THOMAS P. QUINN, AS SPECIAL REPRESENTATIVE OF KELLY E BISHOP, DECEASED
Defendants
26 CH 02955
835 W ROSCOE ST. APT. 2E
CHICAGO, IL 60657
NOTICE OF SALE
PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on September 14, 2026, an agent for The Judicial Sales Corporation, will at 10:30 AM on December 15, 2026, at The Judicial Sales Corporation, One South Wacker, 1st Floor Suite 35R, Chicago, IL, 60606, sell at public in-person sale to the highest bidder, as set forth below, the following described real estate:
Commonly known as 835 W ROSCOE ST. APT. 2E, CHICAGO, IL 60657
Property Index No. 14-20-419-107-1003
The real estate is improved with a condominium.
The judgment amount was $521,647.11.
Sale terms: If sold to anyone other than the Plaintiff, 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, in certified funds/or wire transfer, is due within twenty-four (24) hours. 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, contact HEAVNER, BEYERS & MIHLAR, LLC Plaintiff's Attorneys, 601 E. William St., DECATUR, IL, 62523 (217) 422-1719. Please refer to file number 2076802.
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.tjsc.com for a 7 day status report of pending sales.
HEAVNER, BEYERS & MIHLAR, LLC
601 E. William St.
DECATUR IL, 62523
217-422-1719
Fax #: 217-422-1754
E-Mail: CookPleadings@hsbattys.com
Attorney File No. 2076802
Attorney Code. 40387
Case Number: 26 CH 02955
TJSC#: 46-2099
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 # 26 CH 02955
I3296840

24 CH 6259
IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT - CHANCERY DIVISION
NewRez LLC d/b/a Shellpoint Mortgage Servicing
Plaintiff
vs.
Raphael Strzelecki aka Raphael D. Strzelecki; Imperial Towers Condominium Association; United States of America, Department of Treasury; State of Illinois Department of Revenue; Unknown Owners and Non-Record Claimants;
Defendant
24 CH 6259
CALENDAR 62
NOTICE OF SALE
PUBLIC NOTICE is hereby given that pursuant to a Judgment of Foreclosure entered in the above entitled cause Intercounty Judicial Sales Corporation will on December 8, 2026, at the hour 11:00 a.m., Intercounty's office, 120 West Madison Street, Suite 718A, Chicago, IL 60602, sell, in person, to the highest bidder for cash, the following described mortgaged real estate:
P.I.N. 14-16-301-041-1323.
Commonly known as 4250 North Marine Drive Unit 2812, Chicago, IL 60613.
The real estate is: condominium residence. The purchaser of the unit other than a mortgagee shall pay the assessments and the legal fees required by subdivisions (g)(1) and (g)(4) of Section 9 of the Condominium Property Act.. Sale terms: At sale, the bidder must have 10% (or 25% if so ordered in the Judgment of Foreclosure) down by certified funds, balance within 24 hours, by certified funds. No refunds. The property is sold AS IS subject to all liens or encumbrances. The property will NOT be open for inspection. Prospective bidders are admonished to check the circuit court case record, property tax record and the title record to verify all information before bidding. IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER THE ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(c) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW.
For information call Sales Department at Plaintiff's Attorney, Diaz Anselmo & Associates P.A., 1771 West Diehl Road, Suite 120, Naperville, IL 60563. (630) 453-6960. 1422-201458
INTERCOUNTY JUDICIAL SALES CORPORATION
intercountyjudicialsales.com
I3296698

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT - CHANCERY DIVISION
U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR MORGAN STANLEY RESIDENTIAL MORTGAGE LOAN TRUST 2024-RPL1
Plaintiff,
-v.-
ANDREI ZHITKOV, WILINA CONDOMINIUM ASSOCIATION
Defendants
2025 CH 10561
4520 N PAULINA ST C
CHICAGO, IL 60640
NOTICE OF SALE
PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on September 4, 2026, an agent for The Judicial Sales Corporation, will at 10:30 AM on December 7, 2026, at The Judicial Sales Corporation, One South Wacker, 1st Floor Suite 35R, Chicago, IL, 60606, sell at public in-person sale to the highest bidder, as set forth below, the following described real estate:
Commonly known as 4520 N PAULINA ST C, CHICAGO, IL 60640
Property Index No. 14-18-216-017-1003
The real estate is improved with a condominium.
The judgment amount was $156,380.15.
Sale terms: If sold to anyone other than the Plaintiff, 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, in certified funds/or wire transfer, is due within twenty-four (24) hours. 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, contact CHAD LEWIS, ROBERTSON ANSCHUTZ SCHNEID CRANE & PARTNERS, PLLC Plaintiff's Attorneys, 6400 SHAFER CT, STE 325, ROSEMONT, IL, 60018 (561) 241-6901. Please refer to file number 25-296744.
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.tjsc.com for a 7 day status report of pending sales.
CHAD LEWIS
ROBERTSON ANSCHUTZ SCHNEID CRANE & PARTNERS, PLLC
6400 SHAFER CT, STE 325
ROSEMONT IL, 60018
561-241-6901
E-Mail: ILMAIL@RASLG.COM
Attorney File No. 25-296744
Attorney ARDC No. 6306439
Attorney Code. 65582
Case Number: 2025 CH 10561
TJSC#: 46-2043
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 # 2025 CH 10561
I3296744

040404 ----------

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NITTY GRITTY *from p. 9*

In the 1970s, nurtured by the Old Town School of Folk Music [OTSFM] and clubs such as the Earl of Old Town and larger venues such as the Ivanhoe Theatre, Chicago was known as a hotbed for singer/songwriters. Established performers would often come to Chicago to find new talent.

"Chicago had Steve Goodman and John Prine, in your favor. You also had years of great blues, and that combined to make a very specific eclectic Chicago type of sound. The Dirt Band fit right in here," said McEuen.

The NGDB were impressed by both and hired Goodman to perform with them. Goodman would join them on tour, in between his chemotherapy treatments.

"Goodman went through years of cancer treatment, and he was very respectful of the time he had left. He had to do so many chemotherapy treatments. I had hired him for a show in Colorado and he showed up a couple hours before the show. It was right after the treatment he had undergone the day before. And before he went out on stage, he would be all fired up to perform for the audience," said McEuen.

McEuen has fond memories of both Goodman and Prine as individuals, not just as performers.

"They were both very friendly, very nice and very straight-shooters," added McEuen.

During his decades of touring, McEuen would cross paths with his other old friend from Chicago and appreciated it.

"It was always a pleasant thing to catch up with Prine, and he was always kind of quirky and funny. You know, it's hard to exactly describe him. He had his own sense of humor. That really was him. It was not a stage persona," said McEuen.

McEuen also has fond memories of performing at Chicago venues such as the now-closed castle-like Ivanhoe Theatre, 3000 N. Clark Ave. and the OTSFM.

"You felt like you were in a special place that was going to be around for a little while. You just weren't sure how long. It was a place that everybody that worked there seemed to like. They appreciated its history and liked going to work there. It was great to play there," said McEuen whose old band was recorded on Oct. 24, 1976 by Chicago's WXRT radio for later broadcast.

Rogers Park Township Real Estate For Sale

Real Estate For Sale

181818 ----------

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT - CHANCERY DIVISION
WELLS FARGO BANK, N.A.
Plaintiff,
-v.-
KEVIN M. RAHLFS; JOHN MEEHAN; STATE OF ILLINOIS; UNKNOWN OWNERS AND NON-RECORD CLAIMANTS
Defendants.
25 CH 10091
1223 West Columbia Avenue, Chicago, IL 60626
NOTICE OF SALE PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on 8/26/2026, an agent of Auction.com, LLC will conduct the On-line Only auction at www.auction.com, with the bidding window opening on 12/21/2026 at 10:00 AM CDT and closing on December 23, 2026 at 10:00 AM subject to extension, and will sell at public sale to the highest bidder, as set forth below, the following described real estate.
Commonly known as 1223 West Columbia Avenue, Chicago, IL 60626
Property Index No. 11-32-307-012-0000
The real estate is improved with a Single Family Residence. The judgment amount was $478,906.49
Sale Terms: Full Sale Terms are available on the property page at www.auction.com by entering 1223 West Columbia Avenue into the search bar.

Real Estate For Sale

If sold to anyone other than the Plaintiff, the winning bidder must pay the full bid amount within twenty-four (24) hours of the auction's end. All payments must be certified funds. No third-party checks will be accepted. All bidders will need to register at www.auction.com prior to placing a bid. 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)(l) 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. For information, contact Plaintiffs attorney: LOGS Legal Group LLP (847) 291 1717 please refer to file number 25-103995-FC01. Auction.com, LLC 100 N LaSalle St., Suite 1400, Chicago, IL 60602 - 872-225-4985 You can also visit www.auction.com. Attorney File No. 25-103995-FC01 Case Number: 25 CH 10091 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.
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Real Estate For Sale

TER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701 (C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW. For information, contact Plaintiffs attorney: LOGS Legal Group LLP (847) 291 1717 please refer to file number 25-103995-FC01. Auction.com, LLC 100 N LaSalle St., Suite 1400, Chicago, IL 60602 - 872-225-4985 You can also visit www.auction.com. Attorney File No. 25-103995-FC01 Case Number: 25 CH 10091 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.
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North Township Real Estate For Sale

Real Estate For Sale

181818 ----------

111111 ----------

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT - CHANCERY DIVISION
THE HUNTINGTON NATIONAL BANK
Plaintiff,
-v.-
BOAN INC, DANIEL GILJEN, 535 NORTH MICHIGAN CONDOMINIUM ASSOCIATION, UNKNOWN OWNERS AND NON-RECORD CLAIMANTS
Defendants
2023 CH 08782
535 NORTH MICHIGAN AVE., UNIT 3201
CHICAGO, IL 60611
NOTICE OF SALE
PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on September 2, 2026, an agent for The Judicial Sales Corporation, will at 10:30 AM on December 7, 2026, at The Judicial Sales Corporation, One South Wacker, 1st Floor Suite 35R, Chicago, IL, 60606, sell at public in-person sale to the highest bidder, as set forth below, the following described real estate:
Commonly known as 535 NORTH MICHIGAN AVE., UNIT 3201, CHICAGO, IL 60611
Property Index No. 17-10-122-025-1445
The real estate is improved with a condominium.
The judgment amount was $309,278.01.
Sale terms: If sold to anyone other than the Plaintiff, 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, in certified funds/or wire transfer, is due within twenty-four (24) hours. 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, contact WELTMAN, WEINBERG & REIS CO., LPA Plaintiff's Attorneys, 180 N. LASALLE STREET, SUITE 2400, CHICAGO, IL, 60601 (312) 782-9676. Please refer to file number WWR 23-000723-1.
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.tjsc.com for a 7 day status report of pending sales.
WELTMAN, WEINBERG & REIS CO., LPA
180 N. LASALLE STREET, SUITE 2400
CHICAGO IL, 60601
312-782-9676
Fax #: 312-782-4201
E-Mail: ChicagoREDG@weltman.com
Attorney File No. WWR 23-000723-1
Attorney Code. 31495
Case Number: 2023 CH 08782
TJSC#: 46-2270
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 # 2023 CH 08782
8232-970786

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT - CHANCERY DIVISION
BANK OF AMERICA, N.A.
Plaintiff,
-v.-
MANISH MALLICK, RINA MALLICK, 600 NORTH LAKE SHORE DRIVE CONDOMINIUM ASSOCIATION, UNKNOWN OWNERS AND NONRECORD CLAIMANTS
Defendants
2025CH05746
600 N LAKE SHORE DRIVE APT 3001
CHICAGO, IL 60611
NOTICE OF SALE
PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on September 15, 2026, an agent for The Judicial Sales Corporation, will at 10:30 AM on December 16, 2026, at The Judicial Sales Corporation, One South Wacker, 1st Floor Suite 35R, Chicago, IL, 60606, sell at public in-person sale to the highest bidder, as set forth below, the following described real estate:
Commonly known as 600 N LAKE SHORE DRIVE APT 3001, CHICAGO, IL 60611
Property Index No. 17-10-208-020-1100
The real estate is improved with a condominium.
The judgment amount was $467,287.62.
Sale terms: If sold to anyone other than the Plaintiff, 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, in certified funds/or wire transfer, is due within twenty-four (24) hours. 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

Real Estate For Sale

identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales.
For information, contact WELTMAN, WEINBERG & REIS CO., LPA Plaintiff's Attorneys, 180 N. LASALLE STREET, SUITE 2400, CHICAGO, IL, 60601 (312) 782-9676. Please refer to file number WWR 23-000723-1.
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.tjsc.com for a 7 day status report of pending sales.
WELTMAN, WEINBERG & REIS CO., LPA
180 N. LASALLE STREET, SUITE 2400
CHICAGO IL, 60601
312-782-9676
Fax #: 312-782-4201
E-Mail: ChicagoREDG@weltman.com
Attorney File No. WWR 23-000723-1
Attorney Code. 31495
Case Number: 2023 CH 08782
TJSC#: 46-2270
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 # 2023 CH 08782
8232-970786

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT - CHANCERY DIVISION
BANK OF AMERICA, N.A.
Plaintiff,
-v.-
MANISH MALLICK, RINA MALLICK, 600 NORTH LAKE SHORE DRIVE CONDOMINIUM ASSOCIATION, UNKNOWN OWNERS AND NONRECORD CLAIMANTS
Defendants
2025CH05746
600 N LAKE SHORE DRIVE APT 3001
CHICAGO, IL 60611
NOTICE OF SALE
PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on September 15, 2026, an agent for The Judicial Sales Corporation, will at 10:30 AM on December 16, 2026, at The Judicial Sales Corporation, One South Wacker, 1st Floor Suite 35R, Chicago, IL, 60606, sell at public in-person sale to the highest bidder, as set forth below, the following described real estate:
Commonly known as 600 N LAKE SHORE DRIVE APT 3001, CHICAGO, IL 60611
Property Index No. 17-10-208-020-1100
The real estate is improved with a condominium.
The judgment amount was $467,287.62.
Sale terms: If sold to anyone other than the Plaintiff, 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, in certified funds/or wire transfer, is due within twenty-four (24) hours. 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, contact Andrew Weiss, QUINTAIROS, PRIETO, WOOD & BOYER, P.A. Plaintiff's Attorneys, 141 W. JACKSON BOULEVARD SUITE 1575, CHICAGO, IL, 60604 (904) 354-5500. Please refer to file number IL-009279-25-1.
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.tjsc.com for a 7 day status report of pending sales.
Andrew Weiss
QUINTAIROS, PRIETO, WOOD & BOYER, P.A.
141 W. JACKSON BOULEVARD SUITE 1575
CHICAGO IL, 60604
904-354-5500
E-Mail: andrew.weiss@qpwblaw.com
Attorney File No. IL-009279-25-1
Attorney ARDC No. 6284233
Attorney Code. 48947
Case Number: 2025CH05746
TJSC#: 46-2397
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 # 2025CH05746
8232-970816

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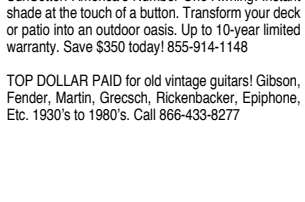
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Mag Mile Lights Fest this Saturday

The holiday season makes its annual return downtown on Saturday, as The Magnificent Mile Lights Festival celebrates its 35th year of celebration.

Nov. 21 should be a day of family-friendly activities, live musical performances, Disney characters, and Christmas surprises along Michigan Ave.

This year's Lights lineup features the award-winning band Neon Trees, Broadway star Michael James Scott, and Grammy-Award-winner Thelma Houston performing on the daytime stage and in the Lights Parade.

Christmas festivities include complimentary photos with Santa Claus, cheesecake decorating with Eli's Cheesecake, the Not Ready for Naptime Players, Chicago's first all-women mariachi ensemble, Mariachi Sirenas, and the Chicago Gay Men's Chorus.

The parade will step off at 5:30 p.m. at Oak St. and Michigan Ave. and march south toward the river. Immediately following the parade, the sky will come alive with fireworks, shimmering effects, and colorful bursts, all choreographed to festive Christmas music.

Thanksgiving Parade Nov. 26

The Chicago Thanksgiving Parade will be held 8 a.m. to 10 a.m. Thursday, Nov. 26, on State St. from Ida B. Wells Dr. to Randolph St.

Over 400,000 spectators typically fill the one-mile route, so more than ever, finding vehicle parking will be critical as the City of Chicago is expanding their spy camera network to exponentially expand ticket writing. The spy cameras never sleep. There are various parking garages nearby, and discounted bookings can be found at https://spothero.com. Grant Park North and Grant Park South put you within walking distance of State St., with a choice of starting points along the parade route.

The annual Thanksgiving Parade takes over State St. in the Loop and this year's live entertainment will include marching bands, floats, equestrians, and other entertainment. For more information, visit www.chiparade.com.

This year's parade Grand Marshall will be former Chicago Bears legend Charles "Peanut" Tillman, who will lead the 92nd Chicago Thanksgiving Parade.

In 1934, the idea for a holiday train caravan down State St. was pitched to Mayor Edward Kelly by Walter Gregory, president of the then-State Street Council. The idea stuck, and the parade has been an annual event ever since.

Run turkey run!

Also on Thanksgiving Day, further north in Lincoln Park will be the annual Turkey Trot Chicago 5K and 8K run and walk on Cannon Dr. just south of Diversey. The Chicago Turkey Trot starts at 9 a.m. This annual tradition supports the Greater Chicago Food Depository. For more information, visit TurkeyTrotChicago.com.

AUCTION *from p. 1*

ernment-imposed economic lockdown and sudden work-from-home trend.

In March, when the loan hit its maturity date, that figure sat at 58%.

According to reporting from The RealDeal.com, the property stopped generating enough revenue to overcome the cost of its debt service. The debt service coverage ratio dropped precipitously to 0.96 in the first quarter of 2025, 52% below the underwriting projections.

While some commercial property along Michigan Ave. is seeing more recent demand, with a retail rebound, office space on upper floors are still in distress.

Google HQ spurs fix up for neighboring building

Big changes are coming to the areas surrounding the future Google headquarters in Downtown Chicago. The most recent action includes a 50-story skyscraper at Clark and Randolph, 161 N. Clark St., directly across the street from the Thompson Center.

The 756-foot tall Grant Thornton Tower (formerly Chicago Title & Trust Center), is owned by Vancouver-based developer Onni Group, who now has plans to renovate the property by fixing up the building's lobby along with two dedicated amenity floors totaling 60,000 square feet.

Onni Group took over the property in March 2026 for $125 million, buying it from Paris-based lender Société Générale after the lender took control of the building following a foreclosure on its previous owners. Construction is expected to begin in early 2027, with the improvements set for completion by the end of the year.

Originally completed in 1992, the existing glass-and-granite building has approximately 1.1 million square feet of office space. Once completed, the renovation will include an expanded reception area, new conference rooms, and a bar and lounge space. It will also include updated security features and a food and beverage center.



161 N. Clark St. *Courtesy Onni Group*

On the upper floors, the new 12th and 13th floor amenities will include The Grey and The Hound, each spanning approximately 30,000 square feet. The naming of the floors reference the Chicago Greyhound Terminal that previously occupied the site from the early 1950s through the late 1980s.

The Grey will take a cue from the surrounding Theatre District, offering a bar, pantry and game lounge, sports simulators, collaborative workspaces and conference rooms. The space will also include an outdoor terrace and patio with lounge seating.

The Hound will have a new health club, studio spaces, spa and locker rooms, hot and cold pools, steam rooms and saunas. A two-story multi-sport court will include paddle and pickleball courts that can be converted into an event space. The Hound will also include its own bar and lounge.

ZooLights is back at Lincoln Park Zoo

Free admission on select Mondays

The Lincoln Park Zoo's annual Zoo Lights is back again starting this Friday, Nov. 20. This annual staple of Chicago's holiday season invites guests of all ages with festive attractions and more than 3 million lights across zoo grounds.

Guests will experience hundreds of nostalgic LED light displays, ethereal elements throughout the zoo including the popular walk through the light tunnel on the zoo's Main Mall.

Events include professional ice carvers and roaming Victorian carolers on select nights. The Pepper Family Wildlife Center will transform into the North Pole, hosting visits with Santa alongside the zoo's holiday tree and festive décor. There will also be a light show complete with narration on the South Lawn.

This year, guests can again buy $20 Flexible Admission tickets.These tickets can be used any day during the ZooLights season, allowing guests to avoid sellouts and bad weather. The traditional fixed date tickets range from $7 to $12, depending on the date. ZooLights will offer free admission on Mondays, Nov. 23 and 30, and Dec. 7 and 14. These tickets are released one week in advance at 11 a.m.

A holiday-themed pop-up bar will be offering festive cocktails, hot drinks, and fire pits for roasting s'mores. Hot cocoa and snack stations will be located around the zoo for visitors. The Light Lounge at Foreman Pavillion will offer family-friendly interactive light toys and activities, plus a lounge area with special food and drink offerings for adults.

ZooLights runs from 4:30 p.m. to 9 p.m. every night. ZooLights is closed on Tuesdays except Dec. 22 and 29, and it closes for good after Jan. 3, 2027. ZooLights will not be open Thanksgiving Day, Christmas Eve, and Christmas Day. To see the full ZooLights schedule and buy tickets, visit tickets.lpzoo.org.



CHA *from p. 1*

Black Hand Mafia extortion in the early 1900s.

The CHA built the first phase of low-rise rowhouses and buildings named after St. Frances Cabrini to house war-industry workers and returning WWII veterans. It was initially clean, integrated, and well-managed.

Poor architectural design, severe maintenance cutbacks, lack of security, racism, and deindustrialization drained the area of jobs and resources, and soon the gangs took over.

By the 1970s and 1980s, violent gangs such as the Vice Lords and Gangster Disciples took over Cabrini Green, extorting residents and turning the high-rises into epicenters of drug, crime and violence.

Presently the area remains a checkerboard of odd projects, with empty parcels the size of a city block left from the demolition of Cabrini-Green public housing buildings that began in 1995.

The effort will also include a rehab of those original public-housing row houses from the 1940s, that have sat empty and boarded up behind chain link fences for decades.