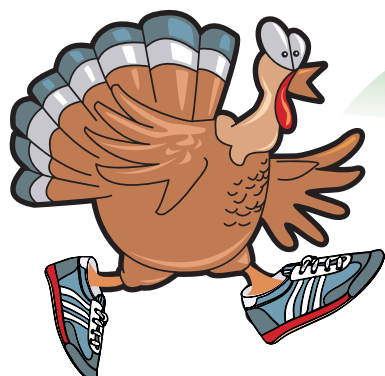




Quarterly

A Publication of the 19th Ward Youth Foundation
Matthew J. O'Shea

NOVEMBER 2014



The PrivateBank

Beverly Hills Turkey Trot

5K RUN AND FAMILY WALK

SATURDAY, NOVEMBER 29, 2014

Register Today! www.the19thward.com

On Saturday, November 29th, the 19th Ward Youth Foundation will host the 6th Annual Beverly Hills Turkey Trot 5K Run and Family Walk through the beautiful tree lined streets of North Beverly. Proceeds from this event will benefit the John McNicholas Pediatric Brain Tumor Foundation and 19th Ward Youth Foundation. The race begins promptly at 9:00 am with the start and finish line at 92nd and Hamilton Avenue.

Registration is open for both the run and family walk. The race will be chip timed and runners will compete on a certified 5K course. The untimed family walk allows people to take part in the festivities even if they are not serious runners. Pre-registration is \$25 per runner/walker or \$50 per family. Registration is available at the event for \$30 per runner/walker and \$55 for families. CARA members may run for a discounted \$20 pre-registration fee and \$25 on race day. Register today by visiting the 19th Ward Office at 10400 S. Western Avenue or online at www.the19thward.com.

Runners will be divided by age and sex according to CARA recommended guidelines with awards given for each age group. All event participants will receive a t-shirt and gift bag. Additionally, a post-race party will be held at the Christ the King gymnasium. The after party will feature booths from sponsors and local vendors, as well as entertainment.

The 19th Ward Youth Foundation would like to

thank The PrivateBank for their generosity in serving as our presenting sponsor for this event. We would also like to thank our other major sponsors, Comcast Cable and Com Ed.

If you have any questions or would like to volunteer, please contact Matt O'Shea at mattoshea@the19thward.com or call (773) 238-0288.

About Our Beneficiaries

The **19th Ward Youth Foundation** is a 501(c)3 organization that supports and hosts a wide variety of safe, healthy, educational youth programs for families in Beverly, Morgan Park and Mount Greenwood. All programs are made available at little or no cost to participants and are intended to help our neighborhood youth make new friends and stay active in the community.

The **John McNicholas Pediatric Brain Tumor Foundation** is a 501(c)3 organization that supports research on pediatric brain tumors. They push for advancements in the care and treatment of pediatric brain tumor patients by facilitating better coordination of information between patients and providers, improving the quality of life for patients, and funding specifically targeted pediatric brain tumor research and treatment options to achieve our ultimate goal: the eradication of pediatric brain tumors.

Turkey Trot Pancake Breakfast



This year, the Beverly Hills Turkey Trot will include a post race pancake breakfast in the Christ the King gymnasium (9225 S. Hamilton Ave.). The breakfast is open to the public, you do not need to participate in the race to join us afterwards. Tickets are \$5 per person or \$25 per family.

The pancake breakfast is sponsored by the PrivateBank & the Original Pancake House - Beverly. For more information or to volunteer, please contact Tristan at (773) 238-8766 or Tristan@the19thward.com.

Help Raise the Barn Roof at

Maggie Kendall, Animal Science Teacher at the Chicago High School for Agricultural Sciences, is a finalist in the Farmers Insurance Dream Big Teacher Challenge. The contest will award \$100,000 to the five teachers across the country whose projects receive the most online votes at www.thankamillionteachers.com/vote-for-a-proposal/. Residents can vote once a day through Sunday, November 30th; please log on and show your support for the Ag School and Maggie's Big Dream!

The Chicago High School for Agricultural Sciences is home to Chicago's last working farm and is the only viable location for an

equestrian program for students with special needs. 18% of the student body are part of the special needs programs. Currently, students can ride only outside; Chicago's winter climate severely limits the time students have with the specially-trained horses. If Kendall wins the \$100,000 prize, this will help fund an indoor arena, which would not only extend the equestrian program year round, but also offer more opportunities to children and adults with special needs throughout our community.

Please support the Chicago High School for Agricultural Sciences and Maggie's "Big Dream."



Orange Leaf Frozen Yogurt Celebrates Store Opening

Local yogurt shop opens its doors to the Mt. Greenwood community

Orange Leaf Frozen Yogurt, the fastest-growing frozen yogurt franchise in the country, is opening its newest store in Chicago.

Store owner and local resident Amit Patel opened his store to the public on Wednesday, Oct, 29. The store is located on 11045 South Kedzie Avenue next to Rosati's Pizza.

"I am excited to introduce this frozen yogurt shop to the local community," said Patel "not only does Orange Leaf have amazing product, but it is all about giving back to the local community."

Amit said he is looking forward to getting involved in the community by hosting fundraisers as well as provide catering events.

Residents of Mount Greenwood and surrounding areas are invited to visit the store. It is open Monday through Thursday and Sunday from 12:00 p.m. to 9:00 p.m. and Friday and Saturday from 12:00 p.m. to 10:00 p.m.

To find out more about the store and its flavor options please visit the Orange Leaf website at www.myorangeleaf.com.



ALDERMAN MATT O'SHEA'S

Senior Citizen Thanksgiving Dinner

With Celebrity Guest
CHEF GRAHAM ELLIOT

TUESDAY, NOVEMBER 25, 2014

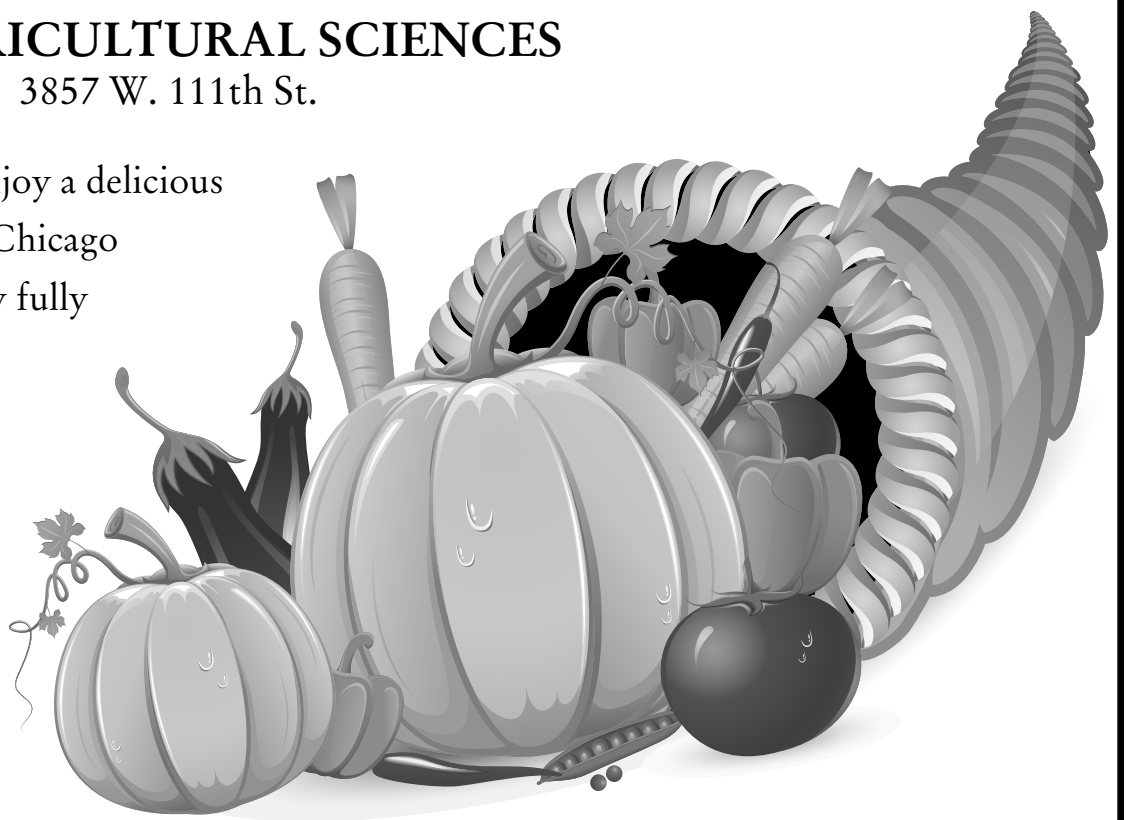
5:00 P.M.

**CHICAGO HIGH SCHOOL
FOR AGRICULTURAL SCIENCES**
3857 W. 111th St.

All 19th Ward Senior Citizens are invited to enjoy a delicious Thanksgiving meal grown and prepared at the Chicago High School for Agricultural Sciences, the only fully functioning farm in the City of Chicago.

A \$5 donation is requested but not required.

Reservations are mandatory and can be made by calling (773) 238-8776.



SPONSORED BY:

**Matt
O'SHEA**
19TH WARD ALDERMAN

**Bill
Cunningham**
ILLINOIS STATE SENATOR 18TH DISTRICT

**Fran
Hurley**
STATE REPRESENTATIVE • 35TH DISTRICT



NOTES FROM THE



19th Ward YOUTH FOUNDATION

Dear Neighbor,

The past few months have been very exciting for our community. The inaugural Beverly Art Walk was a huge success, and construction continued on the Morgan Park Sports Center at 115th & Western Ave. Included with this issue, please find information on holiday promotions at our local businesses and seasonal activities for our kids.

As the Thanksgiving holiday approaches, so to does the 6th Annual Beverly Hills Turkey Trot 5K Run and Family Walk. This year's Turkey Trot will be held on Saturday, November 29th at Christ the King School and is a great way to spend a healthy day with family and friends while supporting local charities. Take advantage of pre-registration discounts by signing up today at www.the19thward.com.

Finally, we have included a map of our community police beats and a schedule of local CAPS meetings. Please note that the schedule for these meetings has recently changed;

please see the map below for more details. CAPS meetings give us the opportunity to become acquainted with the police officers who patrol our streets on a daily basis. The Chicago Police Department is committed to keeping our community safe.

If you have any questions or would like information included in our next issue, please contact me at mattoshea@the19thward.com. To receive regular community updates, visit our website at www.the19thward.com and sign up for our e-mail distribution list.

Thank you,

Matthew J. O'Shea

19th Ward Youth Foundation

CAPS Meeting Calendar

BEATS 2211 & 2212

First Thursday of the month at 7:00pm

March, May, June, August, October, December

22nd District Police Station, 1900 W. Monterey Ave.

BEAT 2213

Second Thursday of the month at 7:00pm

March, April, May, June, July, August, September, October, November

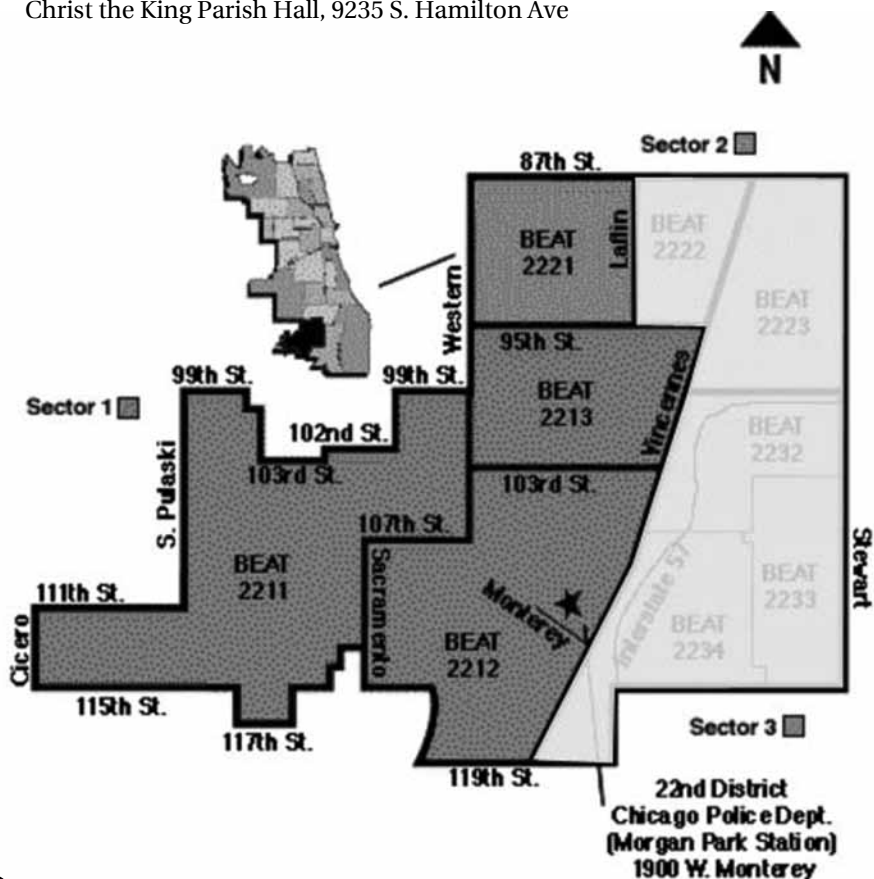
Ridge Park, 9625 S. Longwood Dr.

BEAT 2221

First Tuesday of the month at 7:00pm

March, April, May, June, July, September, October, Nov.

Christ the King Parish Hall, 9235 S. Hamilton Ave



Quarterly

A 19th Ward Youth Foundation Publication
Matthew J. O'Shea, Alderman

Beverly / Morgan Park Service Office

10400 S. Western Ave.

Chicago, IL 60643-2508

(773) 238-8766 (phone)

(773) 672-5133 (fax)

colleen@the19thward.com

Mount Greenwood Service Office

3215 W. 111th St.

Chicago, IL 60655

(773) 238-8776 (phone)

(773) 672-5130 (fax)

hayes@the19thward.com

City Hall Office

121 N. LaSalle St., Room 200

Chicago, IL 60602

(312) 744-3072

www.the19thward.com

Shared Cost Sidewalk Program Opens Jan. 1, 2015

The Shared Cost Sidewalk Program is an extremely popular program in which residents share the cost of sidewalk repair with the City. The program has been a successful service for many years, offering an outstanding value to property owners. All property owners pay the same square-foot cost for new sidewalk: \$4 per square foot--well below what a private contractor would charge.

Funding for the Shared Cost program is extremely limited. The

City will begin taking applications at 12:00am on Thursday, January 1, 2015 through the 3-1-1 system. Please note, you cannot apply for shared cost sidewalk by calling or leaving a message at the Ward Office; you must call 3-1-1. In 2014, the shared cost program closed on January 2nd, if you are interested in participating please mark your calendar now and call as early as possible on January 1st.

The scope of a Shared Cost project includes the main walk, the

courtesy walk (which runs perpendicular from the main sidewalk to the curb), and existing catwalks/landing steps (the small strip of concrete sometimes found adjacent to the curb). Owner-occupants of corner properties will continue to be charged for both the main (address side) sidewalk and the sidewalk on the non-address side of the property. CDOT will continue to build ADA-compliant corner ramps where applicable, with the city paying the entire cost

of the ramps. The scope of work does not include replacing the driveway apron. If your driveway crosses the sidewalk, the scope of work will only include the sidewalk through the driveway. Abandoned driveways no longer in use will be removed only and backfilled.

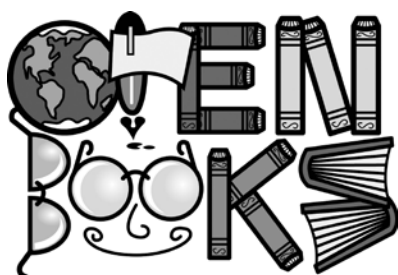
If you are 65 or older, or a disabled person, you are eligible for special discounted rate. For more information about the discounted rate, please call (312) 744-1746.

Used Children's Book Drive

Is your house cluttered with old books? This December, Alderman Matt O'Shea is hosting a used children's book drive in conjunction with Open Books. Residents are encouraged to drop off any unneeded books at the 19th Ward Office, 10400 S. Western Ave., from December 1st to December 15th.

Most commonly requested books include Diary of a Wimpy Kid, Captain Underpants, Judy Moody, Divergent, Hunger Games, Percy Jackson, and Maze Runner. While children's books are in the highest demand, especially during

the holidays, Open Books will accept any gently used book.

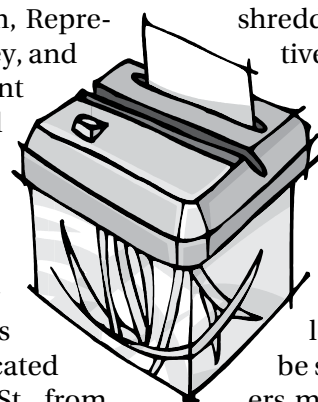


All books will be donated to Open Books, a non-profit social venture that provides literacy experiences for tens of thousands of readers each year through inspiring programs and the creative capitalization of books. Open Books sells the books in their stores and online to help fund literacy programs, use and give them away in their instructional and book grant programs, and recycle any that are unusable. For more information on Open Books, please visit www.open-books.org.

19th Ward to Host Free Shredding Day

On Saturday, December 13th, Alderman Matt O'Shea, Senator Bill Cunningham, Representative Fran Hurley, and Midway Document Destruction will host a free paper shredding for residents of the 19th Ward at the Chicago High School for Agricultural Sciences rear parking lot, located at 3857 W. 111th St. from 9:00 am - 11:00 am.

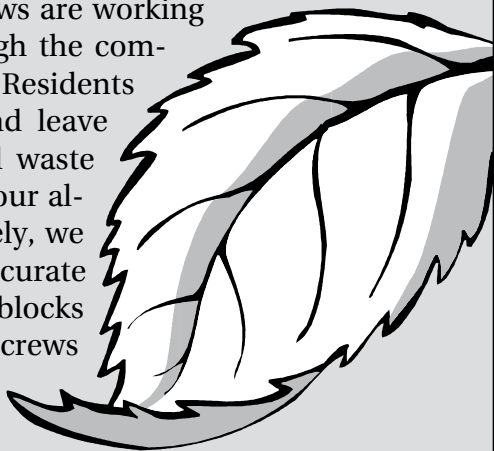
Residents can bring unwanted papers to the Ag School to be shredded and later recycled by the Mid-



way Document Destruction Mobile Shredding Truck. Document shredding is one of the most effective tools in preventing identity theft. Shredding documents also has positive environmental impacts; once shredded, all paper is recycled, thereby reducing the amount of waste in landfills. Please note, only loose, unbound papers can be shredded; all staples or binders must be removed in advance. This service is free of charge. If you have any questions, please contact the 19th Ward at (773) 238-8776 or ward19@cityofchicago.org.

Yard Waste & Leaf Pick Up

Collection of yard waste and leaves has been extremely backed up. Our crews are working hard each day to get through the community as fast as they can. Residents are asked to be patient and leave yard waste in either a yard waste garbage cart or bagged in your alley or parkway. Unfortunately, we are not able to provide an accurate schedule of when individual blocks will be picked up, but the crews will continue working until they have collected from the entire ward.

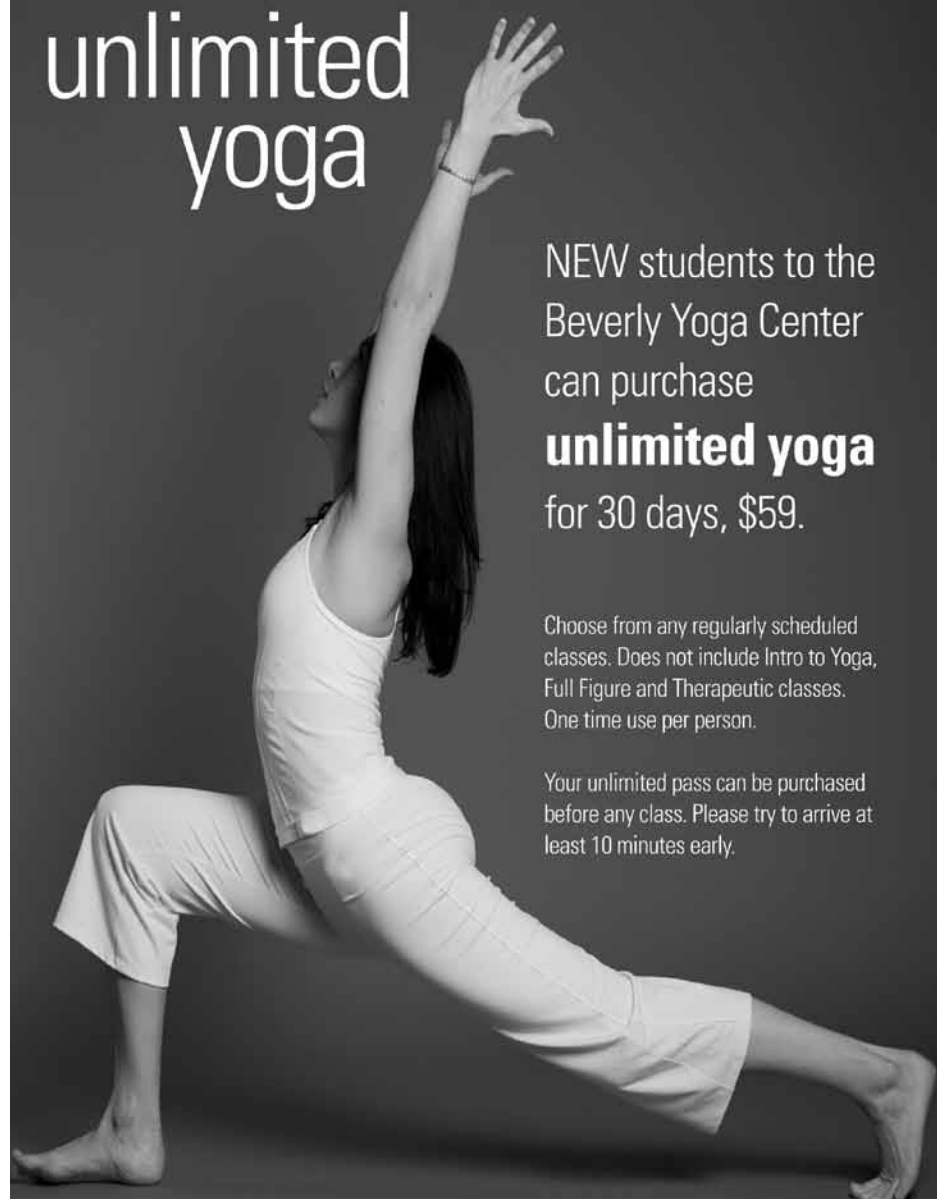


Snow Removal Notice

As winter months approach, all residents are asked NOT to shovel, plow or blow snow from their sidewalks or driveways into the streets. This extra snow in the streets makes it extremely difficult for salt trucks to get through, and can increase the chances of ice reforming and lead to accidents.



unlimited yoga



NEW students to the Beverly Yoga Center can purchase **unlimited yoga** for 30 days, \$59.

Choose from any regularly scheduled classes. Does not include Intro to Yoga, Full Figure and Therapeutic classes. One time use per person.

Your unlimited pass can be purchased before any class. Please try to arrive at least 10 minutes early.

Beverly Yoga Center

Nurturing the mind, body, and heart through yoga and meditation.

1917 w 103rd st, 2nd floor | 773.239.9642 | www.beverlyyogacenter.com

Shop Local this Holiday Season

Deals of the Day Return for the Holidays

The Beverly Area Planning Association, 95th Street Business Association, and Morgan Park Beverly Hills Business Association invite

area residents to enjoy terrific merchandise, food and services at great savings during the Deals of the Day, November 28th through December 24th.

Deals of the Day will be publicized in The Villager, The Beverly Review, BAPA's weekly e-news, 19th Ward e-blasts and daily on the Shop the Village Facebook page as well as in participating stores.

Studies estimate that spending

\$100 in a locally owned independent store returns \$68 to the local economy in taxes, payroll and other expenditures. For national stores it

is about \$48 in revenue kept in the local economy. When you shop online or outside the neighborhood, little or no money comes back to your community.

For more information, contact Erin Ross, 95th Street Business Association, (773) 238-4094, Caroline Connors, Morgan Park Beverly Hills Business Association, (773) 779-2530, or Marcia Walsh, Beverly Area Planning Association, (773) 233-3100.



DEALS OF THE DAY

Saturday, November 29th

\$100 gift card for \$80
Southtown Health Foods
2100 W. 95th St.

Friday, December 5th

Oil Change & Tire Rotation for \$21.95
Beverly Hills Garage
2043 W. 95th St.

Wednesday, December 10th

Buy 1 Apple Pancake, Get 1 Free
Original Pancake House
10437 S. Western Ave.

Sunday, December 21st

\$2 OFF Microbrew 4 & 6 Packs (Limit 8)
Town Armanetti
10000 S. Western Ave.

For a complete list of Deals, visit www.bapa.org.

2nd Annual Holiday Stroll Friday, December 5th

.....
MT. GREENWOOD BUSINESSES
.....



Mark your calendars and get your holiday shopping lists ready! Families with children of all ages and shoppers looking to find that perfect gift are invited to attend the 2nd Annual Holiday Stroll along the 111th Street business corridor on Friday, December 5th, from 4:00 - 8:00 pm. Nearly 40 Mount Greenwood businesses will be providing specially themed holiday entertainment, activities, crafts and surprises for attendees.

The Holiday Stroll will provide guests the opportunity to enjoy the evening while shopping locally to find something for everyone on their holiday list at the fabulous and unique stores in Mount Greenwood. From carolers, to real reindeer, to "Frozen" characters, to

photos with Santa, to coloring contests, and food tastings, the Holiday Stroll will feature an evening of fun sure to get everyone in the holiday spirit!

To view a summary of participating stores and activities that will be offered at stores throughout the 111th Street business corridor (subject to change) please visit mgcba.org or pick up a brochure the evening of at any participating business.

Admission to the Holiday Stroll is free. For more information, please call Mary Gill, Executive Director of the Mount Greenwood Community & Business Association at (773) 881-0622 or visit mgcba2013@gmail.com

Belle Up Moves to 103rd St.

Belle Up, a favorite shopping spot of many residents, recently announced plans to relocate to 1915 W. 103rd St. After nearly five years at 3440 W. 111th St., Belle Up will open on December 4th at its new location near the 103rd St. Metra station. The store will continue to feature trendy clothing for women and expecting mothers as well as children's and baby clothes, infant toys, and a great selection of gifts. Make sure you visit them for any holiday needs; for more information go to www.belleup.com.



Save your local economy...one store at a time.

the 3 / 50 project™

SAVING THE BRICK & MORTARS OUR NATION IS BUILT ON

3 What three stores would you miss if they disappeared? Stop in. Say hello. Pick up something that brings a smile. Your purchases keep them in business.

50 If half the employed population spent \$50 each month in locally owned stores, it would generate more than \$42.6 billion in revenue.* Imagine what would happen if 3/4 the employed population did that.

68 For every \$100 spent in locally owned stores, \$68 returns to the community through taxes, payroll, and other expenditures. If you spend that in a national chain, only \$43 stays here. Spend it online and *nothing comes home*.

1 The number of people it takes to start a trend...*you*.

Pick 3. Spend 50. Save your local economy.

For more information, visit the350project.net



Beverly Arts Center

Tickets/more info
773.445.3838
beverlyartcenter.org

Imagine. Discover. Create.

Imagine a welcoming and creative space filled with people of all ages and backgrounds. **Discover** a lively and multifaceted world of music, film, books, artwork, dance, theatre, and fitness. **Create** your own experience at the BAC!

School of Fine Arts

Pick & Choose One Time Workshops



The perfect opportunity to dabble in creative pursuits of different shapes, colors and textures — without a lot of time or dollars spent. Short and sweet fun! Fly solo or bring your significant other, some pals or your kids. Budding ballerinas will twirl and delight at our "Frozen"

Tutu Party, kids will love holiday handbells or creating a painting at Santa's Workshop, and all ages can create beautiful handmade holiday cards and wrapping paper, or build a gingerbread dream house... there's something for everyone!



Winter Class Schedule Online Now

One Day Deal on Black Friday — register on Nov 28 and get 10% off your order!



100+ classes for adults, teens and children in visual arts, theatre, dance, music and fitness. Our professional instructors provide world-class arts education to students of all levels and backgrounds, building skills that develop imagination, concentration, leadership, teamwork, and creativity.

Art Gallery | Exhibitions

Through Jan. 4

38th Annual BAC Art Competition Exhibition

Prestigious juried exhibit features 38 pieces by 29 Chicago area artists. *East Gallery*

Illuminated Thoughts Audrius Plioplys *Bridge Gallery*

Through Nov. 30

For the Brown Kids *Atrium Gallery*

The Lost Ones *Theatre Gallery*

BACinema

Independent, foreign and documentary films with the occasional classic. Affordable wine, beer and snacks available, free parking.

Every Wed, 7:30 pm \$7.50/\$5.50 BAC members

Nov 19 Jersey Boys (R, RT 2:14)

Dec 3 The Hundred Foot Journey (PG, RT 2:02)

Dec 10 Calvary (R, RT 1:40)

Dec 17 Land Ho (R, RT 1:35)

Literary Arts

Facilitated by Penny Golden, Author Afternoons/Evenings are a monthly interview series featuring Chicago authors discussing their works. Check latest listings at beverlyartcenter.org

BAC Professional Theatre Series

KICK OFF THE HOLIDAYS AT THE BAC!

Forever PLaid Tidings

"This holiday musical has harmony and hilarity, a hit for all ages!"

**Nov. 21, 22, 23
Dec. 5, 6, 7, 2014**

Fri/Sat 7:30 pm
Sun 3:30 pm
\$22/\$20 BAC members

Perfect for family outings or office holiday parties!
Group rates available, call 773-445-3838 for details.

Host your Holiday Party at the BAC and pair it with *Plaid Tidings* for a unique event! Call BAC more info

Mainstage Live!

THE JOY OF CHRISTMAS
Sat, Nov 29, 8pm

The Buckingham's founding members Carl Giammarese and Nick Fortuna lead the band as they thrill with fine holiday favorites and a mix of their classic Billboard Top 40 hits like *Kind of a Drag*, *Lawdy Miss Clawdy* and *Mercy, Mercy, Mercy*. A wonderful holiday tradition!

\$35/\$31 BAC members



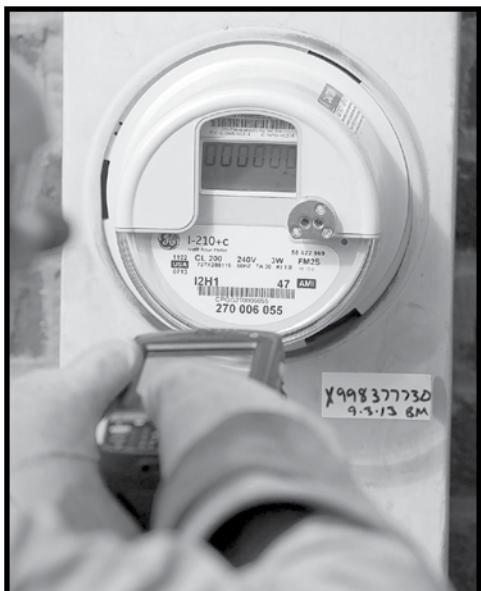
2407 West 111th Street Chicago Illinois 60655 T 773 445 3838 F 773 445 0386 beverlyartcenter.org

Smart Grid for a Smarter Chicago

In March of 2014, ComEd began installing Smart Meters in Beverly, Mt. Greenwood, and Morgan Park. The process is ongoing and is expected to be completed in 2016. 19th Ward residents were among the first electricity customers in Illinois to receive smart meters as part of a new smart grid initiative to modernize our aging electricity infrastructure.

Smart meters are a key component of smart grid technology, which gives people more reliable electricity and new money-saving opportunities.

Smart grid and programs like Retrofit Chicago empower families and businesses to save energy and money.



ing pricing options, and empowered consumers. Smart grid can refer to many parts of grid modernization including the application of new information technology, such as smart meters. Smart electricity pricing options, new consumer products, and consumer engagement also make up the Smart Grid.

Smart grid will transform how people use and pay for power by giving consumers more power over their energy use - which means more opportunities to save money. Grid modernization will also help Chicago become more resilient in the face of severe weather, with fewer power outages and more reliable service.

ing pricing options, and empowered consumers. Smart grid can refer to many parts of grid modernization including the application of new information technology, such as smart meters. Smart electricity pricing options, new consumer products, and consumer engagement also make up the Smart Grid.

so you can make better decisions about how and when to use electricity. ComEd will install the smart meter in the same location as your existing meter. A Smart Meter also helps you learn more about your electricity usage and ways to save energy and money.

What are the new “smart” pricing options?

Electricity costs change from day to day, hour to hour, and even minute to minute. When more people are using electricity during ‘peak times’ (between 2:00pm and 7:00pm), the cost of electricity is higher. Today, most residents of Chicago are unaware of this because most of us pay one flat rate for each kilowatt-hour (of electricity used) no matter the time of day. This current system increases electricity costs for everyone, since we use a lot of electricity during expensive times and do not react to the price differences. Smart grid will give Chicagoans the opportunity to sign up for new pricing programs in the fall, including the peak-time rebate program, which reward customers who reduce their electricity usage when costs are high. Smart grid will also eliminate the need for ComEd to estimate your electricity usage. By using improved information technology, people will only pay for what they use with their

smart meter. Consumers will now have access to their electricity usage information 24/7, and more information means more control over costs.

Smart Grid + Retrofit Chicago

Smart consumers in Chicago will benefit from energy savings programs like Retrofit Chicago. The Retrofit program is helping homes and businesses achieve 20% energy efficiency improvements to help people save money and improve the environment. Retrofit programs will help families and businesses take advantage of their smart meter savings opportunities by further reducing energy waste. Energy efficiency measures and equipment such as compact fluorescent light bulbs, low-flow showerheads, pipe insulation, and programmable thermostats can be received through Retrofit Chicago.

To take advantage of savings through the Retrofit Chicago program, please call (844) 922-1222 or visit retrofit.cityofchicago.org.



What is a Smart Grid?

‘Smart grid’ is the modernization of the electric power infrastructure here in Chicago, across the United States and around the world. The 100-year old electricity grid network will now be improved with smart technology, money-sav-

What is a Smart Meter?

A smart meter is a digital electric meter that collects electricity usage information and improves your service. With two-way communication, smart meters will give you more access to information on your usage and electricity costs,

Community Alert: Property Deed Fraud

Our community has recently seen a rash of property deed recording fraud. As many as a dozen single family homes in Beverly/Morgan Park have had fraudulent documents recorded against their property. Currently, the Federal Bureau of Investigation, Cook County State’s Attorney’s Office, Cook County Recorder of Deeds, and Chicago Police Department are all investigating this situation.

Property and recording fraud is one of the fastest-growing crimes affecting homeowners. Swindlers often target homes that are fully paid for, usually owned by an elderly person who may have no heirs, by filing forged ownership documents with the Cook County Recorder of Deeds. Some victims have even returned to their homes to find the locks have been changed.

However, it is important that homeowners take steps to protect themselves against similar crimes. The Cook County Recorder of Deeds offers a free property fraud alert program. This system monitors your deed, and will notify you anytime a document is recorded against your property.

To protect yourself and your family from property fraud, please e-mail your name, address, and property index number to info@the19thward.com. We will register your home online and send you a confirmation. If you have already submitted this information to us, you should receive a confirmation in the next few weeks. We have received thousands of responses and are working as quickly as possible to input the information. Thank you for your patience while we complete this effort.



A Chicago Public School

3857 W. 111th St. • (773) 535-2500

www.chicagoagr.org

A nationally recognized college preparatory curriculum, preparing students for professions and careers in the agricultural sciences.

**Deadline for applications
December 12th
<https://apply.cps.edu>**





3X *More* Free ATMS!

WE HAVE JOINED THE ALLPOINT ATM NETWORK AND CAN NOW OFFER YOU 3 TIMES MORE FREE ATMS!

WHAT IS A SURCHARGE?

It's a fee that ATM owners and financial institutions charge when their ATM is used by a cardholder from another financial institution.

HOW DO YOU GET 3X's MORE FREE ATMS?

Our ATM Network allows you to use your ATM/Debit Card at participating ATMs without paying a surcharge fee. Allpoint is the newest addition to our ATM Network that previously included only MoneyPass and SUM networks. In total, this means you now have access to three times more FREE ATMs!

WHERE ARE SURCHARGE FREE ATMS LOCATED?

With the addition of Allpoint, you can now find over 65,000 surcharge free ATMs at participating financial institutions and retailers nationwide, with a total of 80,000 worldwide in Canada, Mexico, Puerto Rico, Australia and the United Kingdom.

Plus, ATMs may even be available at some of your favorite spots, like Target, 7/11, Walgreens, CVS and Costco! And of course, you will never be charged a fee at any Wintrust ATM.

**FIND A SURCHARGE FREE ATM NEAR YOU AT
WWW.WINTRUST.COM/FINDUS**



PROUD TO BE A WINTRUST COMMUNITY BANK.

We are nearly 3,500 community and commercial bankers, home loan officers, financial advisors and specialty lenders focused solely on our customers and the communities where they live. We all have the same mission: To provide best-in-class financial services to all of our customers, be the local alternative to the big banks, and to improve the communities which we call home.

BEVERLY BANK
& TRUST COMPANY N.A.™

BEVERLY'S NEIGHBORHOOD BANK

773-239-2265 | www.thebeverlybank.com

The bank does not charge its customers a monthly card usage fee. No transaction charge at any ATM in the Allpoint, MoneyPass or SUM surcharge-free networks. Other banks outside the network may impose ATM surcharges at their machines.

**MEMBER
FDIC**



All About the Chicago High School for Agricultural Sciences

The Chicago High School for Agricultural Sciences (CHSAS) is located at 3857 W. 111th St. and houses the only functioning farm in the City of Chicago. CHSAS is part of the University of Illinois at Urbana-Champaign extension program and a magnet school that performs significantly above the CPS average. Applications for CHSAS must be submitted online at www.apply.cps.edu.

In order to complete the application, you must first create a personal identification number (PIN) to be used in place of your signature. The deadline to create a PIN

is Monday, December 1, 2014. The deadline to submit a completed application is Friday, December 12, 2014.

CHSAS cannot accept a transfer student who did not apply as an eighth grader. Even if your child has already decided on another high school, please apply to CHSAS. Many families have encountered unforeseen circumstances in the middle of a student's high school education. The few minutes it will take to apply for CHSAS may allow a student to transfer there in the future.



Beacon Will Be “Warming Hearts” at its 22nd Annual Holiday Supper

Honored Guests include Charles Thomas ABC7 and his wife Mary

Beacon Therapeutic Diagnostic and Treatment Center will be hosting its 22nd Annual Holiday Supper Friday, December 5, 2014 from 6:30pm – 10:30pm at its Longwood Campus located at 10650 S. Longwood Drive in Chicago. This well-regarded fundraiser kicks off the holiday season in the spirit of giving which benefits Beacon's Homeless Outreach Services. For only \$70.00, guests will revel in a night of delicious food, open bar, impressive silent auction, raffles, romantic carriage rides throughout the beautiful Beverly neighborhood, and caroling by the Mother McAuley Acapella Choir.

“At Beacon, we truly believe in the unbreakable power of the human spirit to overcome and persevere. We believe, and our program participants continue to demonstrate to themselves and their communities, that it is never too late to write a new ending to a disadvantaged beginning,” said Susan Reyna-Guerrero, LCSW, President & CEO at Beacon Therapeutic.

Event honorees include: “Brightest Light in Illinois” – Bill

Cunningham and Fran Hurley; “Opening Doors to the Future” – Kathleen Strand Kellman; “The Warmest Heart” – Paul and Joan Each Rowan; These honorees have passionately warmed the hearts of so many children and families through their compassion, kindness and generosity.

Make your reservations today, or submit an Ad for the Ad Book, donate an auction item, or inquire about sponsorship opportunities by contacting Peggy Rourke, Director of Development, at PRourke@beacon-therapeutic.org or call 773-298-6441.

Beacon Therapeutic Diagnostic and Treatment Center Mission Statement

Founded in 1968, Beacon empowers at-risk children and families by providing accredited educational, mental health, and social services. Beacon seeks to accomplish this mission through the provision of innovative services to the most fragile children and their families in the metropolitan Chicago area.

SAVE THE DATE

Saturday, March 21, 2015

FOURTH ANNUAL

A.N.D. Benefit Day

promoting domestic violence awareness

Work Out to



Wipe Out

Domestic Violence

Join your friends and neighbors for this community-wide event. By participating in a sponsored fitness activity on Saturday, March 21, you will send a message about domestic violence and support our local agency assisting those affected by domestic violence.

PLAN TO PARTICIPATE! MARK YOUR CALENDAR NOW!

Proceeds benefit A New Direction Beverly Morgan Park, a non-profit counseling and advocacy agency serving victims of domestic violence. A.N.D. is funded entirely through donations and grants. Services are provided at no charge to the clients.

Information available and donations accepted at www.anewdirectionbmp.org.



Organized and sponsored by GFWC IL Morgan Park Junior Woman's Club, a member of the General Federation of Women's Clubs (gfwc.org). Submit inquiries to morganparkjuniors@yahoo.com



Spaghetti Dinner

TICKETS: \$7.00 ADULTS
\$6.00 Seniors (65 and up)
\$5.00 CHILDREN (10 and under)

To Purchase Tickets Call 773.238.6103
 Or
 Visit us at 3101 West 111th Street

Saturday, November 22nd

2:00 p.m. to 6:00 p.m.

Mt. Greenwood Community Church
3509 West 111th Street

ALL PROCEEDS WILL GO TOWARDS THE COST OF REPLACING THE

“WELCOME TO MT. GREENWOOD SIGN”

THAT WAS VANDALIZED AT 111TH AND WHIPPLE

ENJOY SPAGHETTI, SALAD, BREAD, POP, WATER OR COFFEE AND DESSERT.
 THERE WILL ALSO BE A BAKE SALE.
 SUPPORT YOUR COMMUNITY - MAKE IT AN EVENING OUT FOR THE ENTIRE FAMILY
 Hosted by : MG Chamber of Commerce, MG Community Church,
 MG Lions Club and MG Residents Association



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MT. GREENWOOD BUSINESSES

Holiday



**FRIDAY, DECEMBER 5TH
FROM 4-8 PM**



**PARTICIPATING BUSINESS FROM
SACRAMENTO TO PULASKI WILL HOST A
VARIETY OF EVENTS AND SPECIAL
OFFERS. ALSO COME TO VISIT WITH LIVE
REINDEER, THE FROZEN CHARACTERS,
MUSIC, RAFFLES, AND MUCH MORE!**

**FOR MORE INFORMATION, CONTACT MARY GILL
AT 773-881-0622 OR MGCBA2013@GMAIL.COM**



**SPONSORED BY: MOUNT GREENWOOD
COMMUNITY AND
BUSINESS ASSOCIATION AND
PARTICIPATING BUSINESSES**

Holiday Activities

7th Annual

19TH WARD CHILDREN'S FILM FESTIVAL

Movie Schedule

FRIDAY, DEC. 26, 2014

10:00 a.m.

Frozen Sing-A-Long

2:00 p.m.

Planes - Fire & Rescue



All 19th Ward Elementary School students and their families are invited to join us on Friday, December 26, 2014, for a screening of two children's films at the Beverly Arts Center. Admission is \$1 per person, per film, and includes the movie and snacks during the show. Tickets will be issued on a first come first serve basis and space is limited. You may reserve your tickets online at www.the19thward.com.

As you sign your children up, please keep in mind that we need parent volunteer/chaperones. If you are available during the day, your help would be greatly appreciated. If you wish to volunteer, please indicate that when ordering your tickets. Please feel free to contact me with any questions at (773) 238-0288 or via e-mail at mattoshea@the19thward.com.

Reserve tickets online at www.the19thward.com

Winter Wonderland Comes to Mt. Greenwood Park

Alderman Matt O'Shea will host Winter Wonderland at Mount Greenwood Park (3721 W. 111th St.) on Saturday December 13, 2014 from 2:00 - 5:00 pm. 19th Ward families are invited to enjoy a fun filled afternoon of holiday activities including ice-skating, carriage rides, holiday crafts, hot chocolate, Christmas cookies and tree lighting ceremony. Santa Claus will be available for photos so don't forget your camera!

Winter Wonderland is sponsored by State Representative Fran Hurley, Senator Bill Cunningham, Chicago Park

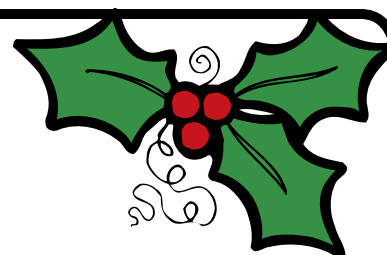
District, Mount Greenwood Community & Business Association, Mount Greenwood Civic Association, Mount Greenwood Garden Club, Mount Greenwood Park Advisory Council, Mount Greenwood Residents Association, Mount Greenwood Lions Club, Mount Greenwood Chamber of Commerce and the Chicago High School for Agricultural Sciences. For more information or to volunteer, please contact Representative Fran Hurley's Office at (773) 445-8128 or visit repfranhurley@gmail.com.



Alderman
Matt
O'Shea's

Holiday

DODGE BALL TOURNAMENT



Open to all 19th Ward Elementary School Students

Register at www.the19thward.com by Wednesday, December 17th.

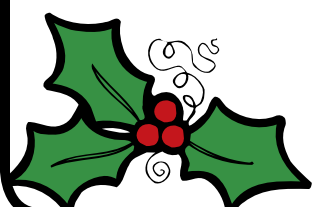
Players will be grouped by age and randomly assigned teams.

Rosters and schedules will be e-mailed to parents on Friday, December 19th!

Dec. 29-30, 2014

Chicago High School
for Agricultural Sciences

\$1 per player



19th Ward
YOUTH FOUNDATION

For more information, please contact ward19@cityofchicago.org or (773) 238-8766.

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Inagural Beverly Art Walk was a huge success

The inaugural Beverly Art Walk on Saturday, October 11th showcased work by more than 90 artists in 32 businesses, two vacant storefronts, and five home studios. A beautiful fall day welcomed nearly 4,000 from Beverly, the city and suburbs, and from as far as Wisconsin and Indiana, who walked, biked, and trolleyed across our neighborhood to view art, tour studios, listen to music, and participate in hands-on demos. The event was a part of the city-wide Chicago Artists Month and in partnership with the Beverly Arts Center's Surrealist Fashion Show the evening before and the Vanderpoel Art Association's 100th Anniversary.

Three murals were created as a lasting legacy of this inaugural event, including the "YOU ARE BEAUTIFUL" mural at 103rd street and Walden Parkway, which is part of a national art movement conceived by Chicago-based artist Matthew Hoffman. Demonstrating the diversity and spirit of community in Beverly, schools, organizations and artists from across the community all contributed to the creation of this mural, which was generously funded by Beverly Bank.

The Beverly Art Walk was organized by neighborhood artists and supported by our local businesses and organizations, including Horse

Thief Hollow, St. Xavier University, The Beverly Review, BAPA, Solution 3 Graphics, Sign Stop, Beverly Arts Center, Beverly Bakery, and many more. Planning is underway for 2015, scheduled for October 3rd.



Beverly Arts Alliance First Exhibit

The Beverly Area Arts Alliance was incorporated as a non-profit by the organizers of the inaugural Beverly Art Walk, as a way to continue to engage our artists community, provide exhibition and collaboration opportunities, and to support economic development in our neighborhood through the arts. Please join us at our first exhibit, The Uprising:

Pelar Gallery

9929 South Wood:

Jomo Cheatham, Thom Cicchelli, John Colson, Shannon Roman Gosciejew, Pamela Johnson-Howe, Sandra Leonard, Dan McCabe, Susannah Papish, and Ben Schlitz

ENSR Medical

9913 South Walden Parkway:

Cecil McDonald, Brian Ritchard, and Carla Winterbottom

Opening Night

Friday, December 5th, 7-9pm

Sneak Preview @ ENSR, Thursday, December 4th, 6-9pm, as a part of Walden Avenue Ugly Sweater Open House



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OFFICIAL RACE GUIDE



The PrivateBank

Beverly Hills Turkey Trot

5K RUN AND FAMILY WALK

SATURDAY, NOVEMBER 29, 2014

Where:	Start/Finish Line, 92nd & Hamilton Ave.	
When:	Saturday, November 29, 2014, 9:00 A.M.	
Entry Fees:	Pre-Registration	Day of Event
Individual Runner/Walker	\$25	\$30
Youth/CARA Rate	\$20	\$25
Untimed Family Walk	\$50	\$55

Race course entertainment provided.

Register online today! www.the19thward.com

* T-Shirts are only guaranteed for those that pre-register. Runners will be divided into age and gender categories based on CARA guidelines. The family walk is an untimed event.

Packet Pickup Schedule:

- Saturday, November 22, 2014, 10:00am-12:00pm
The PrivateBank - Mt. Greenwood Branch, 3052 W. 111th St.
- Tuesday, November 25, 2014, 4:00pm-7:00pm
Running Excels, 10328 S. Western Ave.
- Friday, November 28, 2014, 12:00pm-5:00pm
19th Ward Service Office, 10402 S. Western Ave.

Sponsors:
The PrivateBank, Comcast, 7-Eleven, and ComEd






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Offers accelerated International Baccalaureate Middle Years Program for Chicago residents. The program provides an academic challenge that encourages students to understand the connections between traditional subjects and the real world and become critical and reflective thinkers.

Dr. Carolyn D. Epps, principal
1744 WEST PRYOR AVENUE
773.535.2550



Beacon Therapeutic Diagnostic & Treatment Center

22nd ANNUAL HOLIDAY SUPPER IN BEVERLY

Warming Hearts



You are invited to revel in a night of delicious food, open bar, impressive silent auction, raffles, and romantic carriage rides throughout the beautiful Beverly neighborhood.

2014 Honorees

Brightest Light Award
Senator Bill Cunningham & State Representative Fran Hurley

Opening Doors to the Future Award
Kathleen Strand

Warmest Heart Award
Joan & Paul Rowan

Honored Guests
Charles Thomas of ABC 7 and his wife Mary Tinajero

FRIDAY, DECEMBER 5, 2014 * 6:30 PM - 10:30 PM
10650 S. LONGWOOD DRIVE, CHICAGO

For information, sponsorship, ads, donations and to purchase tickets contact Peggy Rourke: 773-298-6441 or prouke@beacon-therapeutic.org



**Beacon
Therapeutic**
Diagnostic and Treatment Center

WWW.BEACON-THERAPEUTIC.ORG

Putting yourself in the Center

We are taught and encouraged to do for others. We are rewarded by our accomplishments and degrees of success. Sometimes we are explicitly taught and other times it's an unsaid cultural expectation.

The most common plea and disappointment I hear repeatedly as the owner of the Beverly Yoga Center is that people don't have time to practice yoga.

In those same conversations what I hear people saying is that they want to have time and long to have inner quiet.

The truth is that the only way to getting yourself to the yoga mat is to put yourself in the center along with those other things that are important to you. So if reading to your children, cooking dinner, working, volunteering, going on date night's are important, then YOU must prioritize it.

The meaning of the word nucleus is the heart or central hub for growth and so only a few key things can fit into it.

If it's not yoga or self care, then remind yourself that what you put in the nucleus of your life is feeding a deeper part of your being. It's different for everyone and it changes as our life circumstances change. There are levels of priorities.

"Are my choices supporting what is deeply satisfying in my life? And are my choices leading to

long-term freedom or short-lived pleasure?" Yoga instructor, Donna Fahri asks.

These kinds of questions lead us to evaluate what is important to use and to choose what purpose we will devote our time and energy.

Human beings get caught by that catchy self talk statement, "I should be." I should be doing more yoga. I should be taking better care of myself. I should be 15 pounds

lighter. The "shoulds" go on and on and on.

It is essential to ask yourself if you are being deeply fulfilled by what you put at the center of your life. The "shoulds" may get quieter.

Or ask yourself how you spend your time and that will point to where you are living from.

Mundane and repetitive aspects are part of all of our lives.

When we feel fed by something deeper it gives us space for joy to emerge.

Stay connected to what's important to you and revisit your nucleus often. Post it on a sticky note!

Carly Carney is the owner of the Beverly Yoga Center. If you would like a Nucleus worksheet visit www.beverlyyogacenter.com.



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Brain Training:

We can remove the learning barriers and create new brain paths for efficient learning. Through brain training we can rewire the brain and create new neural pathways, which in turn will change how a person learns. It increases cognitive function. *It is life-changing!*

We use proven, effective, results-driven programs that work, thus eliminating the learning struggles.

See your child's learning change in weeks - not years!

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Coming Up at the Beverly Arts Center

SCHOOL OF FINE ARTS

Fall Fun with “Pick & Choose” One-Time Workshops

Choose from different short and sweet creative adventures for adults, teens and kids. Great for a date or friends’ night out!



Art Night Out—Abstract Expressionism, adults 21+

Sat., Nov. 15, 7-9:30pm, \$41 (\$37) includes one drink ticket (cash bar will be open)
Sip wine or your favorite cocktail while you follow step-by-step guided instructions on how to transform a large scale canvas into your very own abstract masterpiece.

Cartoon Fun, ages 7+

Tues., Nov. 18, 6-7:30pm, \$24 (\$22)
Develop original cartoon characters, superheroes and super villains! Improve on your drawing skills and tell stories through comic strips.

Tutu “Frozen” Holiday Party, ages 2-4

Thurs., Nov. 20, 4-5pm; Thurs., Dec. 4, 4-5pm; OR Sat., Dec. 6, 3-4pm, \$16 (\$15)
Sparkle, glitter, twirl and dance to your favorite “Frozen” and holiday tunes, as we discover our inner ballerina.

Physical Theatre Movement and Dance Smash Up, ages 9+

Sat., Nov. 22, 2-4pm, \$31 (\$28)
A cross-department workshop combining physical awareness on stage, creative movement, and modern dance.

Santa’s Workshop, ages 5-12

Sun., Nov. 23, 2-4pm, \$31 (\$28)
Kids will create a painting, while learning about color mixing, blending, brush techniques, and a bit of art history!

Holiday Handbells, ages 5-8

Sat., Dec. 6, 9:30-10:30am, \$16 (\$15)
Make beautiful music with color-coded handbells. Children will learn basic music theory concepts as they play seasonal favorites.

Gingerbread Creations, all ages

Sat., Dec. 6, 1-2:30pm, \$36 (\$32)
Includes one house, additional houses \$12/each
Create your very own gingerbread house this season! Enjoy holiday refreshments and music while working with friends and family to build and decorate your cookie and candy masterpiece!

Improvisation, ages 6-10

Sat., Dec. 6, 2:30-4:30pm, \$31 (\$28)
An afternoon of comedy, laughter, and thinking on your feet. Explore and become acquainted with the art of improvisation.

Wrapping Workshop, all ages

Sat., Dec. 13, 1-2:30pm, \$36 (\$32)
A great workshop for all ages, come in with your family or friends and create your own holiday wrapping paper and attachments.

Songbird Carols, ages 6-10

Sat., Dec. 20, 10-11am, \$16 (\$15)
Students will learn proper warm-up, breathing, and tone-producing techniques, as they participate in the age-old tradition of singing carols.

Holiday Piano, ages 8-14

Sat., Dec. 20, 11am-12pm, \$16 (\$15)
Students will learn to play simple arrangements of popular carols. Student must have at least six months previous playing experience.

Winter Class Schedule

Online Now

One Day Deal on Black Friday—register on Nov 28 and get 10% off your order!

100+ classes for adults, teens and children in visual arts, theatre, dance, music and fitness. Our professional instructors provide world-class arts education to students of all levels and backgrounds, building skills that develop imagination, concentration, leadership, teamwork, and creativity.

Complete info and registration available by phone at 773-445-3838, at the BAC or online at http://www.beverlyartcenter.org/_classes/pick.php

Art Gallery | Exhibitions

38th Annual Beverly Arts Center Competition & Exhibition

East Gallery through Jan. 4



The Lost Ones

Theatre Gallery through Nov. 30

Illuminated Thoughts

Bridge Gallery through Jan. 4

For the Brown Kids

Atrium Gallery through Nov. 30



MAINSTAGE LIVE!

BAC Professional Theatre Series Presents

An Evening with Ron OJ Parson interviewed by David Alan Grier
Mon., Nov. 17, 2014, 7:30pm



Discussion and professional reading of NEW ONYX Theatre’s 20-year revival of East Texas Hot Links by Eugene Lee

With Special Performances: Tony-nominated Chicago blues vocalist Felicia Fields and an excerpt from Mercedes White’s Genesis, presented by Definition Theatre, Chicago’s “Millennial Generation” multicultural ensemble

Acclaimed stage and screen actor and Emmy Award-winner (In Living Color) David Alan Grier interviews Jeff Award-winning actor and director Ron OJ Parson, Resident Artist at the Court Theatre in Chicago and Founder/Artistic Director of the NEW ONYX Theatre. The evening promises to be full of insights, laughs and an insider’s perspective of the world of theatre and film from two of its most successful professionals.

BAC Professional Theatre Series Presents

Plaid Tidings: A Forever Plaid Christmas

Fri., Nov. 21, Sat., Nov. 22, 7:30pm;
Sun., Nov. 23, 3:30pm;
Fri., Dec. 5, Sat., Dec. 6, 7:30pm;
Sun., Dec. 7, 3:30pm



The legendary Plaids aren’t sure why they’ve been returned to Earth from the great beyond, but a phone call from the heavenly Rosemary Clooney lets them know that they’re needed to put a little harmony into a discordant world. Classic holiday standards mix with high-spirited antics including a three minute version of “The Ed Sullivan Show” and a Plaid Caribbean Christmas which puts the “Day-O” in Excelsis! Perfect for the whole family, an outing with friends or a unique office party, this is one holiday treat that is truly “heaven-sent!”

Contact the BAC for group ticket prices.

The Buckinghams

“Joy of Christmas” 2014
Nov. 29, 8pm, \$35 (\$32)



The Buckinghams, headlined by founding members Carl Giammarese and Nick Fortuna, will perform their Billboard Top 40 hits “Kind of a Drag,” “Don’t You Care,” “Lawdy Miss Clawdy” and “Mercy, Mercy, Mercy,” plus holiday favorites for their home town fans. This show features classic Buckingham hits and selections from their Christmas CD. As Carl said, “Playing at the Beverly Arts Center really puts you in a Christmas mood!”

More information and tickets for all Mainstage Live! shows at http://www.beverlyartcenter.org/_mainstage/index.php

BACinema

Independent, foreign and documentary films with the occasional classic. Affordable wine, beer and snacks available, free parking.



Every Wed., 7:30pm, \$7.50 (\$5.50)

Jersey Boys

Nov. 19, (R, RT 2:14)

The Hundred Foot Journey

Dec. 3, (PG, RT 2:02)

Calvary

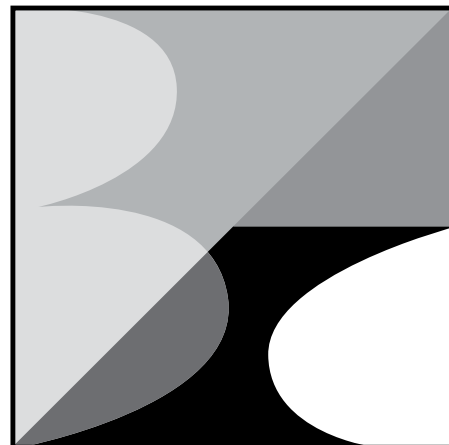
Dec. 10, (R, RT 1:40)

Land Ho

Dec. 17, (R, RT 1:35)

Literary Arts

Facilitated by Penny Golden, Author Afternoons/Evenings are a monthly interview series featuring Chicago authors discussing their works. Check latest listings at beverlyartcenter.org



Beverly Arts Center
2407 W. 111th St.
773-445-3838
www.beverlyartcenter.org

Smith Village resident lives with gusto, enjoys independence

Clare Moore, 83, moved from her Oak Lawn condo to Smith Village on July 9, 2001. Soon after, she began writing a column for "Smith Village News," a monthly newsletter published for residents at the continuing care retirement community.

Called "On the Road Again," readers enjoy her colorful accounts of trips taken with her oldest son Jeff to various Midwest attractions—zoos, ice festivals, botanical gardens, habitats where Sandhill crane migrations take place and chocolate confection shops in Chicago. Topics also have been outdoor weddings, holiday traditions and family-related events.

All her recounts contain exceptionally vivid descriptions, though Moore lost her sight more than 13 years ago. Some of her loyal readers insist this makes her stories all the more amazing.

With the help of Sarah Jewett, director of Assisted Living, who serves as editor of the residents' newsletter, Moore found her writing voice. She became a columnist fellow-res-

idents respect and enjoy. She uses a voice recorder to dictate her stories, and Jewett then transcribes and reviews the final copy with Moore.

"Some people ask, 'How do you have the ability to see?' I explain I can share so much in my column because I ask others sharing each experience to describe everything in colorful detail," Moore says. "I have the ability to say and see what others describe for me."

Writing a monthly column came naturally to this former Chicago Public School teacher who has always enjoyed reading books and now listens to digital recordings delivered from local libraries. A Boombox on her kitchen counter and a CD player next to her bed serve as Moore's tools for reading materials and news. She wears headphones while listening to National Public Radio, and frequently invites friends and Smith Village staff members to read to her the contents of local newspapers from cover to cover.

Moore serves as president of the Smith Village Assisted Living Resident Council. "At first, I wasn't sure I could do this, but I was determined to be just as good as some of our other community leaders who could see," she says. "I'm very vocal." The council includes several committees headed by other residents who plan and evaluate entertainment, activities, dietary menus, nursing care, security and other matters.

Moore especially enjoys the exercise classes in the Smith Village Fitness Center. She's also sharp when it comes to answering questions for the Brain Fitness classes. While she appreciates the many scheduled programs and the fact residents can visit doctors onsite or have their hair styled in the Smith Village salon, she's quick to point out, "I'm on-the-go a lot. I'm out at least three days a week with a friend or with my sister—out to lunch, shopping, running errands. If I have



Clare Moore with her oldest son Jeff

a chance to get out, I do. I'm very independent!"

Moore grew up on Chicago's South Side, graduated from Aquinas Dominican High School and met her husband, James, while both were earning teaching degrees from Chicago Teachers College. She taught students in CPS elementary schools for eight years. James served as principal of Morgan Park High School and as a Chicago Public School district superintendent. Moore found the field of education very gratifying but still insists that her favorite job is homemaker. Along with her husband, she raised their three sons—Jeff, Jerry and Kevin—in the Beverly community. Today, she's proud of her five grandchildren too.

Moore's husband moved to Smith Village not long after she did, but soon passed away from cancer. In spite of her life's challenges, Moore says she's retained her independence and appreciates a high quality of life, thanks to support she

receives from Smith Village. "I've made many wonderful acquaintances here," she says. "I embrace joyful experiences on a daily basis."

About Smith Village

Smith Village is sponsored by Smith Senior Living, a not-for-profit organization serving older adults since 1924. It provides spacious residences and engaging programs for independent living, as well as assisted living, memory support and skilled nursing care. Smith Village also offers short-term rehabilitation services for residents and others requiring assistance after surgery or a medical incident. Residents in their assisted living one-bedroom apartments enjoy three meals a day, myriad programs and activities, and assistance with basic daily living designed to support each person's independence.

For more information, call 773-474-7300 or visit SmithVillage.org.



Clare Moore enjoys her one-bedroom apartment and independent lifestyle at Smith Village.



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(*) Rate is a fixed APR of 2.49% for six month introductory period and is not based on the index and margin used for later rate adjustments. You must maintain a checking account with The PrivateBank that includes automatic deduction for the monthly payment on your HELOC for the entire introductory period or the promotional rate will terminate. Your rate will then adjust to the normal product rate. No additional discounts available with the introductory rate. After the introductory rate period ends, HELOCs may be eligible for additional discounts. Introductory rate offer is available for new applications submitted from 4/1/2014 - 12/31/2014 for HELOCs secured by owner occupied primary residences located in IL, GA, MI, MO, WI with a loan to value up to 80%. Existing HELOC customers may be eligible for the promotional rate only if other requirements are met. Contact a banker for details. Minimum credit line of \$5,001. Maximum credit line of \$500,000. APR is based on the value of an index, i.e. The highest Prime Rate published in the Wall Street Journal, plus a margin after introductory period. As of 11/10/2014, variable HELOC rates ranged from 3.23% to 4.75%. The APR can change daily without notice subject to a 3.25% minimum rate and 21.00% maximum rate. The HELOC has a 7 year term and balloon payment if only minimum payments are made; minimum advance amount of \$500; annual fee of \$75 may apply; and early termination fee of \$500 if cancelled within the first 30 months; and requires appropriate property insurance. Consult a tax advisor regarding the deductibility of interest and charges. Limit one offer per promotional period. Offer subject to credit approval.

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