

ROGERS PARK BUILDER

SPRING 2005

www.rpbg.org

Continued Growth Anticipated at RPBG's 2nd Annual "Trends" Workshop

Continued growth and stability in the sale of real estate – for both single family residences and large multi-family apartment buildings – was foreseen for Rogers Park at a recent Board meeting of the Rogers Park Builders Group. That's the good news for Rogers Park.

In a workshop entitled: "Trends in the Local Real Estate Market" more than 60 persons attending, representing developers, banks, investors, and realtors, among others, were bullish on the real estate market in Rogers Park. In reply to questions posed on various parts of the real estate market, workshop participants were optimistic on the market's continued growth and potential.



Serving as a sounding board on the trends in the local real estate market at their respective tables are several lending banking officials commenting on the discussions at their tables. Left to right are John Pritscher, president of Community Investment Corp.; Adam Klingher, sr. vice president of Washington Mutual's Multi-Family Lending Div.; Robert Webster, executive vice president, managing director of the Commercial Real Estate Lending Group of Citibank; John Manos, sr. vice president, Western Region, Bank Financial; Anthony J. Nichols, president of Central Federal Savings & Loan Association of Chicago; and Thomas P. FitzGibbon, president of MB Financial Development Corp. and sr. vice president of MB Bank. George Cyrus who acted as moderator is standing at the extreme right.

To arrive at a consensus on the various questions asked, participants were assigned to one of six tables, each led by a local senior lending official or bank president. Each group was asked to arrive at a common meeting ground on the same seven questions. All questions sought agreement on where the market would be in three years.

To gauge the degree of optimism in investments other than real estate, participants were asked what the Dow Jones stock market would close at in January 2007 (#1). The answer was 11,257, approximately a 5 percent increase over the Dow's close in January 2005.

In another question (#4), participants were asked what a newly renovated condominium development near the lake would sell for in January 2007. The answer was it would sell for about \$233 a square foot, an increase of nearly 11 percent over the \$210 per square foot such a development sold for in January 2005.

Participants also saw a big jump in the price a large apartment building of more than ten units would sell for in 2006 over what it

RPBG, Other Leaders, Discuss Porch Issues with City Building Commissioner

In an effort to iron out frustrations and problems encountered in repairing porches, representatives of the Rogers Park Builders Group, and a group of other leaders in Chicago's development community, met with the city's Building Commissioner, Stan Kaderbeck, on February 15th. Also participating in the 90-minute discussion were representatives of the Greater Austin Development Association, Edgewater Uptown Builders Association and Community Investment Corporation.

All attendees voiced concern about the tragic porch collapse incident in Lincoln Park that has fueled this renewed focus on porch safety. Yet the frustrations vented by the group were those related to the cost involved in making repairs, as well as the process involved in securing needed permits. As to cost, Angela Maurello, a Builders Group director and CIC assistant director, stated that the new code requirements for porches add an additional \$3,000.00 for a total of \$18,000 for a standard six-unit building. Her analysis shows that one who borrows \$18,000 at 7.5 percent interest for ten years for a six-unit building with a one-tier porch would pay an additional \$213 per month, or \$35.61 per month for one unit.

RPBG Vice President Marty Max voiced his concern about the process, noting that the code now says that porches must withstand a minimum pounds per square foot far exceeding loads that had been satisfactory and held up fine for years, before the adoption of the new Code in 2004. Also a major cause of concern for builders, said Marty, was four-month waiting periods that he, and others, had experienced for permits.

As a general guide in helping builders, Kaderbeck emphasized:

- Should a building owner receive a violation requiring that the owner obtain a structural engineer report, he/she should submit the required reports to the Department of Buildings (DOB) on Ogden Avenue and not to the Department offices in City Hall.
- Building owners who have not been cited with violations, but who are concerned whether or not their porches comply with the City Code should check the Department of Buildings' website: www.city-ofchicago.org/dcap and click on the section entitled Porch & Deck Supplemental Checklist, which lists all the specific items inspectors look for on porch repairs.

(continued on page 4)



Eating Spots with a Bite

Two fairly new restaurants with a flair for the exotic share this month's spotlight on new eating spots in Rogers Park.

Shut Up and Eat is one of the local dinner spots to open recently. According to Tenley Clemente, owner of the **Ennuï Café** with her partner, Kathy Sprattling, the restaurant, in the back room of the café, bills itself as "comfort food with class." Open Thursday through Sunday evenings each week, **Shut Up and Eat** features a fixed price menu each night. For example, one dinner might feature pepper steak with brandy cream sauce, vegetables and dessert, and another seafood and sausage jambalaya. Prices run from \$12 to \$20 each evening, excluding tax and tip.

According to Tenley, who learned to cook when she lived in Italy for five years, "we offer the best meal you can get for the money," and she could well add that the price is relatively modest. "Among others," she said, "we make our own homemade noodles and sauce."

Reservations are strongly recommended, although the dinner spot can take a limited number of walk-ins. Patrons are advised to enter through the front door of the Café at 6981 N. Sheridan since the restaurant is located in the rear of the **Ennuï Café**. Says Tenley, "Prepare yourself for a wonderful dining experience which previous diners have said was out of this world."

If you are looking for solid food with a little bite to it, you might well want to check out the **Jamaica Jerk Restaurant**, located at 1631 W. Howard. Opened only since June 2004, the new Caribbean restaurant has a great island feel with a mural along most of the walls and a gazebo. **Jamaica Jerk** is operated by Paulette and Stanley Waite and features jerk chicken and jerk pork, among other slightly exotic dishes. Paulette, a graduate of the Cooking and Hospitality Institute of Chicago, is the chef, while Stanley, whose background is in business and finance, handles the business end of the operation.

The restaurant is open from 11a.m.–9p.m. on Tuesday through Thursday, and from 11a.m.–10p.m. on Friday and Saturday. They have a special room which can accommodate private parties. For information, contact Paulette Waite at (773)764-1546.

Conservation Group Calls for Additional Parks and Green Space

Overwhelming support for lakefront preservation and opposition to major developments such as roadways, landfill, islands in the lake and marinas were just a few of the items called for recently by the Rogers Park Conservancy, an independent organization dedicated to preserving lakefront, parks and beaches in Rogers Park. The suggestions offered are part of a 60-page study voicing the ideas of hundreds of local residents who participated in a summer-long series of community planning forums.

According to Don Gordon, chair of the organization, "November's successful local referendum against such lakefront development confirmed voter willingness to fight, if necessary, to protect Chicago's most precious resource – a tranquil, open and accessible lakefront."

Gordon said that the study listed as top priorities of local residents besides preservation of the lakefront, creation of new park space west of the lake. This included adding 65 acres of park space in Rogers Park, bringing the community up to the Chicago Park District's own standard of twenty acres per 10,000 residents. "As it is," said Gordon, "Rogers Park ranks near last among Chicago's 77 communities in per capita park space."

According to Dan Dooley, a director of the Rogers Park Builders Group who is active in the Conservancy group as well, overall participants in the community forums called for an increase in park and green space throughout Rogers Park. Among the suggestions offered were several calling for support for the use of "green" technology, solar energy parks and landscapes designed to create butterfly gardens, floral gardens and natural habitats for birds and animals. Residents also called for new bike, walking and running paths and steps to curb litter and crime, which prevents citizens from using the parks, said Dooley.

The Conservancy, formerly the 49th Ward Parks and Beaches Council, is an independent organization to promote lakefront preservation and development of Rogers Park beaches and parks. For more information and to read the Conservancy's report, check out the website: www.urbsinhorto.org

Meet Tina Winger: An Asset to All Who Know Her!

In the scant two-and-a-half years that Tina Winger has been active in the Rogers Park Builders Group she has built a reputation as hard working, dependable and creative, which explains why we are profiling her in this issue of *The Builder*.

Tina is a senior account representative for Chicago Title, supporting builders, commercial and residential lenders, and mortgage brokers. It's Tina's job to create the perfect fit between your business and Chicago Title. Besides providing clients with aggressive pricing, establishing escrows with the experienced construction staff, she introduces her clients to the Title staff who can provide excellent, positive answers in coordinating a smooth and successful closing. Tina prides herself in building her relationships internally with the construction staff, examiners, and closers to provide better service to her customers.

A graduate of Drake University in Des Moines, Iowa, where she received her bachelor's in business administration, she went on to earn an MBA from DePaul University in Chicago.

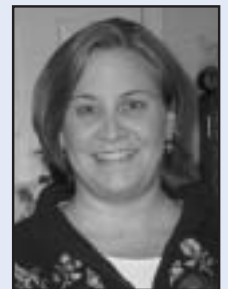
Tina comes from a long established Chicago family, which founded the Berghoff Restaurant in 1898. After working in

the family business for many years, she went on to work for SBC as a Large/Medium Business Account executive, where she was one of the top sales people in Illinois.

Active in the Edgewater Uptown Business Association (EUBA) and the Home Builders Association of Greater Chicago (HBAGC), she joined the Builders Group to become more involved in community affairs while building relationships with her clients and developing new customer relationships. Since 2004, Tina has chaired the RPBG's Fundraising Committee, and she has an important voice on the organization's Finance Committee.

Tina lives in Glenview, two blocks from where she grew up. She is happily married to a "wonderful, successful man" and is the mother of two children, Maximilian, 3, and Luke, 3 months.

You can reach her at (312)909-9050 or e-mail at tinawinger@ctt.com.



New Developments by RPBG Members

SHERIDAN & FARGO BY THE LAKE CONDOMINIUMS 7423-25 N. SHERIDAN

This deluxe 28-unit development, done by MLC Properties, just east of Sheridan Road, consists of all two-bedroom and one-bathroom units with eleven parking places available. Standard in all units: new HVAC, plumbing, electric, hardwood oak floors, seven-inch molding throughout, recess lighting, Kohler plumbing fixtures include Jacuzzi tub, granite and marble countertops, stainless steel appliances, maple and cherry cabinet and laundry. Prices start at only \$189,000. For information, contact: Haydee Salamanca at (847)338-4037 or (708)817-3495

GREENVIEW GARDENS 7633-39 N. GREENVIEW

All units have two bedrooms, with one, two or two-and-a-half, baths. Both simplex and duplexes are available. All units have HVAC/AC, maple or cherry cabinets, under cabinet lighting, stainless steel appliances pre-wired for internet/phone/cable, new hardwood floors, granite countertops, whirlpool tubs, marble or stone baths and choice of paint colors. All units have storage and are laundry ready. Priced to sell from \$185,900 for two-bedroom, one-bath to \$225,900 for two-bedroom, two-bath duplexes. For information, contact: Connie Abels at (773)353-9180 or e-mail her at c.abels@remax.net.

CAMELOT REALTY 7018-28 N. RIDGE

Camelot Realty is offering two eight-flats at 7018 N. Ashland and 7028 N. Ridge. The Ashland building is 50 percent sold with one remaining two-bedroom, two-bath unit, a 1,500 square foot garden unit, priced at \$267,900 and three remaining three-bedroom, two-bath units with 1,600 square feet of floor space priced from \$327,900 to \$337,900. All of the Ashland units come with garage parking and high end finishes such as cherry/granite/stainless island kitchens, wood burning fireplaces, large decks and in-unit washer-dryers and storage rooms. Units are available immediately.

CAMELOT REALTY 6417 N. PAULINA

Four units remain from our eight-unit townhouse project at 6417 N. Paulina priced from \$349,900 to \$354,900. Units are 1,850 square feet, two-bedroom, two-and-a-half baths, luxurious three-story townhouses with two-car attached garage and rooftop decks with skyline views. Superlative finishes include: Brazilian cherry floors throughout, cherry/granite/stainless eat-in kitchens, master suites with luxurious spa baths and large closets plus big open room designs. The units have first floor family room/dens with powder rooms, private yards, large decks and Juliet balconies. Immediate possession. For more information about either of these Camelot listings, please contact Diane Wells at (630)308-6449.

Builders Group Adds Three New Directors

Three RPBG members have been elected as directors at a recent Builders Group board meeting. They are Maryann Carrero, Mark Neil, and Dan Sullivan.

Maryann Carrero owns the Cobblers Mall at 1328 Morse, and joined the Builders Group as an Associate member in 2004. Among other projects, she plans to renovate a space that previous owners used as a movie theater and as a synagogue.

Neil's law practice focuses on estate planning and he has many clients who own investment real estate as part of their portfolios. An Edgewater resident, Neil was so impressed with the organization after he made an estate planning presentation in April 2004 that he joined as an associate member.

Dan Sullivan, owner of LAMS Real Estate Management at 1502-1/2 Jarvis, is restoring a building on Jarvis and Greenview and is also part of a partnership that has recently purchased a multi-family property on Lunt and Glenwood. A local resident (seen escorting both sets of his and his wife's twins around the neighborhood), Dan has been an associate member since 2003.

Police Post Surveillance Camera at Corner of Morse and Glenwood

A police surveillance camera has been installed at the intersection of Morse and Glenwood, long considered a hot spot for gang and drug activity in Rogers Park.

According to Alderman Joe Moore (49th ward) the camera, the first of its kind on the city's North Side, will constantly record street activity in a one-block radius at Morse and Glenwood. It will soon be equipped with a device to allow police to monitor street activity from remote locations.

According to Chief Deputy Thomas Byrne, former 24th district police commander, the camera will not be used to monitor activity in nearby apartments or businesses. He said that similar cameras have been installed last year in Chicago's South and West sides and have resulted in a decrease in street crime and violence. The camera's installation came on the heels of a recent police sting operation resulting in the arrests of twelve alleged gang members.

As of press time, a full month after installation of the camera, its impact has been significant. "There is a much safer feeling around this intersection" states SSA manager, Rene Camargo. "This camera appears to have dramatically changed the look and feel of this once troubled intersection."

Morse Avenue Salutes New Arrivals

Welcome new occupants have come to Morse Avenue in recent months. In late November, Washington Mutual Bank opened a new branch on the site of the former Osco Building. With its bright cheerful windows, the bank is a very welcome addition to Morse Avenue which is in the throes of a revival (see SSA article on page 5).

Also newly arrived in the area is DEII Office Furniture & Home Accessories, which recently opened at 6950 N. Glenwood. Its owner, Joseph Ukonga, devoted many months doing a full renovation of the storefront, located between Lunt and Morse on Glenwood. His store features new furniture at low prices in the attractive recently renovated storefront, as well as photocopying and other office related services.

Finally, benefiting from the Rogers Park Windows Design project is the Rogers Park Florist, 1415 W. Morse, one of several local businesses having its interiors decorated in the Morse/Glenwood/Clark SSA. DevCorp North and the School of the Art Institute are spearheading this effort.

("Trends Workshop" continued from cover)

sold for in January 1995 – \$80,999 per unit as compared with \$60,200 per unit in 1995, a leap of more than 30 percent.

Another question indicating the strength of the real estate market concerned rental prices (#7). Consensus among all groups was that the rental rate on a sample apartment on Sheridan Road, presently renting for \$935 (which participants deemed as anything but typical for Rogers Park) at \$935 a month would likely rent for \$985 per month in three year's time, an increase of five percent (increases just under 2%/year.)

In reply to a question on the average marketing time for the sale of a single family residence in 2006 (#5), participants agreed that the marketing time would require 64 days as compared with a current marketing time of 60 days for such residences.

Recognizing the important connection between employment and vigor in the real estate market, another question (#2) asked participants to predict the seasonally adjusted rate of unemployment in Illinois. The groups foresaw, on average, a rate of 5.6 percent for January 2007 as compared with today's unemployment rate of 5.8, a decline .20 percent.

Finally participants were asked at what interest rate a local lender would offer a five-year fixed rate loan of \$1 million on a multi-family property in January 2007 (#3). The answer was 7.14 percent as compared with 6.25 percent today, an increase of almost one percent.

The chart below summarizes each group's findings.

Leading the discussion at their respective tables were the following bank officials: Thomas P. FitzGibbon, president of MB Financial Development Corp. and senior vice president of MB Bank; Adam Klingher, senior vice president of Washington Mutual's Multi-Family Lending Division; Anthony A. Nichols, president of Central Federal Savings and Loan Association of Chicago; John Manos, senior vice president, Western Region, Bank Financial; John W. Pritscher, president of Community Investment Corporation; and Robert W. Webster, executive vice president, managing director of the commercial real estate division of Citibank.

PRESIDENT'S MESSAGE

As I See It . . .

by Mike Glasser
President, Rogers Park Builders Group



Trumped Into Buying Unaffordable Home

Not that he means to do so, but Donald Trump is teaching many of us in Chicago something besides learning how to avoid getting fired. He's teaching us how it feels to be a victim of affordable housing.

With prices at his new Trump International Hotel and Tower that he is constructing on the site of the old Sun Times Building nearing \$1,000/square foot for an upper level two-bedroom unit, many of us know that we're unable to afford one of his units.

So, the gleaming 90-story structure rising out from the east bank of the Chicago River will serve as a constant reminder to many of us what it feels like to be an "affordable housing" victim.

As a result, let's realize that despite what many people think, the term "affordable housing" does not only describe the plight experienced by low income people incapable of finding a home that fits within his or her budget.

In fact, "affordable housing" means something different to everyone, which is one reason why it is often so difficult for people to engage in substantive discussions on this often times emotional issue. We should at least agree on what the term "affordable housing" means. Cathy Vates, the housing specialist par excellence who serves as director of the Rogers Park Community Development Corporation, who has labored intensively in the field of housing for years, offered me a clear and concise definition of "affordable housing": "When someone's cost of living exceeds 1/3rd of his or her gross income, his household is no longer affordable."

Hmm. That works. And that definition offers an explanation why so many of us can curse Mr. Trump.

Cathy and other local housing specialists suggest to me (always tactfully, I might add) that instead of using the term "Affordable Housing," it's better to frame a discussion around whether a person in need of housing earns low or moderate income levels.

Cathy describes some interesting trends as they pertain to people earning moderate income levels. With the recent surge in condominium conversion and a corresponding dearth in affordable rental units, along with low interest rates and creative first-time home buyer initiatives offered by the City of Chicago and local institutions, many people of moderate means (\$25K to \$50K, based on family size) are now home buyers.

At first blush, this seems wonderful. Home ownership offers people a proven wealth building vehicle. Home ownership also helps strengthen neighborhoods, as home owners with a vested stake typically take great interest in the upkeep and care of their immediate surroundings.

But, Cathy also offers words of concern. It seems that in our society's earnest push to encourage home ownership among people of moderate income levels, many new home buyers now devote up to 40% to 60% of their gross income to housing costs - far above the 33% often cited as manageable.

How can lenders allow this to happen? Mortgage companies, many from out of state, are more than eager to offer inappropriate loans. Making bad loans come at little risk to them, since the buyers are required to take out private mortgage insurance that insulates the lender from loss. As a result, many first-time homeowners are losing their homes to foreclosure. (City wide, predatory lending is another problem, yet, according to Cathy, not as big an issue in Rogers Park.)

As heartened as many of us real estate professionals are to see an influx of new home ownership, we must be also be sure that our home buyers are qualified. If necessary, we need to urge those who we feel cannot afford a particular unit to not overburden themselves.

Donald Trump would not fire you for taking this approach.

RESULTS OF WORKSHOP • RPBG BOARD MEETING

January 25, 2005

QUESTIONS

PANEL	#1	#2	#3	#4	#5	#6	#7
Tommy's Team	11,200	6%	7-1/8%	\$240	65 Days	\$88,000	\$975
Pritscher's Pals	11,200	5.8%	7-1/4%	\$220	65 Days	\$74,200	\$940
Webster's Wonks	11,642	5.8%	7-5/8%	\$213	65 Days	\$74,200	\$985
Klingher's Klan	11,500	5.2%	8-1/4%	\$235	65 Days	\$85,000	\$975
Manos' Men & Women	10,500	5.5%	7-1/4%	\$250	65 Days	\$83,000	\$1,100
Nichol's Nukes	11,500	5.5%	7%	\$240	65 Days	\$81,000	\$935
Average	11,257	5.6%	7.14%	\$233	65 Days	\$80,900	\$985

New SSA Promotes Vision for Morse Avenue

In December 2003, DevCorp North, with the approval of the City Council, was named sole service provider of the newly approved Clark and Morse Special Service Area, the second such SSA DevCorp North has undertaken. In Spring, the SSA began providing street cleaning services, as well as soil mulching of all trees along the main streets, and painting of city light poles. The SSA performs regular sidewalk cleaning Monday through Friday. Recently *The Builder* sat down with Rene Camargo, the SSA manager, Maryann Carrero, SSA president and Matt Bowker, a partner in the Morseland Restaurant and Bar, and a commissioner of the new SSA, to find out how the new SSA is faring. The results of that interview follow. Both Bowker and Carrero are RFBG directors. Though the SSA area includes Clark, the focus of this interview encompasses SSA work along Morse Avenue.

The Builder: How would you define an SSA?

Camargo: This is a given area in which business and property owners are assessed a tax levy and the money stays in the neighborhood. The city approves the appointed SSA commissioners who determine where and how the money is to be spent. The SSA has been in effect since December 2003, at which time we obtained a startup loan.

The Builder: What are the Clark and Morse Special Service Area's boundaries?

Camargo: The SSA boundaries extend along Morse Avenue from Sheridan Road to Clark Street and on Clark Street, from Wallen to Rogers.

The Builder: The SSA is supposed to be self-funded, is it not?

Camargo: Yes, the business people and property owners pay a tax levy which goes to the County Assessors office, which comes back to the SSA later on.

Bowker: The business people covered in the SSA pay a special tax levy, which is included in the funds they pay the Assessor's office, which we get back from the Assessor's office. But it takes a while before the money is available so we got a tax anticipation loan from the bank in lieu of the money, which will be received by the SSA from the Assessor's office.

The Builder: Just how much has been collected by the SSA so far and how is the money spent?

Camargo: Besides the landscaping services referred to above, we have used the \$24,000 collected for the first year for regular street cleaning services. We have our own maintenance department, which now numbers twenty workers, and they do the cleaning six days a week on Morse, Clark and Sheridan Road. We have a tractor and a street sweeper that we use to do that. Besides the cleaning, we are developing a marketing program and have allocated some funds for marketing, advertising and security. *(EDITOR'S NOTE: Since this interview, the City Police have already added a surveillance camera on Morse and Glenwood. See story on page 3).*

The Builder: What is the tax levy to pay for the SSA improvements?

Bowker: It is 0.06 percent off your total property tax bill. It could be \$500 or it could be \$3,000 depending on the size of your bill.

The Builder: We can see many improvements in the area such as the building which Washington Mutual has put up on the site of the old Osco Drugs building on Pratt and the condo lofts across the street from the Morseland, to name but a few.



Typical of the new developments springing up on Morse Avenue are these 25 new luxury condo units being built on the 1200 block of Morse Avenue.

Camargo: Yes, and we're very excited about that. And we've recently learned of a new building to be put up on the Northeast corner of Greenview and Morse. The developer, Bob Coe, has already presented the building drawings to the Alderman's Zoning Committee. It will be a six-floor condo, with two penthouses on the top. The building across the street from the Morseland is being constructed by Bill Markle and will contain 25 luxurious condos, which will run from \$240,000 to \$380,000 apiece. They will each contain about 1,700 square feet of space.

The Builder: What do you see as your primary needs right now?

Bowker: There are multiple problems and multiple ways to attack them, but right now, I would say that our most basic need is provide security for the business people and property owners in the area so that they feel comfortable and protected here.

We want to do a lot at once, but realize that our overall goals can only be achieved in small steps. Whether that means putting up planters, or changing the lighting or making sure that the streets are clean, it takes a coordinated effort and that's what the SSA can offer.

The Builder: What do you see as the primary benefits of the SSA?

Carrero: I think the first benefit has been the cleaning of the streets – making them look better – and also in developing a closer relationship among the merchants. What we have been doing this past year is to identify with the merchants what they need. We're in the process of putting together an entire marketing program and we're presently interviewing security firms to supplement the city police force.

OUR MISSION

The Rogers Park Builders Group's mission is to encourage and support responsible residential and commercial property investment, development, and ownership in the Rogers Park community. Looking far beyond bricks and mortar, the RPBG initiates and supports collaboration on city and community actions to create a destination community.

- Terry Sacks, Writer/Editor
- Michael Wallk, Past President and Events Chair
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Please Send Information About Becoming a Member of the Rogers Park Builders Group

Name _____

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I'm Interested In _____

Comments _____

Mail to: Mary Jane Sacks, Administrative Director
 Rogers Park Builders Group
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 Phone/Fax: (773)743-7453
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Devon Bank's Huffman to Teach in Real Estate Financing Meeting

Laurene Huffman, RPBG chairman on Community Outreach-Education and a veteran in the field of commercial real estate lending, will serve as a faculty member in a continuing education seminar to be held at the Sheraton Chicago-Northwest, in Arlington Heights on April 14th. Also participating in the meeting on commercial real estate financing in Illinois are John T. Duax of Michael Best & Friedrich, LLP; Gregg G. Rotter, of Levenfeld Pearlstein, and Bruno W. Tabis, Jr, of Crowley, Barrett & Karaba, Ltd. All parties interested in attending can register online at www.lorman.com. The meeting is sponsored by Lorman Education Services, a division of Lorman Business Center, Inc.

Do you have a copy of the updated 12-page Rogers Park brochure? Call Mary Jane Sacks for a complimentary copy or for more information on acquiring more copies: (773)743-7453 or visit: www.rogerspark.com You can also go to www.rpbg.org to print out an online version.