

If we had no winter,
the spring would not be so pleasant.
— Anne Bradstreet

SKYLINE

AN INSIDE PUBLICATIONS NEWSPAPER

VOL. 120, NO. 49

NEWS OF THE LOOP, STREETERVILLE, RIVER NORTH, NEAR NORTH, GOLD COAST & OLD TOWN

FREE

insideonline.com

Field Building will be Loop's largest residential conversion to date

The \$241 million adaptive reuse project at 135 S. LaSalle St. would repurpose about 624,000 square feet of upper-story space as 386 mixed-income apartments, and 92,000 square feet of lower floors for neighborhood-oriented amenities including a grocer, health center and medical office.

Led by Riverside Investment & Development, AmTrust RE and DL3 Realty, the project may create about 900 temporary and 170 permanent jobs. Up to \$98 million in Tax Increment Financing [TIF] tax money has been approved by the Community Development Commission this month would ensure 30% of the new apartments are affordable.

Known as the Field building, 135 S. LaSalle is a 535-foot tall, 44-story Art-Deco style building that was designed by Graham, Anderson, Probst, and White and was completed in 1934 and designated as a Chicago Landmark in 1994.

Built by the estate of department store founder Marshall Field, it was the last major office building completed prior to a two-decade

construction hiatus caused by the Great Depression and World War II. Its site formerly was occupied by the Home Insurance Building (1884), a pioneer in metal-frame skyscraper technology.

On Dec. 7, 2004, a fire broke out on the 29th floor that also spread to the 30th floor; 25 people were injured.

The 1.35 million square foot building has large floor plates and has over 1.125 million square feet of vacancy (83%) mostly due to Bank of America's (formerly LaSalle Bank) headquarters relocating to 110 N. Wacker. The lobby features a multi-level arcade between LaSalle and Clark streets allowing pedestrians to walk between the two streets and access the retail space without exiting the building.

The \$241.5 million development will be funded by an \$86 million private loan, \$19.8 million in general partner equity, \$98 million in TIF funding, \$32.1 million in Historic Tax Credit Equity, and a \$5.5 million deferred developer fee.

With Community Develop-



The Field building, 135 S. LaSalle, is about to undergo a \$241 million conversion, adding 386 residential apartments.

ment Commission approval, the proposed TIF funding will head to City Hall to get final approvals and sign off from the City Council. Construction could begin as soon as July 2025, with completion date sometime around April 2027.

Neighborhood pest, arrested 75 times since 2015, finally gets shipped to prison

BY CWBCHICAGO

Sean Hill, the incorrigible nuisance arrested 75 times since 2015 and 12 times this year, will not be getting arrested for a while. That's because a judge finally decided to send him to prison.

Many of the 54-year-old's arrests involved allegations of random battery of people and grabbing women he did not know, usually downtown. But he's going to prison for robbing an Old Town liquor store twice this year.

On March 9, he allegedly took a bottle of Tito's vodka from Garfield's Beverage, 1437 N. Wells, and told a store employee that he had a gun. One month later, he stole a bottle of Grey Goose vodka, warning, "I will kill you if you take another step," while reaching into his pocket as if he had a weapon, a CPD report said.

Prosecutors charged him with two counts of robbery and misdemeanor theft on May 26.

Records show Hill has pleaded



Sean Hill as seen in some of his Chicago Police Department mugshots. Photos courtesy Chicago Police Department

guilty to two counts of aggravated robbery in exchange for concurrent six-year sentences from Judge Aleksandra Gillespie. He's expected to be paroled after serving half of that time, in May 2027.

But the real story is all the other problems Hill managed to cause this year.

He was arrested downtown three times in March: for two counts of misdemeanor battery

on March 8, for which he eventually received 30 days time served, and shoplifting on March 12 and 19. In the March 12 case, the manager of Foxtrot, 23 W. Maple, reported that Hill stole wine in the morning, then returned and stole two more bottles later that day. A patron who tried to stop him reported that Hill raised a wine bottle overhead and threatened

PEST see p. 12



New Inside Publications newspaper boxes are on the streets. Photo courtesy John Loftus

Newspaper boxes return

Some readers will recall coverage in this newspaper in late August about the surprise loss of our newspaper honor boxes downtown.

Using the 2024 Democrat National Convention as cover, the city took out this newspaper's newspaper boxes claiming they were a security hazard. The multi-box racks were never returned and a source at JCDecaux confirmed shortly after their disappearance that those big steel boxes had been destroyed, sent to a recycler to be shredded up.

Well now this newspaper is bringing back the newspaper boxes. Last week we placed new

boxes at key points where many of our readers once picked up their Skyline Newspaper.

Below is a list of new box locations. As we add more boxes we will let our readers know those locations.

Wells and North Ave.
Wells and Burton
State and Bellevue
Wabash and Chestnut
State and Chestnut
Rush and Huron
Huron and Wabash
McClurg and Illinois
Elm and Inner Lake Shore Dr.
Randolph and Michigan

Strengthening food security, USDA funds boost Chicago food banks

BY ADRIANA FOUSTANOU

As the Thanksgiving holiday has passed, food banks across Chicago's North Side have intensified their efforts to support those in need. The Greater Chicago Food Depository reported that between 2021 - 2023, approximately 12.4% of Illinois households experienced food insecurity.

Terri Dee reported on Illinois News Connection that the U.S. Dept. of Agriculture has announced \$500 million in new funding for food providers in underserved communities nationwide to address the strain on food banks and pantries. Illinois will receive \$28 million of these funds, distributed through the Illinois Dept. of Agriculture. The funds will help purchase fresh

produce and other staples for food banks grappling with unprecedented demand.

Illinois food banks will receive USDA funding to address low food inventories.

Nourishing Hope, at 3945 N. Sheridan Rd., provided over 63,000 food services across its programs in the first three quarters of the fiscal year, marking a nine percent increase from the same period last year and a 54% rise compared to two years ago, as reported by the Nourishing Hope News.

Common Pantry is Chicago's oldest continuous food pantry. In 2024, it underwent significant development, enhancing its capacity to serve the community, caused by its first standalone location at

FOOD see p. 12

DadsRights.com

LAW OFFICES OF
JEFFERY M. LEVING, LTD

312-356-DADS

Savor the flavors dancing in the soul of the widow



By Thomas J. O'Gorman

Are you a Champagne lover? Does it quench the eternal dryness that can only be refreshed by a superb vintage of cold sparkling French bubbly?

Do you remember your first sip of Champagne? The first time it went to your head? Or what it was like to sip along with Irish smoked salmon, soft scrambled eggs and croissant?

I have close friends who cannot get enough of the rare varieties. I also have friends that have neither the tolerance or the appreciation for really good Champagne. They say it gives them gas, or the hiccups or a headache or simply an empty wallet.

This reporter was recently twice gifted with bottles of vintage Champagne, Veuve Clicquot. My favorite after a lifetime of sampling various vintages and superb growths.

Neither bottle was able to clock

more than 48 hours in my refrigerator door before I popped the corks. First making sure that there was no one else expecting to share in my good fortune. And I am a sharing kind of guy. Guzzling Champagne for me is strictly a solo experience.

So you will understand how excited I was during the first snow of winter. As the white flakes piled high on the sidewalks, streets and tavern signage, I pulled out a vintage coupe-style glass to use with gift bottle number one. As I did so, I discovered that Netflix had just added a new movie to my queue, ironically, France's greatest story about Champagne, entitled, "Widow Clicquot."

It's the biography of a 19th century woman of learning, science and halting business skills, Barbe-Nicole Clicquot Ponsardin. She is the young bride who would become the famed young widow of Francois Clicquot. With her, he was at the forefront of the 19th century renaissance in the production of superior modern Champagnes. Legends.

The film records her determination to take over her husband's business enterprise following his early death. A woman taking over a man's responsibilities of a huge vineyard in the Age of Napoleon. She dedicates her life to the successful creation of what will become France's heartiest and most sought after of Champagnes.

The film is soulful, unfolding the emotional and psychological cost of a woman of scientific curiosity and a passion for hard work to take on the established order of the day.

She crosses the lines of the established order of life, unafraid to enter new territory for women at a moment of great unrest in France.

The ultimate verdict on all that unfolds is easy to see on the faces of those who taste the extraordinary sparkling wine. Before the film ends, the crowned heads of Europe are the Widow Clicquot's most satisfied customers of my favorite bubbly.



Barbe-Nicole Clicquot-Ponsardin

We applauded the retelling of this tale of a French woman of profound intelligence and courage. Unwilling to let the narrow imaginations of marginally successful men control her land. Her grapes. And her bubbles.

The dilemmas created by her young husband's deteriorating health and her awareness that the time had come to reinvent great Champagnes of world class significance.

It really was the perfect film on a snowy day. Sipping homemade soup and French Rose wine. I made sure there were enough blankets to keep life toasty.

The unfolding of this cinematic feature was a great warm-up for the holidays.

Veuve Clicquot has always been a remarkable part of the holidays for my household. What's better with the Thanksgiving turkey and savory stuffing than Champagne? It's better than mistletoe in reviving tired spirits on Christmas Day or helping the family unwind and engage one another with fresh interest, genuine endearment and crisper repartee.

But be civil and hold your tongue about the last election. Democrats can't buy enough Champagne to ease their way through this episode of American history.

There are lessons to be learned and admired that unfold in the

story of the Widow Clicquot. We admire her spunk and poetic soul. We appreciate her inventive chemistry of two centuries ago and her ability to reason the flavors and hidden beauty of great modern Champagne. We enjoy her talking to the vines to stimulate their growth.

So, be lifted to freshness and new awareness of the needs of the world as we move through preparations for Christmas. Savor the flavors dancing in the soul of the widow, reminding us of W.B. Yeats' sense of the season in his poem "The Magi," reflecting on his memory of the Christmas Crèche, his words holding the power to open our souls. Remember, let no one steal your bubbles.

"Now as at all times I can see in the mind's eye, in their stiff, painted clothes, the pale unsatisfied ones appear and disappear in the blue depth of the sky.

With all their ancient faces like rain-beaten stones, and all their helms of silver hovering side by side, and all their eyes still fixed, hoping to find once more.

Being by Calvary's turbulence unsatisfied, the uncontrollable mystery on the bestial floor."

FAMILY OWNED RESTAURANT:

La Scarola is on Eater Chicago's list of Chicago's best. "An Italian American time capsule awash in **Joe Mondelli's** legendary hospitality, gigantic portions, and red sauce." When a restaurant is so tied to the taste buds of its hometown you know that they skimp on nothing. Mondelli has created an eatery whose heartbeat is in sync with the City of Chicago itself. Great place to find famed Chicago attorneys and powerful politicians. Congrats to Joey and **Kathy Wolter Mondelli**.

HAWAII BIRTHDAY: Radio legend **Steve Dahl** and wife, **Janet Joliat Dahl**, in Hawaii with the whole family for Steve's 70th birthday. Re-calibrating vacation energy as the kids and grandkids celebrate in Maui, embracing the good fortune to have shared this magical place so loved with the people they treasure. Truly paradise. Congrats.

MAC'S DELI: Chicago's first restaurant staffed intentionally with people in recovery opened last week in the West Loop. Mac's Deli is a project from Haymarket Center, a nonprofit that helps people with substance abuse disorders, mental health challenges and primary care conditions. MAC'S honors the memory of **Monsignor Ignatius McDermott**, founder of all things Haymarket.

LITERATI: Michael Kutza's book is a huge, entertaining hit, view his story to listen to his latest chapter of Starstruck on his podcast. Available for purchase on Amazon.



Steve Dahl

MONTROSE DUNES:

A lovely fall morning workday in the dunes, with **Mark Kolasa** and 20 volunteer stewards helping collect and disperse seed from conservative panne species, including three types of goldenrod - Ohio, Riddell's, and White Flat-topped.

A STORY

COURT: The William Goodman Mansion, home of Chicago's lumber baron and founder of the Goodman Theater established in memory of their son, is for sale. Formerly owned by Chicago playwright **Kenneth Sawyer**

SAVOR see p. 8

Ronald Roenigk	Publisher & Editor
Sheila Swann	Art Director & Production Mgr
Jeff Zimmerman	Account Executive
Cindy Amadio	Account Executive
Kathleen Guy	Account Executive

INSIDE is published every Wednesday by Inside Publications
6221 N. Clark St., rear
Chicago, IL 60660
(773) 465-9700

E: insidepublicationschicago@gmail.com



Your friendly neighborhood newspaper brought to you free by our advertisers. We encourage our readers to share their ideas and concerns with the community through this publication. All letters must include name, address and phone number. Names will be withheld upon request. We reserve the right to edit letters to fit our space.

All material in this publication copyright ©2024 Inside Publications and can only be reprinted with permission of the publisher.

Where can you find a copy of INSIDE-BOOSTER,

NEWS-STAR AND SKYLINE?

Inside has numerous "drop spots" on the North Side of Chicago, between the Loop and Howard Street, and between the lake and west to Kedzie. To find out which spots are most convenient for you, call (773) 465-9700 and give the zip code where you live or work. Or visit insideonline.com and click on "Paper Pickup Locations." The best time to pick up our paper is on Thursday mornings. If your business would like to become a regular drop spot, please call and let us know!

insideonline.com

THE AHERN GROUP
CHICAGOLAND REAL ESTATE EXPERT

MAGGIE AHERN
Over 18 Years in Business
Marketing, Negotiating & Staging
(312) 545-2199
MaggieAhern@AtProperties.com
[@properties](http://atproperties.com)
CHRISTIE'S INTERNATIONAL REAL ESTATE

DUBLIN'S
BAR AND GRILL

A touch of Ireland at the corner of State and Rush.
A place to see and be seen.

1050 N. State St.
Open 10 a.m. to 4 a.m. 365 days a year
312-266-6340
dublinschicago.com

HALSTED HARDWARE

General Maintenance and Household Needs
Snow Shovels • Ice Melts • Keys Made
Window Screen Repairs • Cleaning Supplies
Electrical • Plumbing • Painting Supplies
Provide Management Accounts

773-525-6104
2804 N. Halsted
Mon-Fri 7am-6pm, Sat 9am-4pm
All Major Cards Accepted

CPS teachers tied students in school year absenteeism

41% of CPS teachers absent more than 10 days a year

BY BOB ZULEY

Chicago Public School [CPS] District 299 teachers virtually tie students in the race for school year absenteeism, according to data from the Illinois Board of Education.

Statewide, Illinois public schools average 26.3% of students who miss 10% of school days per year with or without a valid excuse.

Among CPS students, it's 40.8%.

However, 41% of CPS teachers were absent from their classes for more than 10 days during the 2023-24 school year, according to state records. Those 10 days represent a statistical benchmark the profession uses to monitor

"chronic absenteeism" among teachers.

Whereas non-teachers generally work 260 days per year, a CPS teacher is paid for 208 days, including 190 work days for teachers. Teachers receive 12 paid professional development days, according to the Chicago Teachers Union.

The 2024-25 calendar includes 176 student attendance days, 12 professional development days, and two parent-teacher conferences.

There is also a two-week winter vacation, a one-week spring vacation, and no classes the week of Thanksgiving. Classes are also cancelled on local and national election days.

CPS teacher absences also include 10 sick days, three personal days, and eight other scheduled holidays. They may also take additional time off for bereavement

parental leave. And, teachers are generally off for two months of summer vacation.

For the truncated school year for CPS teachers, they are well compensated receiving a median salary of nearly \$95,000. That's 21% more than Chicago's suburbs where the median salary is \$78,000. CPS says it pays its teachers more than any other large public school district in the nation.

"The Chicago Teachers Union continues to demand nine percent annual raises, an outlandish ask, and is growing ever more shrill as CPS CEO Pedro Martinez and his administration try to hold the line on behalf of Chicago's beleaguered taxpayers and in the face of heavy pressure from Mayor Brandon Johnson to give CTU everything it wants," wrote the Chicago Tribune in an editorial on Nov. 24.

For the truncated school year for CPS teachers, they are well compensated receiving a median salary of nearly \$95,000. That's 21% more than Chicago's suburbs where the median salary is \$78,000. CPS says it pays its teachers more than any other large public school district in the nation.

Chicago is not unique in facing the problem of teacher absenteeism. At Evanston-Skokie School District 65, nearly 43% of teachers were absent more than 10 times last year. Oak Park-River Forest District 200 was slightly better at 38.5%.

Doing better for their students were the teachers of Naperville Community Unit School District 203 who were absent less than 20% of the school year. In Waukegan Community Unit School District 60, 0.1% of teachers were chronically absent. Yes, 99.9% of teachers remarkably had fewer

than 10 absences in their large and complicated school system.

Chicago parents are continually bombarded from the Bud Billiken Parade to Memorial Day of the heavy emphasis school leaders put on school attendance. There isn't an equal focus on the attendance of teachers. "Teachers need to be present. And in Chicago showing up is the least we should expect from our very well-compensated public school educators," concluded the Tribune editorial.

State watchdog uncovers at least \$7.2 million in PPP fraud by state employees

BY AMALIA HUOT-MARCHAND
Capitol News Illinois

A state watchdog has identified at least \$7.2 million in fraudulent claims and more than 275 instances of misconduct by state employees accused of bilking a federal program designed to help businesses during the COVID-19 pandemic.

Since 2022, the Office of the Executive Inspector General has been investigating allegations that state employees fraudulently claimed Paycheck Protection Program loans for small businesses they didn't disclose or entirely fabricated. State workers may engage in secondary employment, but only if it's disclosed and permission is granted.

Employees from 13 different state agencies are involved in the fraud and have illegally taken these federal public funds, according to the OEIG, which is charged with investigating allegations of misconduct within state government. As of April, more

than 60% of those implicated to date worked for the Illinois Department of Human Services, which operates mental health hospitals and developmental centers across the state.

The Paycheck Protection Program was an initiative established by the federal CARES Act in 2020. The Small Business Administration [SBA] oversaw the implementation of the PPP to provide forgivable loans to cover payroll costs or other expenses for small businesses struggling during the COVID-19 pandemic. By Oct. 2022, the program gave out \$786 billion in loans and forgave 93% of them, according to the SBA.

Quickly, PPP loans led to "unprecedented fraud levels," according to the SBA inspector general.

Applicants self-certified their small business status and income. The OEIG is investigating only public employees who received more than approximately \$20,000 from the program. To receive a \$20,000 loan, businesses investigated by the OEIG typically declared \$100,000 or more of net profit or gross income on the loan application.

The OEIG could not comment on whether this investigation was close to the end. Due to the sheer size of this fraud, investigations involve many different agencies. In May 2023, the Illinois legislature passed House Bill 3304, which allows criminal prosecutions for COVID-19 related fraud to start up to five years after authorities discover the fraud.

Rep. Fred Crespo, D-Hoffman

Estates, who filed the bill, said most of the routine checks such as cross-referencing data on the loan forms with other agency databases were suspended for this program. A large issue was also the lack of personnel. According to Crespo, between April 2020 and April 2022, the fraud hotline of the SBA received millions of calls, of which a large number went unanswered.

"The vulnerabilities that led to

the issues with PPP fraud weren't really attributable to things at the state level. I would say that the issues had far more to do with the unaccountable nature of the program itself," said State Rep. Mike Kelly of Chicago, who co-sponsored the bill.

IDHS employees have been heavily involved in the fraud. Since 2022, at least 43 employees

FRAUD see p. 9

ROBERTS CYCLE

NO APPOINTMENT NECESSARY
FREE ESTIMATES

**HOLIDAY SALES
BIKES &
VARIETY OF
ACCESSORIES
NOW REDUCED**

**BIKES
STARTING AT
\$475⁰⁰**

**BICYCLE SALES,
PARTS & ACCESSORIES
WE SERVICE ALL MAKES & MODELS
(ELECTRIC SCOOTERS & BICYCLES)**

**7054 N. CLARK ST.
773-274-9281
www.robertscycle.com**

EDGEWATER ARTISTS IN MOTION HOLIDAY SALE SHOW

**COLVIN HOUSE
5940 N. SHERIDAN**

**SAT- DEC 07
3:00-7:00 PM
FREE ADMISSION**

**LIVE MUSIC
FOOD AND BEVERAGES
AVAILABLE**

**30 ARTISTS
LAST MINUTE
GIFTS FOR ALL**

**SPECIAL THANKS TO
S&C Electric Company
Green Element Resale Shop
Edgewater Dental Group**

Pleasant Travel

For Best Airline Tickets and Packages Around the World
www.PleasantTravel.com



Call **773-508-1927**

or visit **6257 N. Clark St.**
email: pleasanttravel@hotmail.com



from your friends at

J.B. ALBERTO'S
PIZZA ... AND MORE!

Established 1965



1324 W. Morse Ave. 773.973.1700

ORDER ONLINE at jbalbertos.com

Commissions remain the same despite realtor settlement



The Home Front

by Don DeBat

First of two articles on how realty commissions are changing.

Despite all the hubbub about the impact of federal court litigation, it appears real estate brokers in Chicago and across the nation will continue to collect about the same commissions as they did last year.

According to a new report from internationally recognized commission-analyst Mike DelPrete, there has been no change in average buyer-agent commissions since the settlement went into effect in August. DelPrete is a global real estate tech strategist, and a scholar-in-residence at the Univ. of Colorado Boulder.

On Nov. 28, a federal judge granted approval of a \$418-million settlement agreement to resolve litigation against the National Assoc. of Realtors [NAR] and its members. The litigation was brought on behalf of home sellers related to broker commissions.

Attorneys said they expected the litigation would lead to changes in the real-estate brokerage community that would result in lower commission fees, because agents will be forced to compete on service.

DelPrete's research reported that average buyer-agent commissions nationwide were 2.62% when the settlement was announced on April 24. After brokerage commission changes were implemented on Aug. 24 commissions averaged 2.59%.

"Historically, buyer-agent commissions fluctuate based on a variety of factors, including overall market conditions and seasonality," DelPrete said.

For reference, he noted that a 0.06% annual decrease in buyer-broker commissions equates to \$245 on a median-priced \$409,000 U.S. resale home.

"A big part of the commission lawsuit was about consumer selection, replacing a default path with more transparency and more choice around buyer-agent compensation," said DelPrete.

"The evidence to date doesn't support the hype around this be-

ing a seismic shift in the industry—consumers still value a buyer agent in the same way as before," he said.

NAR is now requiring real estate brokers to enter into written agreements—often referred to as "buyer agency agreements" with prospective buyers. The agreement states how the buyer's agent will be paid and the amount of their compensation.

NAR also directed member Multiple Listing Services [MLS] to remove all offers of compensation to buyer's agents. The MLS is the main data platform used by real estate agents across the nation to market home listings. If brokers are not members of NAR, or do not use an MLS platform that adheres to NAR's rules, they will not be subject to the rule changes.

The landmark federal verdict found NAR and several large brokerage firms conspired to artificially inflate commissions on home sales. The settlement will be paid out over about four years to about 21 million home buyers nationwide, who will be eligible as long as it was listed on the MLS after Oct. 31, 2019, and commission was paid.

The recent settlement was for less than a quarter of the \$1.8 billion issued by a Kansas City jury in March 2024. The final settlement is for \$418 million, which after attorney's fees, will likely be as low as \$13 per seller.

Regardless of the national settlement, it doesn't mean home sellers or buyers suddenly are protected from commission-gouging, brokers who over-charge for their services, warned consumer advocates.

Brokerage commissions typically are paid by home sellers.

Commissions are generally in the range of 5% to 7%—roughly \$20,000 or more on the sale of a \$400,000 home.

When a buyer is represented by a Realtor, the seller's agent usually agrees to split a portion of the commission with the buyer's agent.

Historically, compensation offers have been listed on the MLS, but the court settlement will forbid this practice, which Realtors have used since the 1920s. For example, in 1923, the chairman of the National Assn. of Real Estate Boards (NAR's precursor) "Committee on Commissions" claimed that the Chicago broker's association had used a commission schedule for more than 40 years.

Critics say home sellers often feel powerless to negotiate a better deal for themselves because of the risk that offering lower commissions may cause brokers to steer buyers to other properties.

When you consider that NAR may be the biggest Congressional lobbyist group in the U.S., the court action truly is a landmark.

"Increasingly, compensation will reflect agent competence, experience and the effect they make on a sale," said Stephen Brobeck, senior fellow at the Consumer Federation of America.

"This agent-commission change is long overdue," said Gold Coast buyer broker Sara E. Benson, CRB, ABR, president of Chicago-based Benson Stanley Realty.

"Personally, I find the practice of a listing agent dictating the buyer agent's compensation disconcerting at best—and reprehensible at worst."

For decades, Benson noted that listing agents have been incessantly "chiseling" the offer of buyer

broker compensation. "Rarely, is the commission split 50/50. In many parts of Wisconsin, buyer agents, who do not have a signed Buyer Agency Agreement, are lucky to get a mere 35% of the total commission, Benson said.

In Chicago, some listing agents are "offering" only 33% of the gross commission—or less—to buyer's agents, and publishing that commission in the MLS.

In the past, a buyer's agent meddling with the commission structure would have been considered "contract interference" and prohibited by NAR.

"Under the NAR settlement, buyer agents finally will be empowered to set their own rates and get paid what they are worth," Benson said.

NEXT WEEK: How do home buyers find experienced buyer-brokers to represent them.

For more housing news, visit www.dondebat.biz. Don DeBat is co-author of "Escaping Condo Jail," the ultimate survival guide for condominium living. Visit www.escapingcondojail.com.

Choice JANITORIAL
BBB A+ Rating
SNOW REMOVAL
COMMON AREAS CLEANING
OFFICE CLEANING • CARPET CLEANING
POWER WASHING
773-292-6015
www.callchoicejanitorial.com

INSURANCE DESIGNED WITH YOU AND YOUR DREAMS IN MIND
CALL (773) 472-3400 TODAY FOR YOUR FREE PERSONAL INSURANCE REVIEW

American Family Mutual Insurance Company, S.I. & its Operating Companies, 6000 American Parkway, Madison, WI 53783 ©2015 006441 - Rev. 5/23 - 20720072

Mike Donaldson, Agent
3046 W. Irving Park Rd.
Chicago, IL 60618
mdonalds@amfam.com
Certified Agency in Customer Excellence

CityHome
Vacuums & More

We feature Miele and ORECK and service all makes & models
2 Locations!
2646 N. Lincoln Ave., Chicago 773-348-4500
148 N. Oak Park Ave., Oak Park 708-660-9800
Open 7 Days All Major Credit Cards Accepted
www.cityhomevacuum.com
MENTION THIS AD to receive 10% OFF on your order

ORDER ONLINE @ PizzeriaAroma.com
5350 N Broadway • 773-769-4900

THURSDAY Date Night
Select 2

- Spaghetti w/Meatballs
- Athenian Chicken Platter
- Beef Lasagna
- Eggplant Parmesan
- Cheese Ravioli
- Spicy Rigatoni
- Vodka Cream

Select 2

- Mini-House Salad w/Romaine, Tomato, Red Onion, Black Olive, Red Cabbage & Cucumber
- Minestrone Soup
- Mini-Caesar
- Soup du Jour

All for \$59.95
Select 1

- Tiramisu
- Walnut Brownie Cheesecake
- Apple Pie

Select 1

- Btl Pinot Grigio
- Btl Chardonnay
- Btl Merlot
- Btl Cabernet

Thursday Only
Dine-in Only
Substitutions Cost Extra
No Discounts

ONLINE PROMO CODES FOR PICK-UP / DELIVERY
4EVER SAVE \$4 OFF ONLINE ORDERS OF \$21 OR MORE
HOLIDAY8 SAVE \$8 OFF ONLINE ORDERS OF \$42 OR MORE
PIZZA5 SAVE \$5 OFF ANY 18" PIZZA
EXPIRES 1/31/25

CALL TODAY FOR A FREE INSPECTION!
1-855-595-2102

20% OFF Your Entire Purchase*
10% OFF Seniors + Military
++ We offer financing that fits your budget!

* See Representative for full warranty details. *One coupon per household. No obligation estimate valid for 1 year. †Subject to credit approval. Call for details. AR 366020923, AZ ROC 344027, CA 1025795, CT HIC 067520, FL CRC056678, IA C127280, ID RCE-51804, LA 539544, MA 176447, MD MHIC111225, MI 262300173, 262300318, 262300328, 262300329, 262300330, 262300331, MN BR731804, MT 226192, ND 47304, NE 50145-22, 50145-23, NJ 13AH09953800, NM 408093, NV 80990, NY 1H-19114, H-52229, OR 218294, PA 179643, 069383, RI GC-41354, TN 10981, UT 10703658-5301, VA 2705169465, WA LEHPFW06232, WV WV065912.

Call today and receive a FREE SHOWER PACKAGE PLUS \$1600 OFF

1-855-417-1306
With purchase of a new Safe Step Walk-In Tub. Not applicable with any previous walk-in tub purchase. Offer available while supplies last. No cash value. Must present offer at time of purchase. CSLB 1082165 NSCB 0082999 0083445

Chicago premiere of The Berlin Diaries

In association with Her Story Theater, Open Space Arts/Arts Judaica has announce the Chicago premiere of The Berlin Diaries, an acclaimed play by three-time Oregon Book Award-winning playwright Andrea Stolowitz.

The production will run from Dec. 20 - Jan. 5 at Open Space Arts' intimate 20-seat theater in Uptown, at 1411 W. Wilson Ave.

The Berlin Diaries follows Stolowitz's quest to learn about her extended Jewish family, who lived in Germany during the rise of the Nazi party before emigrating to New York City in 1939. When Andrea receives her late great-grandfather's diary recounting the family's life in Berlin before World War II, she sees its potential as a play because of the complex narrative that challenges her family's long-held assumptions about their Holocaust story. Through this research, she gains a deeper connection to her family and Germany, exploring themes of memory, identity, and generational trauma.

The Berlin Diaries features a two-person cast performing all roles.

The show has earned accolades, including its inclusion in the 2019 Kilroy's List and the NYFA/NYC Mayor's Office Award for Theater, Film, and TV. It will open to the public on Dec. 20, in Open Space Arts's 20-seat theater. Tickets are on sale now ranging from \$25 to \$15.

Aldermen push for spending cuts to address \$340M budget gap

BY ADRIANA FOUSTANOU

In a Nov. 26 letter written to Mayor Brandon Johnson before a Dec. 2 City Council meeting, 14 aldermen, including Brendan Reilly [42nd], Scott Waguespack [32nd] and Brian Hopkins [2nd] called for urgent cuts to the city’s Corporate Fund spending.

The city faces a dire \$340 million budget deficit that must be addressed by Dec. 31 to avoid unprecedented consequences, highlighted by a warning of “the risk of the first shutdown of city government in anyone’s memory, due to a series of unforced

errors by the Mayor’s office.” The city also faces a nearly \$1 billion deficit for 2025. The letter was sent last week hoping that the Mayor would right-size department and program budgets. The letter requests that budget cuts - and a new budget and revenue package - be presented at the Dec. 2 meeting. (This meeting was held after this newspaper’s deadline, and is not a part of this story.) The letter highlights significant growth in Chicago’s budget over recent years. “The FY2020 budget was \$11.7 billion whereas the proposed FY2025 budget is \$17.1 billion,” they wrote. That is a nearly 61% in-

crease in spending in just four years. It appears the growth in spending has now created a schism between City Hall and city taxpayers, as polling data shows 81% of residents favor budget cuts over increases in property taxes, or other taxes and fees. But not all North Side aldermen agree with the proposed approach, and did not sign the letter. Absent from the list of signatories are Aldermen from the 40th, 43rd, 44th, 46th, 47th, 48th, 49th, and 50th wards, illustrating the challenges of achieving consensus on spending cuts, and adding complexity, and urgency to the upcoming negotiations.

The letter suggests a starting point for budget discussions be focused on Corporate Fund spending and associated revenue. The Aldermen are asking the Mayor to return to pre-pandemic spending levels, adjusted for inflation. The letter states that “proposed FY2025 budget spending projections are \$982 million more than current FY2024 revenue despite an anticipated \$223 million property tax levy adjustment as well as the repeal of the 911 Surcharge approved by Springfield which will add \$40 million to the 2025

GAP see p. 10

West Ridge hate crime shooter found dead inside Cook County jail

BY CWBCHICAGO

Sidi Mohamed Abdallahi, the man accused of targeting a Jewish man, Chicago Police Officers, and paramedics during a shooting spree in West Rogers Park five weeks ago, was found dead at the Cook County jail on Nov. 31. Officials said his death appeared to be suicide by hanging.

An autopsy was conducted Sunday, but the results are still pending, according to the Cook County Medical Examiner’s Office. Abdallahi, 22, was seriously wounded by Chicago police officers who shot him as he continued his mid-morning rampage on Oct. 26. A sheriff’s office spokesperson said Sunday that Abdallah had been housed since November 15 at Cermak Health Services, the jail’s medical facility operated by a division of Cook County Health.



Sidi Mohamed Abdallahi

Sheriff’s office personnel conducting routine security checks at Cermak “found Abdallah unresponsive due to an apparent suicide attempt by hanging in his cell” around 3:30 p.m. Saturday, the spokesperson said. “Staff immediately initiated life-saving measures and Abdallah was transported by a Chicago Fire Department ambulance to Mt. Sinai Hospital where he was subsequently pronounced deceased.” The spokesperson said there was “no evidence of foul play at this time.” In announcing charges, prosecutors said Abdallah’s phone data showed he spent days selecting targets, including a synagogue not far from where he shot a 39-year-old Jewish man who was walking to synagogue. After shooting the man in the 2600 block of W. Farwell, Abdallahi allegedly got into his car and drove a short distance, only to return to the area about 20 minutes later and

start shooting at police and paramedics. For more than two minutes, Abdallahi popped up at different locations to exchange gunfire with Chicago cops, officials alleged. He was eventually brought down by police gunfire in the 6800 block of N. Washtenaw. Prosecutors did not initially charge him with a hate crime, but those counts were added within days after detectives cracked his phone and allegedly found its history included searches for gun stores, firing ranges, synagogues, and Jewish commu-

nity centers in the days leading up to the shooting. Abdallahi “sought out this particular community. Sought out this particular faith,” Cook County State’s Attorney Kim Foxx said at the time. Officials said Abdallahi, from the West African country of Mauritania, crossed paths with U.S. Border Patrol agents in San Ysidro, California, in March 2023. The Illinois State Police Public Integrity Task Force has been asked to conduct an independent investigation of his death.

SHOP HOURS:
WED/TH/FR/SAT
10 6
SUN 10 3

TEAROSEFLOWERSHOP

773 654 3040
3314 W. BRYN
MAWR
CHICAGO, IL

Deliveries to Chicagoland Area • Sympathy • Weddings • Classes • Holiday Decor • Plants • Jewelry
Corporate Events • Monthly Subscriptions • Gift Baskets • Anniversaries • Unique Gifts

tearoseflowershop Tea Rose Flower Shop

“With IV Sedation,
I slept through
my whole dental
procedure!”

Let us introduce you
to the most comfortable
dental care. IV sedation
is ideal for:

- Dental anxiety and fear
- Aversion to needles and the sound of the drill
- Inability to get numb
- Hypertensive gag reflex
- Special needs (physical, behavioral, cognitive)
- Improved treatment efficiency

With 35 years of experience
in Chicagoland, we’re ready
to work with you in optimizing
your care and comfort.

LINCOLN PARK
CENTER for DENTAL
ANESTHESIA

Dr. Robert L Tentler, DDS
Diplomate of American
Society of Dentist
Anesthesiologist

Call or visit us today!
lincolnparkcda.com

312-596-2200
2551 N. Clark Ste. 502 • Chicago, IL 60614

DECEMBER 5 TO DECEMBER 22, 2024
THE DEN THEATRE, 1331 N. MILWAUKEE AVE, CHICAGO

CHARLES DICKENS
BEGRUDGINGLY
PERFORMS A CHRISTMAS CAROL AGAIN

CREATED AND PERFORMED BY
BLAKE MONTGOMERY

DICKENSAGAIN.COM

Police Beat...

Man sentenced to 14.5 years for carjackings



Earrious Moore (inset) and the scene of one of his carjacking attempts on Lake Shore Drive.

A federal judge has sentenced a man to 14.5 years in prison for carjacking multiple vehicles at gunpoint in Chicago.

On a single afternoon in April 2018, Earrious Moore stole three cars, attempted to steal two others, and shot two people during a series of crimes in Chicago.

The two-hour spree began around 4 p.m. on April 26, 2018, when Moore shot his own brother in the arm during a domestic altercation and then forced four people out of a Jeep at gunpoint in the 5200 block of W. Jackson.

“Get the f*** out of the car and give me everything you got and drop your cell phones,” he allegedly ordered. The group complied.

Almost an hour later, Moore approached a victim sitting in a Jaguar in the 1100 block of N. Milwaukee.

“Get the f*** out of the car,” he allegedly screamed. “I’m taking your car. Leave your phone.”

The victim complied.

Moore crashed the Jaguar a short time later and abandoned it in the 800 block of N. Halsted.

Almost immediately, Moore carjacked a plainclothes Chicago police officer near Jesse White Park in the 600 block of W. Chicago Ave. He abandoned the cop’s vehicle behind Gibson’s Steakhouse in the 1000 block of N. State.

Moments later, he shot a driver near Rush and Oak during another attempted carjacking, officials said. Eventually, he pulled a driver from a Jeep in front of Hugo’s Frog Bar, 1024 N. Rush, and sped away.

In the final attempted carjacking, a victim sitting in a Mercedes-Benz in the 1400 block of N. Lake Shore Dr. in the Gold Coast neighborhood was shot in the back of the shoulder and subsequently treated at a hospital. Moore ran from that vehicle and was apprehended by Chicago Police officers in the lobby of a nearby building.

Moore, 30, pleaded guilty earlier this year to carjacking, attempted carjacking, and firearm charges. U.S. District Judge Elaine E. Bucklo imposed the sentence during a hearing Nov. 22 in federal court.

Man shot in Rogers Park did not cooperate with investigators

A man who was shot in Rogers Park on Nov. 25 did not cooperate with cops who responded to help him, according to Chicago police.

The 31-year-old was standing outside a vehicle in the 1600 block of W. Juneway Terrace when some-

one fired shots shortly before 6 p.m. He suffered a gunshot wound to his right leg.

Officers at the scene said they were told that the man got “caught in the crossfire” of gunmen who were firing between two vehicles, but the police later said the victim stopped talking to them and refused to cooperate further.

He was in good condition at St. Francis Hospital.

So far this year, 31 people have been shot in Rogers Park. That’s exactly the same number shot at this point last year and only one more than in 2022. Authorities determined that four of 2022’s shootings were acts of self-defense.

Child stalker in West Ridge

Police are warning residents of a stalking incident in the West Ridge neighborhood.

In the incident, a 13-year-old female was walking in the 2110 block of W. Greenleaf when an unknown male offender, parked in an older model black Lexus SUV, called the victim pretty and requested her phone number and social media information.

The offender was described as a Black male in his 30s, parked in what appeared to be an older model black Lexus SUV.

Those who have any information on this incident can contact Area Three Detectives at 312-744-8261 or submit an anonymous tip at CPDTIP.com and use reference # JH512245.

Attempted theft on Red Line



In this criminal incident, two crooks approached a CTA Red Line train and attempted to take the passenger’s wallet and backpack. When the passenger resisted, a physical altercation ensued and the thug punched the passenger with closed fists.

The incident occurred at the Granville Station 10:40 p.m. Nov. 13.

The offender is described as an African American male, approximately 18-19 years old, 5’-7” to 5’-9”, 150-165lbs, wearing a dark hooded sweatshirt with “Chicago-The Windy City” emblem on the chest, gray pants. The second crook is also African American male, approximately 18-19 years old, 5’-7” to 5’-9”, wearing a black Nike hooded sweatshirt, black ski mask, grey colored sweatpants, and white shoes.

Gunmen carjack driver in Edgewater on Thanksgiving morning

Two armed men carjacked a woman in Edgewater on Thanksgiving morning. No arrests have been announced so far.

According to initial information, the hijackers, both wearing ski masks and armed with handguns, confronted the woman in the 5400 block of N. Kenmore around 6 a.m. They took her property and drove away with the victim’s blue 2021 Jeep Cherokee. It was last seen getting onto Lake Shore Dr. at 6:05 a.m. At least one accomplice may have followed the hijackers in a white Kia sedan.

Two armed men carjacked a woman in Edgewater on Thanksgiving morning. No arrests have been announced so far.

According to initial information, the hijackers, both wearing ski masks and armed with handguns, confronted the woman in the 5400 block of N. Kenmore around 6 a.m. They took her property and drove away with the victim’s blue 2021 Jeep Cherokee. It was last seen getting onto Lake Shore Dr. at 6:05 a.m. At least one accomplice may have followed the hijackers in a white Kia sedan.

Man sentenced to prison after stealing mail

Jonathan Minter, 38, pleaded guilty Nov. 25 to burglary charges, he has now been sentenced to seven years in jail for his role in a series of burglaries and identity thefts spanning several years.

The crimes were committed between Sept. 2023 and Feb. 2024, during which Minter used counterfeit postal keys to illegally access residential mailboxes in condominiums and apartments all across town.

Minter has been linked to over 20 burglaries and identity thefts, including those in Andersonville, Edgewater, Lake View, Peterson Park, and in the South Loop. He was arrested Sept. 28, 2023.

A second arrest occurred Oct. 23, 2023, after he was accused of unlawfully entering at least seven residences and stealing items.

Man shot, critically injured while handling gun with girlfriend in Lakeview

Detectives are questioning a woman after a man was shot while handling a gun with her in Lakeview on Nov. 27.

Cops responded to the 2900 block of N. Pine Grove shortly after 3 a.m. when the woman called 911 to report that her boyfriend had been shot in the head. Officers found the 25-year-old man inside a Nissan Altima, critically injured, according to CPD.

The woman, 23, told police that she and the man were passing a gun when it “went off.” Officers recovered a firearm at the scene.

Citing preliminary information, a source said the man is licensed to carry a concealed firearm.

So far this year, 13 people have been shot in Lakeview.

Man stabbed during fight outside Howard CTA station

A man is recovering this morning after someone stabbed him during a fight near the Howard CTA station in Rogers Park on Nov. 28. The assailant remains at large.

Police said the 35-year-old got into a fight with several men on a sidewalk in the 1700 block of W. Howard, just outside the train station, around 2:10 a.m. During the altercation, one of the men pulled out a knife and stabbed the victim in the left leg.

EMS took the victim to St. Francis Hospital in fair condition.

The assailant was last seen running east on Howard and then south through an alley. Officers were told to be on the lookout for a Black male with a backpack wearing a blue jacket with gray jogging pants.

Bystander shoots ‘erratic’ man on Clark St.

A man is in critical condition after someone shot him on Nov. 27 as he was “exhibiting erratic and dangerous behavior” on a busy Lincoln Park street, according to the local alderman.

“There is reason to believe this is an isolated incident wherein the victim and offender had a preexisting relationship,” Ald. Timmy Knudsen [43rd] said in an email, adding that the case is still under investigation.

Police said a 34-year-old man was approaching people on the sidewalk



Left to right: The bank robber’s note, an archived mugshot of Naenb Mereshah, and a CTA surveillance image of the robbery suspect.

Images courtesy U.S. District Court records, Chicago Police Dept.

Bank robber identified through face tats and ankle monitor GPS data

The FBI is charging a Chicago man with bank robbery, saying agents were able to identify him by his face tattoos and records from the court-ordered GPS ankle monitor he wore during the holdup.

U.S. Magistrate Judge Keri Holleb Hotaling signed an arrest warrant for 31-year-old Naenb Mereshah this week.

In a criminal complaint and affidavit, an FBI agent said Mereshah walked into Chase Bank, 5715 N. Broadway, around 2:20 p.m. on November 19 and handed the teller a note.

“I have Gun,” the note read. “Give me the money Before I shot”

The teller handed over \$2,545.

Mereshah took the cash and headed out the door, leaving an errant \$50 bill on the bank’s floor, the affidavit said. He allegedly changed some of

his clothes near the Bryn Mawr Red Line CTA station and hopped on a southbound train.

Investigators identified Mereshah as a suspect by comparing his state ID photo with images of the bank robber. His numerous facial tattoos were helpful in the identification efforts, the agent wrote.

The police learned Mereshah was on electronic monitoring as a condition of a two-year probation sentence he received for shoplifting on Sept. 4, according to the affidavit.

GPS coordinates from Mereshah’s ankle monitor showed he was at the bank, the Bryn Mawr Red Line station, and the Wilson CTA station in Uptown at the same time as the bank robber, the FBI agent said.

It is unclear if Mereshah remains at large.

in the 2400 block of N. Clark when an “altercation” broke out around 3:58 p.m. During the conflict, another man pulled out a gun and fired shots, striking the victim in the chest.

The gunman fled south on Clark St. on foot, according to the alderman. Neither he nor CPD released a suspect description.

A bullet hole was seen in a nearby salon window. Investigators found a spent round inside the business. Two shell casings were found outside.

“According to initial reports, the victim was exhibiting erratic and dangerous behavior at the time of the shooting and engaged with the offender aggressively prior to the incident,” said Knudsen.

The alderman encouraged anyone with information that may be useful in the investigation to contact Area Three detectives at 312-744-8261 or the Town Hall 19th District at CAPS.019District@chicagopolice.org.

Only three people have been shot in Lincoln Park this year, down from 12 during all of 2023.

Woman charged with setting merchandise on fire inside downtown Target store

Prosecutors have charged a woman with setting fire to merchandise inside a downtown Target store. Judge Susana Ortiz ordered the detention of Brittny Brown, 39, on one count of arson.

Officials said video showed Brown entering the store at 1 S. State and heading to the second floor around 6 p.m. Nov. 23. She proceeded to set fire to “multiple items which were displayed for sale,” a Chicago police report said. According to a criminal complaint, those items included shelving, bedding, bathing items, “perishables,” and dog treats.

Loss prevention officers extinguished the fire and detained Brown, a CPD report said. No injuries were reported. Officials did not offer a motive for the incident.

The same store suffered an arson fire in Sept. 2023 that prosecutors now say was set as a diversion for a robbery scheme.

Ronald Langley, 26, was given a ten-year sentence this summer for setting the fire. Officials said he entered the store, went to the second

floor, grabbed a can of WD-40, and then used it to set a blanket on fire on a display shelf.



Brittny Brown

Although there were no reported injuries, officials estimated that the store’s damage exceeded \$100,000. Police

arrested Langley at a different Target store about two weeks after the fire when a loss prevention officer recognized him.

Not long after Langley pleaded guilty, prosecutors charged a second man with robbery and arson, saying the fire was meant to serve as a distraction while the second man stole cellular phones from Target’s electronics department.

While customers and Target employees were distracted by the fire or evacuating the building, 37-year-old Kenneth Hasley was secreted near the elevators, officials said. When the coast was clear, Hasley allegedly stepped out of hiding and used a crowbar to break a display case in the electronics department. He scooped up phones worth \$2,017 and headed toward the door, prosecutors said in a detention petition.

Even with the fire blazing elsewhere in the store, a Target security guard tried to prevent Hasley from leaving with the merchandise. Prosecutors said Hasley pepper sprayed the guard and fled.

In a separate matter, a grand jury has indicted Halsey on multiple counts of arson and criminal damage in connection with a fire that was set inside a guest room at the Radisson Hotel Schaumburg on Nov. 22, 2022. No specific details about the suburban incident were immediately available.

— Compiled by CWBChicago.com

News tips?

Call 773-465-9700

Confidentiality guaranteed.

BEST KEPT SECRET

SUPER CAR WASH

OPEN 7 DAYS A WEEK / 24 HOURS A DAY

8 BAY SELF-SERVICE

2 TOUCHLESS AUTOMATIC

5450 N. DAMEN (at Rascher)

Veteran Owned & Operated for 50 Years

Not guilty! Man acquitted of murdering teen during ‘large group’ incident in Millennium Park

BY CWBCHICAGO

It is one of the most shocking and consequential shootings Chicago has seen in recent years: A 16-year-old boy was shot dead steps from The Bean in Millennium Park during a large gathering of teens in May 2022. And it was caught on video.

The death of Seandell Holliday prompted Mayor Lori Lightfoot to largely ban unattended minors from the crown jewel of Chicago’s parks, which she encircled with security fences and metal detector-equipped admission gates. Many of those restrictions continue to this day.

Marion Richardson was 17 on that fateful spring evening, but prosecutors charged him as an adult with two counts of second-degree murder and aggravated battery by discharging a firearm.

This month, a judge found him not guilty of those charges, saying prosecutors fell short of proving their case, although she did



Marion Richardson (inset) is seen in a video image recorded moments before the shooting. *Image courtesy Cook County Sheriff’s Office*

convict him of felony firearms violations.

A couple of social media videos showed parts of what happened, but not with great clarity.

Richardson, wearing an orange hoodie and ski mask, walked slowly on a plaza near The Bean, nearly encircled by dozens of other teens and preteens, some wearing ski masks of their own. That circle appeared to be closing in on Richardson.

As bystanders recorded with their phones, Holliday suddenly

sprung into view, landing on Richardson’s back and wrapping his arms around Richardson. In the same blink of an eye, another teen seems to throw a punch at Richardson, and the crowd moves closer.

During the chaos, as Holliday hung on Richardson’s back, a single, muffled gunshot was heard, followed by a chorus of screams as panic swept through the crowd.

“That track practice [sic] come in handy,” read the caption on one

viral video as dozens of teens sprinted from the gunfire.

“He go the video of folks shooting his self inna chest,” read another caption.

A second viral video showed the severity of Holliday’s injuries. Sitting on the park pavers as a Chicago police sergeant leaned down and radioed for help, the boy took off his jacket, revealing a circle of dark red blood on the back of his white t-shirt. Holliday leaned back, exposing the front of his white shirt to the camera. From chest to waist, it was drenched in blood.

Seconds later, officers who heard the gunshot saw Richardson drop a handgun as he ran from the scene, prosecutors said. Richards allegedly stopped, picked the gun up, put it in his waistband, and continued running. He was arrested nearby.

Not guilty

Richardson took his case to a bench trial this month. On Nov.

14, Judge Carol Howard announced her findings.

She reviewed the evidence she had seen, which included testimony from two police officers and two women, as well as “several” videos and police bodycam footage.

The evidence showed Richardson and his girlfriend went to Millennium Park to participate in a teen “trend,” a large gathering of teens fueled by social media promotion. While there, the couple crossed paths with a group of teens who recognized Richardson from a previous trend, the judge summarized.

That group started to follow Richardson and his girlfriend. Howard said that the couple tried repeatedly to get away from the group. As they were trying to leave the park, Holliday jumped on Richardson’s back.

“There was a loud pop, and the crowd that had been gather-

NOT GUILTY see p. 11

Letters to the Editor

Ice resurfacers

Thanks for the [Nov. 27] piece about deonyms. I hadn’t known this word before.

I wonder if anyone else will gently point out that you didn’t include Zamboni. Being a long-time ice skater, of course I would say this. I’m not even sure what the common name is for this machine: “ice resurfacers”?

*Jean SmilingCoyote
West Ridge*

Shut up Paul

Aren’t we all tired of “Pontificating Paul Vallas” [Nov. 27 newspapers]?

Now he is sticking his big suburban nose into the CTA. Doesn’t he have any unexpressed opinions?

First he admits the CTA is bloated with bureaucracy. Then he states he wants to combine the CTA with Metra and Pace. Why???

To expand the Chicago Machine’s graft and corruption to six more counties?

Remember, Vallas got his start in Chicago politics working for the Mayor Daley “Friends, Felons and Family Plan.”

Since the CTA is a government creation, enforce the law that the farebox must cover half of the cost. Otherwise eliminate that route. Maybe less used routes should be served by smaller Pace style buses.

Make a law that no more than 12% of the salaries can be paid to employees that do not operate nor maintain the el trains and buses. Get rid of the politically connected, do-nothing bureaucrats and hire sworn, armed police officers.

Vallas should go back to his quest to beat Bob Fioretti’s record of most local election defeats.

*Mike Sullivan
Avondale*



MARIA PAPPAS

COOK COUNTY TREASURER

Everything you can do in person, you can do at

cookcountytreasurer.com





Eligible for a refund?
Search \$93 million in Refunds and \$57 million in Senior Exemptions.



Avoid Tax Sale.
Check to make sure your taxes are paid and not at risk of going to Tax Sale.



Where do your Tax Dollars go?
View taxing district debt attributed to your property.



It's outdoor skating season

The Chicago Park District will continue the tradition of ice skating in neighborhoods throughout the city. Programs and hours vary at each ice-skating site. On the North Side three outdoor ice rinks are now open, and will close on Feb. 17, 2025. They include Warren Park Ice Rink, 6601 N. Western Ave., and two downtown in Millennium Park.

Park ice rink and ribbon now open

The McCormick Tribune Ice Rink in Millennium Park is now open until Feb. 2, 2025, 11 a.m.-10:30 p.m. daily.

Also very popular is the skating ribbon at Maggie Daley Park, 337 E. Randolph. The skating ribbon is available now through Mar. 9, 2025.

More information at www.chicagoparkdistrict.com/ice-rinks.

Cirque Experience show, Dec. 21

Warren Park Ice Rink hosts the Cirque Experience Holiday Show

on Dec. 21 at 5 p.m.

More information at <https://www.chicagoparkdistrict.com/events/cirquesexperience-enjoy-season-show-warren>

Holiday hockey tournament at Warren Park, Dec. 27-28

Warren Park is hosting a woman's 4-on-4 Holiday Ice Hockey Tournament, on Dec. 27-28 at 6601 N. Western Ave.

Sign-up costs \$200 per team, and one captain from each team must sign up. There will be two divisions, beginner and intermediate, and all teams are guaranteed three games and a chance at playoffs. Games take place on Dec. 27 and Dec. 28.

Silver Skates Citywide Championship, Jan. 18

McFetridge Sports Center, 3843 N. California Ave., hosts the 108th Silver Skates Citywide Championship on Jan. 18, 2025 from 10 a.m. - 12 p.m.

For more information at https://anc.apm.activecommunities.com/chicagoparkdistrict/activity/search/detail/527181?onlineSiteId=0&from_original_cui=true.

\$5

FREE VACUUMING

EXPRESS CAR WASH

AUTOMATIC CAR WASH

3218 W. Irving

4550 W. Addison

4820 W. Lawrence

Veteran Owned & Operated for 50 Years

Open Arms United Worship Church

"Building Generations of Disciples"

OPEN ARMS UNITED WORSHIP CENTER

Dr. Kim C. Hill Senior Pastor

Sunday: 9:30 am Prayer 10 am Worship

10 am Kingdom Kids Place (Nursery through 5th Grade)

Wednesday: 7 pm Prayer

7:30 pm Bible Study

817 Grace St. 773-525-8480

FREE INDOOR PARKING

OAUWCChicago.org

MAMA BARRY REGENT

The Quality Cleaners

We clean boots

We can clean and sanitize UGG® boots and other brandname sheepskin fashion footwear

773-348-5510 • 3000 N. Broadway

SAVOR from p. 2

Goodman who died during the pandemic of 1918. This is a once-in-a-life time opportunity to own one of Chicago's iconic estates, showcasing over 25,000 sq. ft. of combined living spaces and situated on nearly a third of an acre on the Gold Coast's coveted Astor St. This palatial architectural masterpiece designed by **Howard Van Doren Shaw** for the Goodman Family is on the market for the first time in 40 years, promising to leave you speechless, all for only \$21 million.

PAX TIBI: Robert Kotner of Seneca was an erudite member of the intelligentsia, a noble man of learning and wit. He is remembered now as a true Caxtonian, a man of wisdom who cherished the physical and intellectual value of books. In all their aspects. Most especially their artistic and historical conceptualization that opens minds and hearts. In 1993, Bob founded the Caxtonian Literary Magazine which continues today to be distributed bi-monthly by the Caxton Club of Chicago. I was privileged to be a member years ago of the Caxton Club of Chicago, named for **Willian Caxton**, the individual who first printed, in 1473, a bound volume of literature, "Recuyell of the Histories of Troye," in Bruge. Bob gave his heart and soul to cherishing the value, physicality and the artistry of the book. This scholar's passing will be memorialized on December 22 in Seneca. His many kindnesses and shared wisdom are remembered with gratitude.



Proposed changes for landmark bank building at Halsted and Exchange streets.

STOCKYARD REBUILD: An \$80 million music facility is the winning respondent to a Dept. of Planning and Development Request For Proposal for the landmark bank building and nearby land at Halsted and Exchange streets in New City.

The \$80 million "Scoring Stage" complex by developer Third Coast Music would be capable of recording musical ensembles up to 100 people for film, television and music industries. The project would also include space for post-production, special events, education and a Chicago Music Museum.

The proposed project is subject to City Council review and approval.



Tom Skilling

WHO'S WHERE: **Jim** and **Fleur Sweaney** with **Father Rich Jakubik**, pastor at St. Marty of the Woods... **Jane Justic** and daughter, **Jill Justic Cress**, in Kansas City for the H&R Block kick-off... **Bob** and **Cindy Curran** lapping beside the blue waters of Hawaii... TV Weatherman **Tom Skilling** in his favorite place, a garden dearly loved and so beautiful, the Hawaiian Tropical Botanical Garden just north of Hilo on the Big Island off Highway 19... **Cheri James** had festive dinner with friends at Tre Dita, grateful to Leye for the delicious food and excellent hospitality not to mention just how gorgeous the restaurant is. Lots of holiday cheer, even some snow... **Marilyn Marilyn** on a morning film set in Chicago during a snowstorm. Can't reveal the name but she'll let us know soon where we can catch 10 seconds of her... **Sally Jo Morris Pfaff** celebrated a birthday with an army of dazzling ladies, including **Debi Catanacci**, **Sherrill Bodine**, **Bobbi Panter**, **Myra Reilly**, **Sheree Schimmer**, **Denise Tomasello**, **Sherry Lea Fox**, **Kathy Wolter Mondelli**, **Beverly Kitick**, **Irene Mojica** as **Tina Turner**, **Julia Jacobs**, **Lea Chavie**,



Devin Hester. Courtesy Jacob Funk/Chicago Bears

Kate Krause Prange, **Lauren Lein Cavanaugh**, and a full circle of Chicago... Team Joaquin at the Hilton Chicago for the National Kidney Foundation of Illinois' Gala, with **Jennifer Sutton Brieva** and **Dr. Joaquin Brieva**... Bears legends came to town to honor **Devin Hester**... **Bill** and **Cathy Bell Bartholomay**, iconic Chicago media and a walk down memory lane, an amazing afternoon behind the scenes at WTTW/Channel 11 studios... **Dr. Sandy Goldberg** thrilled with her Associate Board for the Silver Lining Foundation, she says, "They knocked it out of the park"... **Blase Foria** feeling festive at the "Great Escape" in Schiller Park... **Tina Weller** and **Dr. Nick Weller** at Eastnor Castle, in Herefordshire, England... **Steve Davis** and dad, **George Davis**, having scrumptious lunch at Piccolo Sogno... **Hector Gustavo Cardenas**, **Marius Morkvenus** at JFK Airport, NYC, with **Mama Cardenas** traveling to Japan... **Susan Gohl** and **Jonathan Grabill** walking the red carpet in Naples, FL, at the famed Zoo Ball Gala, ready to stay for the winter, they'll be missed... **Mark Olley** lunching in the bar at Gibson's Steakhouse in his Harry Potter outfit, Holy Hogwarts.

RATZINGER PRIZE: The prize established to honor the late Benedict XVI, **Joseph Ratzinger**, has been awarded to Notre Dame theologian, **Cyril O'Regan** and Japanese sculptor **Sotao** whose voluminous works of art fill the Sagrada Familia Cathedral in Barcelona.



Paul Hansen and Liam O'Connell

FAMILY HISTORY TO A GRANDSON: by Paul J. Hansen

"Really do not recall which it was that night I prefer to think he liked the story that I told I've shared many with him as I have grown old My grandfathers died when I was a little guy So I want them to know me as time passes by The tales of family handed down to me That tell of how we all came to be Georg Burbach seeking a new land He sailed with wife and child in hand Germans settlers a 170 ago Were drovers, dealers, butchers did you know Or my Irish grandfather Michael Connery Who in the 1870s crossed the sea A saloonkeeper, builder and real estate man And the Norwegian Uncle Oscar who began A company building skyscrapers into the sky And bridges and subways before he would die This history of our family, the tales passed on He will remember and share after I am gone I wish I had heard them when I was a kid I wish I had known of all the things they did Hints, bits and pieces I heard along the way I turned into the stories I share today So listen carefully kids to that old man Learn the family stories as early as you can One day you will marry, have kids of your own And tell stories they'll tell when they're grown."

tog516@gmail.com

Chicago Public School's classic Peanut Butter Cookies



Peanut butter cookies.
Image courtesy The Country Cook by Brandie

BY ANDRIANA FOUSTANOU

For many Chicagoans, peanut butter cookies are a nostalgic treat, evoking memories of school cafeterias and lunchtime trays. Served in Chicago Public Schools [CPS] for decades, these cookies became a beloved staple of student meals and hold a special place in the city's culinary and cultural history, reflecting efforts to provide nutritious and affordable food during the mid-20th century.

And now the recipe has travelled beyond the school cafeteria line.

CPS alumni say they became popular in the 1960s at both elementary and high schools. The origins of the CPS peanut butter cookie are unclear, but the cookies were likely a variation on the original recipe for the school's butter cookies.

Though the recipe was nearly lost, it was rediscovered in 2015 thanks to a former school cafeteria worker and Chicago Tribune's detective work, reviving the tradition for nostalgic bakers. Just in time for

cookie season, here is the recipe:

Ingredients:

- 1 cup granulated sugar
- 1 cup packed brown sugar
- 1 cup peanut butter (preferably creamy)
- 1 cup shortening (or unsalted butter for a modern twist)
- 2 eggs
- 2 ½ cups all-purpose flour
- 1 ¼ teaspoons baking soda
- ½ teaspoon baking powder
- ¼ teaspoon salt

Instructions:

Preheat oven to 375°F (190°C).

Cream sugars, peanut butter, and shortening. Add eggs one at a time.

Sift together flour, baking soda, baking powder, and salt. Gradually mix into wet ingredients.

Roll dough into walnut-sized balls, place on ungreased baking sheet, and flatten with a fork in a crisscross pattern.

Bake for 8–10 minutes until the edges are golden. Cool on sheet for 2 minutes, then transfer to a rack.

Christmas Trees from Around the World, Dec. 6

Cook County Treasurer Maria Pappas invites the public to the 21st annual Christmas Trees from Around the World celebration. The event takes place on Dec. 6, from 5–6:30 p.m. at 118 N. Clark St., Room 112. The display runs Dec. 2–Jan. 2, 2025.

"All year long I work with people from countries all over the world," said Pappas. "Over the years I have come to appreciate how Chicago is a melting pot of many different beautiful cultures and traditions."

No reservation is required.

Moody Bible Institute Candlelight Carols, Dec. 6-7

The Moody Bible Institute is hosting their annual Candlelight Carols on Dec. 6-7 at 820 N. LaSalle Blvd.

For more information about tickets and the concerts, visit https://www.moodyconferences.com/?utm_source=2nd+Ward+Alerts&utm_medium=email&utm_term=0_3a38d3733c-f3855e43b1-182598813.

FRAUD from p. 3

have been discharged and 53 resigned before further action by management. In most cases on the OEIG website, the employees either lied about being self-employed or provided false information about their income.

Records show Deborah Reynolds-Jones was a human services caseworker who had been working for the IDHS since 2016. Reynolds-Jones told OEIG investigators that her barber recommended a company that could help her apply for the loan. She sent the company her personal information, including her Social Security number. The company filled out the form and simply asked her to sign. The information was inaccurate. Reynolds-Jones paid the company \$3,000 for their service after she fraudulently received a \$20,000 PPP loan.

In another case, Shanythia Anderson admitted to the OEIG that she allowed a third party to apply for a PPP loan on her behalf and that the information provided was inaccurate. She began working as a mental health technician at IDHS in 2020. Anderson met a woman on Facebook, and she sent her personal records. In exchange for this service, the woman was to receive half of her loan, \$10,000. Anderson worked at the Ludeman Development Center in Forest Park, where at least 36 other employees were accused of wrongdoing.

"It happens that in one particular location when you find out there are 37 people that have done this, they've obviously been talking to one another at work," Gov. JB Pritzker said in a news conference last year. "Maybe somebody committed this kind of fraud and then tried to convince somebody else."

IDHS declined to comment on why so many of its employees were implicated. IDHS is the largest public agency in Illinois, which could be one explanation. Crespo said that his best guess was that public employees had early access to the loan forms, so it was easier for them to understand how to file them, fraudulently or not.

"While the vast majority of IDHS' roughly 14,000 State employees are hard-working people of strong character who work tirelessly to help the most vulnerable, it is deeply concerning any time an employee takes advantage of public programs," IDHS said in a statement.

Other state agencies where the OEIG found multiple cases of PPP fraud included the Dept. of Corrections (31 cases), the Dept. of Children and Family Services (27), Pace (10) and the Dept. of Healthcare and Family Services (8).

The OEIG, through the Executive Ethics Commission, publishes reports of wrongdoings only if there is proof of employee misconduct. It can refer cases to the Attorney General if the fraud is significant enough. The Attorney General, specifically the Public Integrity Bureau, then conducts its own investigation in order to prosecute involved public employees.

Many cases mentioned third parties who applied for the PPP loan on behalf of an individual. The DOJ has gone after some of these third parties in Illinois, but it's unclear that these are the same third parties that helped public employees.

In June, a federal jury in Chicago convicted Had Isbaih on charges of wire fraud. According to the DOJ, Isbaih used his company, Flash Tax Service Inc., to file fraudulent loan applications on behalf of

his clients. Isbaih would ask for an upfront fee to file the loan form, and when the client received the loan, he would charge an additional fee. A sentencing date has not yet been announced for Isbaih.

In Sept. 2023, two Illinois businessmen were indicted on federal charges for obtaining \$7.8 million in fraudulent business loans. According to the DOJ, they recruited self-employed individuals to provide personal information. With that, they would fill out loan forms with false data by inflating the individuals' income, for example. They would then charge the clients up to \$4,000 if the loan was successfully received. These two have not been

convicted.

There are severe consequences for PPP fraud. Knowingly declaring false statements to a financial institution can result in up to 30 years in prison or a fine of up to \$1 million. Wire fraud, the use of the Internet or electronic communication to carry out fraud, is a federal crime that can be punishable by up to 20 years in prison.

10% OFF
with this ad

773-961-7168
Dine-In • Carry Out • Delivery
Open 7 Days a Week 10 am-9 pm

5741 N. Lincoln Ave.

www.ricuramexicana.com

MIDTOWN

Funeral Home & Cremation Options
A Home to Mourn, Gather and Remember

3918 W. Irving Park Road
Chicago, IL 60618

River North Office
405 W. Superior Street
Chicago, IL 60654

773-654-3744
greg@midtownfunerals.com
WWW.MIDTOWNFUNERALS.COM

Gregory J. Lindeman
Founder/Director

GREEN
element
RESALE

6241 N. Broadway

Mon - Sat: 11 a.m. - 7 p.m.
Sunday: Noon to 7 p.m.
773-942-6522

www.big-medicine.org

DONATE SHOP SUPPORT

GAP from p. 5

budget.”

Programs like the Guaranteed Income Program, initiated under former Mayor Lori Lightfoot, exemplify pandemic-era spending that critics say is unsustainable. The program costs \$30 million annually to provide \$500 monthly payments to 5,000 low-income households. And certainly all the spending on recently arrived illegal aliens has blown up the 2024

budget.

Many Aldermen are calling for an end to such spending. They claim “59% of respondents in their survey support ending all pandemic-era programs funded by federal relief dollars,” their letter noted.

But crime and public safety remains a top priority. The 14 Aldermen emphasized that Police, Fire, and OEMC budgets have not kept pace with inflation, leaving them underfunded by \$316 mil-

INSIDE PUBLICATIONS

lion. Their polling data reveals 69% of residents believe the city spends “too little” on crime and public safety, reinforcing calls to redirect funds to essential services.

Criticism of the Mayor’s fiscal policies runs deep.

Ald. Waguespack noted, “Over the past year, as Mayor Johnson’s expenses were running out of control, he was not working collectively with the state but continued blaming them for the budget dis-

stress.” By a shocking 50-0 vote, aldermen rejected the Mayor’s proposed property tax increase, citing the lack of substantial efforts to reduce spending burdens on taxpayers.

Chicago’s fiscal crisis underscores the need for immediate action. The aldermens’ proposals include rightsizing city departments to pre-pandemic spending levels adjusted for inflation, which could save an estimated \$568 million, and redirecting

remaining American Rescue Plan Act [ARPA] funds to reimbursable opportunities. As Ald. Waguespack noted, “Many aldermen hope that the mayor and his staff take this seriously and come back with a right-sized budget based on reality.”

With the Dec. 31 deadline looming, the pressure is on City Hall to implement meaningful reforms and avoid disastrous financial outcomes.

Lakeview Township Real Estate For Sale

Real Estate For Sale

040404 -----

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT - CHANCERY DIVISION
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
Plaintiff,
-v.-
CHARLES C. FRAZIER, PARK TOWER CONDOMINIUM ASSOCIATION, AN ILLINOIS NOT-FOR-PROFIT CORPORATION
Defendants
2024 CH 03640
5415 NORTH SHERIDAN ROAD, APT 1401
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 November 6, 2024, an agent for The Judicial Sales Corporation, will at 10:30 AM on January 3, 2025, at The Judicial Sales Corporation, One South Wacker, 1st Floor Suite 35R, Chicago, IL, 60606, sell at a public sale to the highest bidder, as set forth below, the following described real estate:

Commonly known as 5415 NORTH SHERIDAN ROAD, APT 1401, CHICAGO, IL 60640
Property Index No. 14-08-203-017-1141
The real estate is improved with a condominium.
The judgment amount was \$318,025.26.
Sale terms: 25% down of the highest bid by

Real Estate For Sale

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

Real Estate For Sale

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 MANLEY DEAS KOCHALSKI LLC Plaintiffs Attorneys, ONE EAST WACKER, SUITE 1250, Chicago, IL, 60601 (312) 651-6700. Please refer to file number 24-005199.
THE JUDICIAL SALES CORPORATION
One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE
You can also visit The Judicial Sales Corporation at www.jscc.com for a 7 day status report of pending sales.
MANLEY DEAS KOCHALSKI LLC
ONE EAST WACKER, SUITE 1250
Chicago IL, 60601
312-651-6700
E-Mail: AMP5@manleydeas.com
Attorney File No. 24-005199
Attorney Code. 48928
Case Number: 2024 CH 03640
TJSC#: 44-2979
NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff's attorney is

Real Estate For Sale

deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose.
Case # 2024 CH 03640

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT – CHANCERY DIVISION
EVERBANK, N.A.
Plaintiff,
-v.-
DONALD W SLACK; SHORELINE TOWERS CONDOMINIUM ASSOCIATION; UNKNOWN OWNERS AND NON-RECORD CLAIMANTS,
Defendants.
24 CH 00491
6301 North Sheridan Road, #18a, Chicago, IL 60660
NOTICE OF SALE
PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of foreclosure and Sale entered in the above cause on 7/22/2024, an agent of Auction.com LLC will at 12:00 PM on 1/8/2025 located at 100 N LaSalle Suite 1400 Chicago, IL 60606, sell at public sale to the highest bidder, as set forth below, the following described real estate.
Commonly known as 6301 North Sheridan Road, #18a, Chicago, IL 60660
Property Index No. 14-05-203-011-1242
The real estate is improved with a Condominium.
The judgment amount was \$39,255.76
Sale Terms: 20% down of the highest bid by certi-

Real Estate For Sale

fied funds at the close of the sale payable to Auction.com LLC, No third party checks will be accepted. All registered bidders need to provide a photo ID in order to bid. The balance, in certified funds/or wire transfer, is due within twenty-four (24) hours. (relief fee not required) 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 POS-

Real Estate For Sale

SESSION 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: McCalla Raymer Leibert Pierce, LLC (312) 346-9088 please refer to file number 23-172191L
Auction.com LLC
100 N LaSalle Suite 1400 Chicago, IL 60606 – 872-225-4985
You can also visit www.auction.com.
Attorney File No. 23-172191L
Case Number: 24 CH 00491
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.

272727 -----

202020 -----

Legal Ads DBA Public Notices.
We'll Run Your Ad
For 3 Consecutive Weeks
For Only \$150.00.
Call 773-465-9700

Rogers Park Township Real Estate For Sale

Real Estate For Sale

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT - CHANCERY DIVISION
FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION TRUST, SERIES 2019-3
Plaintiff
vs.
PHILLIP E. TAYLOR, ILLINOIS HOUSING DEVELOPMENT AUTHORITY, DAUPHINE CONDOMINIUM ASSOCIATION, UNKNOWN OWNERS GENERALLY, AND NON-RECORD CLAIMANTS
Defendant
22 ch 1217
CALENDAR 57
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 January 8, 2025, at the hour 11:00 a.m., Intercounty's office, 120 West Madison Street, Suite 718A, Chicago, IL 60602, sell to the highest bidder for cash, the following described mortgaged real estate:
P.I.N. 11-32-312-022-1007.
Commonly known as 1301 W Northshore G, Chicago, IL 60626.

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% down by certified funds, balance within 24 hours, by certified funds. No refunds. The property will NOT be open for inspection. Prospective bidders are admonished to check the court file to verify all information.
For information call Sales Department at Plaintiff's Attorney, Altman, Strautins & Kromm, LLC d/b/a Kluever Law Group, 200 North LaSalle Street, Suite 1880, Chicago, Illinois 60601. (312) 236-0077.

Real Estate For Sale

SPS001416-22FC1
INTERCOUNTY JUDICIAL SALES CORPORATION
intercountyjudicialsales.com
13256403

040404 -----

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT - CHANCERY DIVISION
DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR INDYMAC IMSC MORTGAGE LOAN TRUST 2007-HOA1, MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2007-HOA1
Plaintiff,
-v.-
KRISTI BROWN, UNKNOWN OWNERS AND NONRECORD CLAIMANTS, UNKNOWN HEIRS AND LEGATEES OF MORRIS LANDA, KATIE LANDA, MIRELLA DEMMA, DAMON RITENHOUSE, AS SPECIAL REPRESENTATIVE FOR MORRIS LANDA (DECEASED)
Defendants
2017 CH 14739
6725 N ROCKWELL ST
CHICAGO, IL 60645
NOTICE OF SALE
PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on March 27, 2024, an agent for The Judicial Sales Corporation, will at 10:30 AM on January 3, 2025, at The Judicial Sales Corporation, One South Wacker, 1st Floor Suite 35R, Chicago, IL, 60606, sell at a public sale to the highest bidder, as set forth below, the following described real estate:
Commonly known as 6725 N ROCKWELL ST, CHICAGO, IL 60645
Property Index No. 10-36-404-008-0000
The real estate is improved with a single family residence.

Real Estate For Sale

Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, 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

Real Estate For Sale

foreclosure sales.
For information, examine the court file, CODILIS & ASSOCIATES, P.C. Plaintiffs Attorneys, 15W030 NORTH FRONTAGE ROAD, SUITE 100, BURR RIDGE, IL, 60527 (630) 794-9876
THE JUDICIAL SALES CORPORATION
One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE
You can also visit The Judicial Sales Corporation at www.jscc.com for a 7 day status report of pending sales.
CODILIS & ASSOCIATES, P.C.
15W030 NORTH FRONTAGE ROAD, SUITE 100
BURR RIDGE IL, 60527
630-794-5300
E-Mail: pleadings@il.cslegal.com
Attorney File No. 14-17-14813
Attorney ARDC No. 00468002
Attorney Code. 21762
Case Number: 2017 CH 14739
TJSC#: 44-3057
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 # 2017 CH 14739
13256271

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT – CHANCERY DIVISION
Santander Bank, N.A.
Plaintiff,
-v.-
Emmanuel Brown; Farwell Avenue Condominium Association; Unknown Owners and Nonrecord Claimants
Defendants.
2024CH02435
1652 WEST FARWELL AVENUE

Real Estate For Sale

UNIT GL,
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 8/21/2024, an agent of Auction.com LLC will at 12:00 PM on 1/8/2025 located at 100 N LaSalle St, Suite 1400 Chicago, IL 60606, sell at public sale to the highest bidder, as set forth below, the following described real estate.
Commonly known as 1652 WEST FARWELL AVENUE UNIT GL, CHICAGO, IL 60626
Property Index No. 11-31-222-041-1039, (11-31-222-022 underlying)
The real estate is improved with a Condominium.
The judgment amount was \$112,243.97
Sale Terms: 20% down of the highest bid by certified funds at the close of the sale payable to Auction.com LLC, No third party checks will be accepted. All registered bidders need to provide a photo ID in order to bid. The balance, in certified funds/or wire transfer, is due within twenty-four (24) hours. (relief fee not required) 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: CODILIS & ASSOCIATES PC (630) 794-5300 please refer to file number 14-24-01814.
Auction.com LLC
100 N LaSalle Suite 1400 Chicago, IL 60606 – 872-225-4985
You can also visit www.auction.com.
Attorney File No. 14-24-01814

Case Number: 2024CH02435
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.

272727 -----

202020 -----

Legal Ads DBA Public Notices.
We'll Run Your Ad
For 3 Consecutive Weeks
For Only \$150.00.
Call 773-465-9700

North Township Real Estate For Sale

Real Estate For Sale

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 RCAF ACQUISITION TRUST
Plaintiff,
-v.-

LESTER W. RODGERS, ROBERTA F. RODGERS, THE BELVEDERE CONDOMINIUMS, WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE OF CSMC 2022-JRT TRUST
Defendants
2023 CH 00979
270 EAST PEARSON STREET #602
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 October 3, 2024, an agent for The Judicial Sales Corporation, will at 10:30 AM on January 6, 2025, at The Judicial Sales Corporation, One South Wacker, 1st Floor Suite 35R, Chicago, IL, 60606, sell at a public sale to the highest bidder, as set forth below, the following described real estate:
Commonly known as 270 EAST PEARSON STREET #602, CHICAGO, IL 60611
Property Index No. 17-03-228-035-4086, Property Index No. 17-03-228-034-4015
The real estate is improved with a residence.
Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, 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.

Real Estate For Sale

If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g)-1).
IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW.
You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales.
For information, examine the court file, CODILIS & ASSOCIATES, P.C. Plaintiffs Attorneys, 15W030 NORTH FRONTAGE ROAD, SUITE 100, BURR RIDGE, IL, 60527 (630) 794-9876
THE JUDICIAL SALES CORPORATION
One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE
You can also visit The Judicial Sales Corporation at www.jscc.com for a 7 day status report of pending sales.

CODILIS & ASSOCIATES, P.C.
15W030 NORTH FRONTAGE ROAD, SUITE 100
BURR RIDGE IL, 60527
630-794-5300
E-Mail: pleadings@il.cslegal.com
Attorney File No. 14-23-00523
Attorney ARDC No. 00468002
Attorney Code. 21762
Case Number: 2023 CH 00979
TJSC#: 44-2822
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 00979
13256589

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS

Real Estate For Sale

COUNTY DEPARTMENT – CHANCERY DIVISION
CITIMORTGAGE, INC.,
Plaintiff,
-v.-
UNKNOWN HEIRS AND DEVEISEES OF DANIEL P SHANNON A/K/A DP SHANNON, DECEASED, UNKNOWN CLAIMANTS AND LIENHOLDERS AGAINST THE ESTATE OF DANIEL P SHANNON A/K/A DP SHANNON, DECEASED, UNKNOWN CLAIMANTS AND LIENHOLDERS AGAINST THE UNKNOWN HEIRS AND DEVEISEES OF DANIEL P SHANNON A/K/A D P SHANNON, DECEASED, WINTRUST BANK, N. A., 600 LAKE SHORE DRIVE CONDOMINIUM ASSOCIATION, CHRISTOPHER T. SHANNON AND JULIE FOX, AS SPECIAL REPRESENTATIVE OF DANIEL P SHANNON A/K/A DP SHANNON, DECEASED,
Defendants.
22CH10749
600 N LAKE SHORE DR, UNIT 2509, 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 7/10/2024, an agent of Auction.com LLC will at 12:00 PM on 1/8/2025 located at Auction.com, LLC, 100 North LaSalle Street, Suite 1400, Chicago, IL 60602, sell at public sale to the highest bidder, as set forth below, the following described real estate.

Commonly known as 600 N LAKE SHORE DR, UNIT 2509, CHICAGO, IL 60611
Property Index No. 17-10-208-020-1273.
The real estate is improved with a Condominium.
The judgment amount was \$477,888.19
Sale Terms: 20% down of the highest bid by certified funds at the close of the sale payable to Auction.com LLC, No third party checks will be accepted. All registered bidders need to provide a photo ID in order to bid. The balance, in certified funds/or wire transfer, is due within twenty-four (24) hours. (relief fee not required) 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.

Real Estate For 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: Heavner, Beyers & Mihlar, LLC (217) 422-1719 please refer to file number 1665661.
Auction.com LLC
100 N LaSalle Suite 1400 Chicago, IL 60606 – 872-225-4985
You can also visit www.auction.com.
Attorney File No. 1665661
Case Number: 22CH10749
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.

040404 -----

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 TRUSTEE OF CITIGROUP MORTGAGE LOAN TRUST 2019-A
Plaintiff,
-v.-

MIKE TEOFILOVICH A/K/A MILAN TEOFILOVICH A/K/A MICHAEL TEOFILOVICH, DNA FINANCE CORPORATION, GOLD COAST GALLERIA GARAGE CONDOMINIUM ASSOCIATION, GOLD COAST GALLERIA CONDOMINIUM ASSOCIATION, UNKNOWN OWNERS AND NON-RECORD

Real Estate For Sale

CLAIMANTS
Defendants
19 CH 10674
111 WEST MAPLE STREET UNIT 1401
CHICAGO, IL 60610
NOTICE OF SALE
PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on November 21, 2022, an agent for The Judicial Sales Corporation, will at 10:30 AM on January 6, 2025, at The Judicial Sales Corporation, One South Wacker, 1st Floor Suite 35R, Chicago, IL, 60608, sell at a public sale to the highest bidder, as set forth below, the following described real estate:
Commonly known as 111 WEST MAPLE STREET UNIT 1401, CHICAGO, IL 60610
Property Index No. 17-04-422-039-1252
The real estate is improved with a white stone, high rise unit condominium with an attached multi car garage.
Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, 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 POS-

Real Estate For Sale

SESSION 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.
MCCALLA RAYMER LEIBERT PIERCE, LLC Plaintiffs Attorneys, One North Dearborn Street, Suite 1200, Chicago, IL, 60602, Tel No. (312) 346-9088.
THE JUDICIAL SALES CORPORATION
One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE
You can also visit The Judicial Sales Corporation at www.jscc.com for a 7 day status report of pending sales.
MCCALLA RAYMER LEIBERT PIERCE, LLC
One North Dearborn Street, Suite 1200
Chicago IL, 60602
312-346-9088
E-Mail: pleadings@mccalla.com
Attorney File No. 20-057301L_616171
Attorney Code. 61256
Case Number: 19 CH 10674
TJSC#: 44-3001
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 # 19 CH 10674
13255881

272727 -----

202020 -----

Legal Ads DBA Public Notices.
We'll Run Your Ad
For 3 Consecutive Weeks
For Only \$150.00.
Call 773-465-9700

NOT GUILTY from p. 7

ing around them dispersed,” said Howard.

“A gun was recovered from Mr. Richardson’s person, and so this Court believes that the State has proven beyond a reasonable doubt that Mr. Richardson is guilty of the offenses of aggravated unlawful use of a weapon,” Howard found.

But, the judge said, prosecutors failed to prove Richardson committed second-degree murder or aggravated battery.

“It is not clear from the evidence or from any of the videos who had the gun or who fired the shots. It is as likely that Mr. Holliday had the gun and it accidentally went off when he was tussling with Mr. Richardson

as it is that Mr. Richardson had the gun,” the judge explained.

“It’s unclear from the video that... Mr. Richardson ever turned all the way around, as would have been necessary to actually shoot Mr. Holliday in the chest and had the bullet proceed on the trajectory that it did proceed,” she continued. “And even if one assumes that Mr. Richardson fired the gun, given the fact that Mr. Richardson and Ms. Hill were leaving the park, had tried to get away from the crowd that the video clearly shows following them on at least two other occasions, I don’t know that the State has met its burden under the requirements of second-degree murder, that his belief was unreasonable.”

For those reasons, Howard

INSIDE PUBLICATIONS

said, she found Richardson not guilty of two counts of second-degree murder and one count of aggravated battery by firearm.”

Richardson had been on electronic monitoring since Dec. 2022. Howard terminated those arrangements and ordered Richardson into custody to await sentencing next month.

She denied efforts by Richardson’s attorney to put his client back on an ankle monitor and, when that failed, to get Richardson housed at the juvenile detention center instead of the Cook County jail.

PLUMBING STORE CLOSING

A-A SALVAGE

Radiators, Boilers and Heating

CALL 773-818-0808

1871 N. Milwaukee Ave.

We are your neighborhood newspaper

Pick up a copy every week or subscribe online for only \$20.

For advertising call 773-465-9700 or visit insideonline.com

Service Directory/Classifieds

To place an ad, call 773-465-9700 or email: insidepublicationschicago@gmail.com
Deadline: 5pm Mondays

Autos Wanted

Donate Your Car to Veterans Today! Help and Support our Veterans. Fast - FREE pick up. 100% tax deductible. Call 1-800-245-0398

Autos Wanted To Buy

IMMEDIATE CASH
WE BUY ANY VEHICLE
DAMAGED/NON-RUNNING
CARS OR TRUCKS

FAST REMOVAL
WE TOW IT

WE PAY MORE THAN
AN INSURANCE COMPANY

CALL 773-576-4530

Coins

OAKTON COINS

-- BUYING --
GOLD
SILVER
COINS

4547 OAKTON
SKOKIE, 60076
224-563-5684
OPEN 7 DAYS A WEEK

OAKTONCOINS.COM

Commercial Space for Rent

Commercial storefronts on hot hot hot prime Bucktown main street near 606. First floor with 800 to 1000 square feet, \$15 per foot / UP. Three-year lease @ \$15 sq. ft. to developer/builder with proven funds. 773-772-0808 please leave message.

For Sale

Trailer for sale, for boat or jet ski. Rims, jacks, spare wheels included. \$457. Call 773-818-0808

Furniture Removal/Junk Removal

A Red's Hauling Service
Removal of unwanted items
from Basements, Garages, Attics,
Businesses, Estate Clearance
Senior Citizen Discount
FREE ESTIMATES
773-616-0979
redshaulingservice.com

Garages/Garage Doors

FAMILY KASTANOVA INC.
GARAGE DOOR SERVICES
Overhead Garage Doors
Electric Openers
Installation and Repairs
(773) 744-6101 (cell)
(630) 717-5329
www.familykastanovainc.com

Health & Fitness

Attention oxygen therapy users! Discover oxygen therapy that moves with you with Inogen Portable Oxygen Concentrators. Free information kit. 1-866-477-9045

Dental insurance from Physicians Mutual Insurance Company. Coverage for 400+ procedures. Real dental insurance - not just a discount plan. Get your free information kit with details! 1-855-526-1060 [#6258](http://www.dental50plus.com/ads)

Help Wanted

General office/accounting clerk
Skokie accounting firm needs a permanent part-time administrative assistant/accounting clerk. The position has room for advancement. Great working environment in a friendly office. Flexible schedule. Email your resume to: jim@jamesdades.com or call Jim Dades at 847-675-4000

Home Services

Aging Roof? New Homeowner? Got Storm Damage? You need a local expert provider that proudly stands behind their work. Fast, free estimate. Financing available. Call 1-888-878-9091

Water damage cleanup: A small amount of water can cause major damage to your home. Our trusted professionals dry out wet areas & repair to protect your family & your home value! Call 24/7: 1-888-872-2809. Have zip code!

Janitorial

Choice JANITORIAL BBB A+ Rating COMMON AREAS CLEANING - OFFICE CLEANING - CARPET CLEANING - POWER WASHING - SNOW REMOVAL 773-292-6015 www.callchoicejanitorial.com



Miscellaneous

American Log Homes DEVELOPER LIQUIDATION SALE! Log Home kits selling for Balance Owed. Up to 50% off. Design plans can be modified! No time limit on delivery. Call 1-866-307-5491, M-F 9am-5pm ET.

Bath & shower updates in as little as 1 day! Affordable prices - No payments for 18 months! Lifetime warranty & professional installs. Senior & military discounts available. 1-877-543-9189

Become a published author. We want to read your book! Dorrance Publishing trusted since 1920. Consultation, production, promotion & distribution. Call for free author's guide 1-877-729-4998 or visit dorranceinfo.com/ads

DIRECTV Stream - Carries the most local MLB Games! Choice Package \$89.99/mo for 12 mos Stream on 20 devices at once. HBO Max included for 3 mos (w/Choice Package or higher.) No contract or hidden fees! Some restrictions apply. Call IVS 1-866-859-0405

Don't let the stairs limit your mobility! Discover the ideal solution for anyone who struggles on the stairs, is concerned about a fall or wants to regain access to their entire home. Call AmeriGlide today! 1-833-399-3595

Eliminate gutter cleaning forever! LeafFilter, the most advanced debris-blocking gutter protection. Schedule free LeafFilter estimate today. 20% off Entire Purchase. 10% Senior & Military Discounts. Call 1-833-610-1936

Home break-ins take less than 60 seconds. Don't wait! Protect your family, your home, your assets now for as little as 70¢/day! 1-844-591-7951

Jacuzzi Bath Remodel can install a new, custom bath or shower in as little as one day. For a limited time, waving ALL installation costs! (Additional terms apply. Subject to change and vary by dealer. Offer ends 12/29/24.) Call 1-844-501-3208

MobileHelp America's premier mobile medical alert system. Whether you're home or away. For safety & peace of mind. No long term contracts! Free brochure! Call 1-888-489-3936

Prepare for power outages today with a Generac Home Standby Generator. Act now to receive a FREE 5-Year warranty with qualifying purchase* Call 1-855-948-6176 today to schedule a free quote. It's not just a generator. It's a power move.

Replace your roof w/the best looking & longest lasting material steel from Erie Metal Roofs! 3 styles & multiple colors available. Guaranteed to last a lifetime! Limited Time Offer up to 50% off install + Additional 10% off install (military, health & 1st responders.) 1-833-370-1234

Safe Step. North America's #1 Walk-in tub. Comprehensive lifetime warranty. Top-of-the-line installation and service. Now featuring our free shower package & \$1600 off - limited time! Financing available. 1-855-417-1306

We buy houses for cash as is! No repairs. No fuss. Any condition. Easy three step process: Call, get cash offer & get paid. Get your fair cash offer today by calling Liz Buys Houses: 1-844-877-5833

We Buy Vintage Guitar! Looking for 1920-1980 Gibson, Martin, Fender, Gretsch, Epiphone, Guild, Mosrite, Rickenbacker, Prairie State, D'Angelico, Stromberg. And Gibson Mandolins / Banjos. These brands only! Call for a quote: 1-866-307-5404

Wesley Financial Group, LLC Timeshare Cancellation Experts Over \$50,000,000 in timeshare debt & fees cancelled in 2019. Get free info package & learn how to get rid of your timeshare! Free consultations. Over 450 positive reviews. 833-308-1971

BATH REMODEL

Call today and receive a **FREE SHOWER PACKAGE PLUS \$1600 OFF**

SAFE STEP WALK-IN TUB

1-855-417-1306

With purchase of a new Safe Step Walk-In Tub. Not applicable with any previous walk-in tub purchase. Offer available while supplies last. No cash value. Must present offer at time of purchase. CSLB 1082165 NSCB 0082999 0083445

CONSTRUCTION

D E M O WORKERS

FREE Estimates Call Today 312-714-5694

Full Service General Contractor

- Bath Remodeling, Kitchen Remodeling, and Full House Remodels
- Design Build Contractor
- Complimentary Design on Every Project!

www.demoworkers.com

To Advertise
Call 773-465-9700

EYE CARE

SUPERIOR EYECARE
SINCE 1987

Making Eyeglasses in 1 Hour

Broken Frame?
We can put your lenses into new frame

Exam FREE with purchase of pair of eyeglasses, exam, fitting, PLUS 3 month supply of Oasys (sph) only \$120

773-525-1601
2947 N. Broadway
WWW.SUPERIOREYECARECHICAGO.COM

LEAF FILTER

LeafFilter
GUTTER PROTECTION

CALL TODAY FOR A FREE INSPECTION! 1-855-595-2102

20% OFF + **10% OFF**
Your Entire Purchase* Seniors + Military

++ We offer financing that fits your budget!

*See Representative for full warranty details. *One coupon per household. No obligation estimate valid for 1 year. †Subject to credit approval. Call for details. AR 36629023, AZ 9034207, CA 1035795, CT 9037520, FL 080546076, IA 0127205, ID 80551604, IL 509544, IN 176447, MD 8496111225, MI 26200173, 26200181, 26200328, 26200329, 26200330, 26200331, 26200332, 26200333, 26200334, 26200335, 26200336, 26200337, 26200338, 26200339, 26200340, 26200341, 26200342, 26200343, 26200344, 26200345, 26200346, 26200347, 26200348, 26200349, 26200350, 26200351, 26200352, 26200353, 26200354, 26200355, 26200356, 26200357, 26200358, 26200359, 26200360, 26200361, 26200362, 26200363, 26200364, 26200365, 26200366, 26200367, 26200368, 26200369, 26200370, 26200371, 26200372, 26200373, 26200374, 26200375, 26200376, 26200377, 26200378, 26200379, 26200380, 26200381, 26200382, 26200383, 26200384, 26200385, 26200386, 26200387, 26200388, 26200389, 26200390, 26200391, 26200392, 26200393, 26200394, 26200395, 26200396, 26200397, 26200398, 26200399, 26200400, 26200401, 26200402, 26200403, 26200404, 26200405, 26200406, 26200407, 26200408, 26200409, 26200410, 26200411, 26200412, 26200413, 26200414, 26200415, 26200416, 26200417, 26200418, 26200419, 26200420, 26200421, 26200422, 26200423, 26200424, 26200425, 26200426, 26200427, 26200428, 26200429, 26200430, 26200431, 26200432, 26200433, 26200434, 26200435, 26200436, 26200437, 26200438, 26200439, 26200440, 26200441, 26200442, 26200443, 26200444, 26200445, 26200446, 26200447, 26200448, 26200449, 26200450, 26200451, 26200452, 26200453, 26200454, 26200455, 26200456, 26200457, 26200458, 26200459, 26200460, 26200461, 26200462, 26200463, 26200464, 26200465, 26200466, 26200467, 26200468, 26200469, 26200470, 26200471, 26200472, 26200473, 26200474, 26200475, 26200476, 26200477, 26200478, 26200479, 26200480, 26200481, 26200482, 26200483, 26200484, 26200485, 26200486, 26200487, 26200488, 26200489, 26200490, 26200491, 26200492, 26200493, 26200494, 26200495, 26200496, 26200497, 26200498, 26200499, 26200500, 26200501, 26200502, 26200503, 26200504, 26200505, 26200506, 26200507, 26200508, 26200509, 26200510, 26200511, 26200512, 26200513, 26200514, 26200515, 26200516, 26200517, 26200518, 26200519, 26200520, 26200521, 26200522, 26200523, 26200524, 26200525, 26200526, 26200527, 26200528, 26200529, 26200530, 26200531, 26200532, 26200533, 26200534, 26200535, 26200536, 26200537, 26200538, 26200539, 26200540, 26200541, 26200542, 26200543, 26200544, 26200545, 26200546, 26200547, 26200548, 26200549, 26200550, 26200551, 26200552, 26200553, 26200554, 26200555, 26200556, 26200557, 26200558, 26200559, 26200560, 26200561, 26200562, 26200563, 26200564, 26200565, 26200566, 26200567, 26200568, 26200569, 26200570, 26200571, 26200572, 26200573, 26200574, 26200575, 26200576, 26200577, 26200578, 26200579, 26200580, 26200581, 26200582, 26200583, 26200584, 26200585, 26200586, 26200587, 26200588, 26200589, 26200590, 26200591, 26200592, 26200593, 26200594, 26200595, 26200596, 26200597, 26200598, 26200599, 26200600, 26200601, 26200602, 26200603, 26200604, 26200605, 26200606, 26200607, 26200608, 26200609, 26200610, 26200611, 26200612, 26200613, 26200614, 26200615, 26200616, 26200617, 26200618, 26200619, 26200620, 26200621, 26200622, 26200623, 26200624, 26200625, 26200626, 26200627, 26200628, 26200629, 26200630, 26200631, 26200632, 26200633, 26200634, 26200635, 26200636, 26200637, 26200638, 26200639, 26200640, 26200641, 26200642, 26200643, 26200644, 26200645, 26200646, 26200647, 26200648, 26200649, 26200650, 26200651, 26200652, 26200653, 26200654, 26200655, 26200656, 26200657, 26200658, 26200659, 26200660, 26200661, 26200662, 26200663, 26200664, 26200665, 26200666, 26200667, 26200668, 26200669, 26200670, 26200671, 26200672, 26200673, 26200674, 26200675, 26200676, 26200677, 26200678, 26200679, 26200680, 26200681, 26200682, 26200683, 26200684, 26200685, 26200686, 26200687, 26200688, 26200689, 26200690, 26200691, 26200692, 26200693, 26200694, 26200695, 26200696, 26200697, 26200698, 26200699, 26200700, 26200701, 26200702, 26200703, 26200704, 26200705, 26200706, 26200707, 26200708, 26200709, 26200710, 26200711, 26200712, 26200713, 26200714, 26200715, 26200716, 26200717, 26200718, 26200719, 26200720, 26200721, 26200722, 26200723, 26200724, 26200725, 26200726, 26200727, 26200728, 26200729, 26200730, 26200731, 26200732, 26200733, 26200734, 26200735, 26200736, 26200737, 26200738, 26200739, 26200740, 26200741, 26200742, 26200743, 26200744, 26200745, 26200746, 26200747, 26200748, 26200749, 26200750, 26200751, 26200752, 26200753, 26200754, 26200755, 26200756, 26200757, 26200758, 26200759, 26200760, 26200761, 26200762, 26200763, 26200764, 26200765, 26200766, 26200767, 26200768, 26200769, 26200770, 26200771, 26200772, 26200773, 26200774, 26200775, 26200776, 26200777, 26200778, 26200779, 26200780, 26200781, 26200782, 26200783, 26200784, 26200785, 26200786, 26200787, 26200788, 26200789, 26200790, 26200791, 26200792, 26200793, 26200794, 26200795, 26200796, 26200797, 26200798, 26200799, 26200800, 26200801, 26200802, 26200803, 26200804, 26200805, 26200806, 26200807, 26200808, 26200809, 26200810, 26200811, 26200812, 26200813, 26200814, 26200815, 26200816, 26200817, 26200818, 26200819, 26200820, 26200821, 26200822, 26200823, 26200824, 26200825, 26200826, 26200827, 26200828, 26200829, 26200830, 26200831, 26200832, 26200833, 26200834, 26200835, 26200836, 26200837, 26200838, 26200839, 26200840, 26200841, 26200842, 26200843, 26200844, 26200845, 26200846, 26200847, 26200848, 26200849, 26200850, 26200851, 26200852, 26200853, 26200854, 26200855, 26200856, 26200857, 26200858, 26200859, 26200860, 26200861, 26200862, 26200863, 26200864, 26200865, 26200866, 26200867, 26200868, 26200869, 26200870, 26200871, 26200872, 26200873, 26200874, 26200875, 26200876, 26200877, 26200878, 26200879, 26200880, 26200881, 26200882, 26200883, 26200884, 26200885, 26200886, 26200887, 26200888, 26200889, 26200890, 26200891, 26200892, 26200893, 26200894, 26200895, 26200896, 26200897, 26200898, 26200899, 26200900, 26200901, 26200902, 26200903, 26200904, 26200905, 26200906, 26200907, 26200908, 26200909, 26200910, 26200911, 26200912, 26200913, 26200914, 26200915, 26200916, 26200917, 26200918, 26200919, 26200920, 26200921, 26200922, 26200923, 26200924, 26200925, 26200926, 26200927, 26200928, 26200929, 26200930, 26200931, 26200932, 26200933, 26200934, 26200935, 26200936, 26200937, 26200938, 26200939, 26200940, 26200941, 26200942, 26200943, 26200944, 26200945, 26200946, 26200947, 26200948, 26200949, 26200950, 26200951, 26200952, 26200953, 26200954, 26200955, 26200956, 26200957, 26200958, 26200959, 26200960, 26200961, 26200962, 26200963, 26200964, 26200965, 26200966, 26200967, 26200968, 26200969, 26200970, 26200971, 26200972, 26200973, 26200974, 26200975, 26200976, 26200977, 26200978, 26200979, 26200980, 26200981, 26200982, 26200983, 26200984, 26200985, 26200986, 26200987, 26200988, 26200989, 26200990, 26200991, 26200992, 26200993, 26200994, 26200995, 26200996, 26200997, 26200998, 26200999, 26201000, 26201001, 26201002, 26201003, 26201004, 2620100

North Dearborn Association’s Joy of Toys, Dec. 7

The North Dearborn Association is requesting toy donations to support their annual Joy of Toys. Those who wish to help can drop off toys on Dec. 7, from 11:30 a.m. - 2:30 p.m. at Mario’s Table, 21 W. Goethe St.

For more information visit <https://aldermanhopkins.us11.list-manage.com/track/click?u=936879b99e79c41d6215b423f&id=b743b9453c&e=f32fd16439>.

Lookingglass to reopen Jan. 30 at Water Tower Water Works

Lookingglass Theatre Company and The Actors Gymnasium have announced the cast and creative team for the world premiere of *Circus Quixote*, Jan. 30 - March 30, 2025, in the Lookingglass’ Joan and Paul Theatre at Water Tower Water Works, 163 E. Pearson St. at Michigan Ave.

The renovated lobby, bar and café will reopen and its menu and programming will be announced in the coming months.

The theater had paused production and reduced staff in 2023 after struggling with a post-covid theater industry recovery effort.

Based on Miguel de Cervantes’ *Don Quijote of La Mancha*, adapted and directed by Kerry and David Catlin with circus by Sylvia Hernandez-DiStasi and featuring Michel Rodríguez Cintra, Michah Figueroa, Julian Hester, Laura Murillo Hart, Andrea San Miguel, Ayana Strutz and Eduardo Martinez.

Rollin’ with Frosty at Lake Shore Park, Dec. 13

Lake Shore Park hosts the annual Rollin’ with Frosty roller-skating event on Dec. 13, from 6-8 p.m., at 808 N. Lake Shore Dr.

For more information, contact Lake Shore Park at 312-742-7891.

PEST from p. 1

to hit him with it, allegations that resulted in an additional charge of assault with a deadly weapon.

Prosecutors dropped all charges in both shoplifting cases on April 3.

Five days later, he got arrested again at a Near North Side Walgreens after allegedly shoplifting from the store twice on April 8. He allegedly took liquor, battery-powered toothbrushes, and other items the first time and two bottles of liquor the second time.

Hill allegedly told arresting officers that he planned to sell the merchandise on the street. The cops noted that Hill “does not have the suffice [sic] number of convictions for a felony upgrade.”

The officers were referring to a policy adopted by Cook County State’s Attorney Kim Foxx shortly after she took office in Dec. 2016 in which shoplifters are only charged with felonies if the value of the stolen merchandise exceeds \$1,000 or they have ten previous felony convictions. Beginning Monday, former justice and prosecutor Eileen O’Neill Burke is replacing Foxx. She has vowed to enforce the state’s shoplifting laws by charging thefts of more than \$300 as a felony.

Hill pleaded guilty on June 3, receiving a 100-day sentence from Judge Donald Panarese. However, while the case was pending, he managed to get arrested three more times:

FOOD from p. 1

3908 N. Lincoln Ave., in the North Center neighborhood.

Contributions to any of the North Side food pantries will help the needy, and help ensure that North Side families have a way to celebrate this holiday season.

For more information, visit Care for Real at www.careforreal.org, Common Pantry at www.commonpantry.org, or Nourishing Hope at www.nourishinghopechi.org.

Other local food bank facilities include:

- A Just Harvest, 7653 N. Paulina St.

- Vivary at 351 W. Hubbard St., Suite 709.
- Care For Real Edgewater and Rogers Park, 5339 N. Sheridan Rd. and 1545 W. Morse Ave.
- Lake View Food Pantry, 3533 W. North Ave.
- The Hub, 5151 N. Ravenswood Ave.
- St. Vincent De Paul Church, 1010 W. Webster Ave.
- Common Pantry, Epiphany United Church of Christ, 2008 W. Bradley Plc.
- Lincoln Park Community Service, 2335 N. Orchard St. and 1521 N. Sedgewick St.

On April 22, he was charged with shoplifting from a Gold Coast 7-Eleven and possessing a crack pipe. Records show that the prosecution dropped the case on June 21, even though he didn’t show up for court.

On May 2, a woman reported that Hill spat on the right side of her face inside a parking garage in the 1200 block of N. Wells. He pleaded guilty to misdemeanor battery on the same day as the Walgreens case and received the same sentence: 100 days.

On July 21, while wearing his ankle monitor for the pending liquor store robbery cases, Hill allegedly spat in the face of a 29-year-old woman near a parking garage at State and Ohio. She returned to the garage the next day to see if she could find surveillance video of the incident. As she walked down a stairwell at the garage, Hill allegedly jumped out of a hiding place. She said he politely opened the door for her and then slapped her buttocks as she passed by.

Hill was finally arrested the next day after a 24-year-old woman told police that he “just grabbed all over her body” at an ATM in the 1100 block of N. Clark, a CPD report said. The woman told police he grabbed and slapped her buttocks during the assault. Police found him nearby.

Police only charged Hill with three counts of misdemeanor battery, two for the first woman and one for the second. Still on electronic monitoring, Hill was released from the police station the next morning with instructions to show up for court on Sept. 3.

Two days later, on July 25, Hill managed to get arrested twice within nine hours. First, at 4:16 a.m., when most people on electronic monitoring should be in their homes, Hill was arrested for misdemeanor theft at a hotel just off the Magnificent Mile, police records show. Incredibly, the police released Hill—and his ankle monitor—seven hours later, at 11:16 a.m.

By 12:40 p.m., Hill was back in the Gold Coast. We know this because, according to a CPD report, that’s when a 39-year-old woman reported that he spat on her arm and body as she walked near Maple and Dearborn.

This time, at long last, Hill was taken to court so prosecutors could try to revoke his pretrial release in the pending robbery cases. Judge David Kelly granted that request. In September, Hill pleaded guilty to a number of misdemeanor battery cases in exchange for a 250-day sentence.

A new address.
The old neighborhood.



RETIRE IN THE CITY YOU LOVE!

No need to leave the north side of Chicago. Find the maintenance-free apartment and active lifestyle you want today at The Admiral at the Lake – just steps from Foster Beach.

Plus, at our not-for-profit Life Plan Community, on-site care is available if your needs change in the future.

Need help now? We have immediate availability in Assisted Living and Memory Support.

Contact us today.
773-433-1801 | admiral.kendal.org



THE
ADMIRAL
AT THE LAKE



929 W. Foster Avenue | Chicago, IL 60640



Your Business Deserves More

Get more with our Integrated Business Checking*

More Interest.

- **1.00%** APY on balances from \$10,000 - \$50,000
- **3.00%** APY on balances from \$50,000 and above
- **5.00%** APY on ICS Sweep balances above \$250,000¹

More Protection.

Full FDIC coverage for balances above \$250,000 with automatic sweeps into our Insured Cash Sweep (ICS) Account.¹

Visit BankFinancial.com or call us at **1.833.894.6999**





*Annual Percentage Yield (APY) is tiered and earned on all balances at or below each respective tier. An APY of 0% will be applied to balances below \$10,000. The APY is accurate as of 10/24/24 and is subject to change. Minimum balance to open is \$500. 1. Requires Integrated Business Checking and a Cash Manager sweep to the Integrated Business Checking ICS Sweep account for balances over \$250,000 to access full FDIC coverage and to earn 5.00% APY. ICS Account balances may be capped based on demand.