Letter from the President

By Ellen Jurczak

The year is almost over and a new slate of candidates is about to take over the helm of the BCO (check our website for a complete list of candidates and more details on the election - www.bcochicago.org). So at this time, it’s important for all of us to reflect on the past year’s accomplishments.

One of the goals of the BCO is to keep Bowmanville residents informed of projects initiated by the City, proposed real estate developments and traffic issues that affect the quality of life in Bowmanville. The BCO’s quarterly meetings with Alderman O’Connor have helped us keep abreast of new developments in the neighborhood and have allowed the BCO to make the alderman aware of residents’ opinions.

The City’s plans to convert property on the west side of Rosehill Cemetery into a nature preserve and the Griffin Theater’s plans to convert the old police station on Foster into a theater are making steady progress although the results will not be apparent for several months. The BCO made residents aware of proposals for developments on Foster that would have required zoning changes and the residents were able to make their opinions known to the alderman and the developers. Traffic improvements, such as adding a bump-out at Berwyn and Bowmanville, are the result of the BCO’s efforts.

The BCO has also improved communication with residents by introducing e-mail blasts for important news events and production of the new e-Bee. Residents are accessing the website (www.bcochicago.org) and hotline (866-837-1006) more than ever and the Bee was found to be universally valued by residents when a needs survey of members was conducted last fall.

Events such as the annual yard sale, Garden Walk and Ice Cream Social allow the BCO to thank the community for their support and make Bowmanville a more enjoyable place to live.

Thank you for your enthusiastic support of the Bowmanville Community Organization. Let’s continue to work together to improve the quality of life in our neighborhood!
Real Estate Taxes: Things You Can Do to Further Reduce Your Assessment

You can take steps to reduce your real estate assessment, even if you filed an appeal and it was turned down. You can also take these steps if your appeal was approved but you still believe your assessment is too high.

First, call or send a letter to the Taxpayer’s Advocate office (phone: 312.603.7530; fax: 312.603.5247; address: 118 N. Clark, 60602) and tell them you want the appeal reviewed again. This can result in a reduction, or additional savings.

You can continue to file appeals using the forms on the County Assessor’s website: www.cookcountyassessor.com/filings/active/appealonline.asp You can file appeals as often as you like. However, the reduction will not be reflected until your tax bill is issued for the time period during which your assessment was reduced – this can be six months to a year after the reduction is approved.

If you wish to pursue the appeal further, you can file an appeal with the Cook County Board of Review. The Board of Review opened September 11 and is scheduled to close October 11th. You can find out more about this process by contacting the Edgewater Community Council at 773.334.5609 or www.edgewatercc.org.
Bowmanville Garden Walk draws a crowd!

The 8th annual Bowmanville Garden Walk attracted a record number of participating gardens.

This year's walk was held on Saturday, August 5th from noon until 4 p.m. Twenty-two Bowmanville residents opened their gardens to the public for the event. One of the public comments praised the Bowmanville Community for our wonderful hospitality and noted that meeting all of the gardeners was a special treat.

Thirteen gardens were designated as competition gardens, while the other nine participated on a non-competitive basis. Scores were then totaled and blue, red, white and green ribbons were awarded and presented at the Garden Walk Awards Party.

Dane Caswell of Scotland Yards and David Genovese of Marguerite Gardens, Inc. judged the competition gardens based on the Danish System of Judging standards, which involved assigning point values in different categories such as design and overall effect, creative use of design, and overall plant health.

The "Best in Show" ribbon was awarded to Maria Velasquez. Blue ribbons were awarded to Maria Velasquez (Foster) and Scott & Ernestine Galassini (Hoyne). Red ribbons went to Patrick Brandell (Raveswood) and Vickie Barson (Berwyn) 6 White ribbons and 2 Green ribbons went to the remaining competition gardeners.

A complete list of participating gardens can be found in the article that begins on the home page of the BCO web site at www.bcochicago.org.

***Volunteers Needed***

The BCO is looking for volunteers to help with membership outreach, events, planning, bookkeeping, development, gardening, the newsletter, etc. If you’re interested, or just want to find out more, please contact any of the officers or committee chairs listed in this Bee.

Bowmanville Buzz...

A special THANK YOU goes out to two of our local businesses - Tempel Steel Company and Duray Fluorescent Manufacturing Company for their generous contributions. Our community is a better place to live because of your kind support of our organization and your investment in the community as a whole.

Also the BCO would like to recognize some long-time board members that have contributed countless hours to our community: Judy Andersen - Thanks for all you have done over the years! Tom Kennedy - Our community gardens are beautiful because of your dedication and thoughtful commitment. Mark Soehn - Thank you for keeping the organization focused on the goals and strengthening our “core”.

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Coping with Identity Theft - Part 1*

By Mark C. Soehn

Whether they're snatching your purse, diving into your dumpster, stealing your mail, or hacking into your computer, they're out to get you. Who are they? Identity thieves.

Identity thieves can empty your bank account, max out your credit cards, open new accounts in your name, and purchase furniture, cars, and even homes on the basis of your credit history. If they give your personal information to the police during an arrest and then don't show up for a court date, you may be subsequently arrested and jailed.

And what will you get for their efforts? You'll get the headache and expense of cleaning up the mess they leave behind.

There are really two types of identity theft:

- **Account takeover** - this is what happens when a thief gets your existing credit or debit cards (or even just the account numbers and expiration dates) and goes on a shopping spree at your expense

- **Application fraud** - this is what happens when a thief gets your Social Security number and uses it (along with other information about you) to obtain new credit in your name.

You may never be able to completely prevent either type of identity theft, but here are some steps you can take to help protect yourself from becoming a victim.

**Check yourself out** - It's important to review your credit report periodically. Check to make sure that all the information contained in it is correct, and be on the lookout for any fraudulent activity.

As of September 2005, you may get your credit report for free once a year. To do so, contact the Annual Credit Report Request Service online at [www.annualcreditreport.com](http://www.annualcreditreport.com) or call (877) 322-8228.

If you need to correct any information or dispute any entries, contact the three national credit reporting agencies:

- Equifax ([www.equifax.com](http://www.equifax.com) 1-800-525-6285)
- Experian ([www.experian.com](http://www.experian.com) 1-888-397-3742)
- TransUnion ([www.transunion.com](http://www.transunion.com) 1-800-680-7289)

*This is the first of a five-part series of articles that addresses all types of identity theft, suggests ways to protect your identity, and steps that can be taken should you become the victim of identity theft. Look for these topics in forthcoming editions of the Bowmanville Bee:

- **Part 2**: Protecting yourself against identity theft
- **Part 3**: Take a byte out of crime
- **Part 4**: Recovering from identity theft
- **Part 5**: Credit agencies can help

Mark C. Soehn, BCO Vice President, is a Principal at Financial Solutions Advisory Group, Inc.
Beautiful Bowmanville! Not just an expression

The community of Bowmanville is proving to be beautiful in many ways. Our gardens and yards are examples of quality landscaping and thoughtful expressions of design and plant art. Our hospitality and love of community is evident in the many block parties and BCO events like the recent Ice Cream Social and picnic dinner.

The Garden Walk and the Yard Sale welcome the public and show them what a special place this neighborhood continues to be. Thank you to Tom Kennedy and his many garden volunteers who keep the Bowmanville community garden looking great. The flowers and variety of plantings make Bowmanville Avenue a pleasant place to walk and drive by and perhaps aide in slowing of some traffic.

Thank you to B.A. Church, Dennis Pabich, Namrond Chamohn, and Lynn Reiels for adopting the Berwyn bump outs and planting the bright display of marigolds. Thank you to Alderman O’Connor for adding the new Berwyn bump out where we will have another “Welcome to Beautiful Bowmanville” sign. Thank you to Melvin Linden and Rosehill Cemetery for supporting the BCO events tents and use of the green space on Bowmanville Avenue. Thank you to Rogers Park Montessori School for constructing a colorful building and landscape statuary. Thank you to all the residents who take the time to plant and maintain their wonderful yards and parkways. Thank you to the business owners on Damen Avenue who are bringing art, cuisine, personal services and a fresh spirit to our pedestrian shops. Thank you to Tempel Steel for keeping Bryn Mawr clean and manicured.

The beauty of Bowmanville is all around us and is a reflection of the caring people who are our neighbors.

If you’ve received your reassessment you already know for sure that your property taxes are going up! Some of us have received increases of 40%, 50%, or even 100% or more! Meanwhile, the 7% Expanded Homeowners Exemption Bill was defeated in Springfield in April.

Representatives from the Bowmanville Community Organization attended the recent Chicago Unite - Rally for Property Tax Reform hosted by TRAC and held at the Boat House in Humboldt Park on Thursday, September 14th. Communities from all areas of Chicago sent representation to speak out about property taxes and the need for property tax reform.

Let our representatives (the folks that we elect) from City, County and State government know that the 7% Expanded Homeowners Exemption Bill must be called for a vote and passed in the November 2006 session. We need your voice heard in order to reestablish the 7% property tax cap. Please call, and encourage your friends, neighbors and co-workers to call to let our representatives at the City, County and State level know, “We want the 7% Expanded Homeowners Exemption Bill called for a vote and passed.”

Governor Blagojevich 312-814-2121 and 217-782-6830
Rep. Mike Madigan 773-581-8000
Pres. Emil Jones 217-782-2728
Mayor Richard Daley 312-744-3300

**”Rolling Property Tax Revolt of 2006” window signs are available free of charge from the BCO. Call 1-866-837-1006

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Bee Contributions
Welcome
Have a story to tell, a horn to toot about a good neighbor we should all know about, or an article to contribute? Submissions from all ages are welcome. Please contact us at news@bcochicago.org

Bee Counted - Advertise!
Card $20 (with artwork)
Card $30 (without art)
3.5”W X 2”H
Quarter Page $75
3.5”W X 5”H
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7.75W X 5”H

For further information, or to reserve space in the next issue of the Bowmanville Bee, please contact us at ads@bcochicago.org.

Help Deliver the Bee!
Volunteers are always needed and welcomed! Routes are either one large or two small blocks. Please call Scott Galassini at (866)837-1006.

Now Available!
“Beautiful Bowmanville” T-shirts in all Sizes. Only $12.00.
Contact Craig Hanenburg at 506-1696 or treasurer@bcochicago.org

BCO Calendar of Events

BCO Membership/Open Meeting and Board Election, Thursday, October 19th at 7:00 PM at the Rogers Park Montessori School, 1800 W. Balmoral Avenue. Speakers include representatives from the Chicago Department of Environment and Conservation Corp.

BCO Halloween Party, Saturday, October 28th from 4:00-8:00 PM at the Ghoulish Green Space at Bowmanville & Bell. Please join us for a “Hauntingly Good Time!”

BCO Board Meetings, Third Thursday each month, 7:30 p.m. at Tempel Steel Training Room, 5448 N. Wolcott.

Communication Committee Meetings, first Thursday of each month.

Planning and Development Committee Meetings, last Monday of each month

Garden clean-up days: Second Wednesday of each month starting June 14th, 6:30 p.m. until dark; and fourth Saturday of each month, starting June 24th through November 26th, 9:30 a.m. until 1:30 p.m.

Need another Bee? You can find them in the following local businesses...

Curves 5360 N. Lincoln Avenue
North Community Bank 5241 N. Western Avenue
Pauline’s Restaurant 1754 W. Balmoral Avenue
Claddagh Ring 2308 W. Foster Avenue

Join the BCO

Join or renew your membership today! Please return this form with your check for $12.00 to the Bowmanville Community Organization to: BCO, c/o Craig Hanenburg, 5361 N. Bowmanville, Chicago, 60625. Questions? Call Craig at (866)837-1006 or email membership@bcochicago.org.

Name _____________________________________________
Address _____________________________________________
City ______ State ______ Zip _____________________________
Phone _______ Fax _____________________________
Email _____________________________________________

☐ Renewal  ☐ New Member  Committee I’d serve on:_____________________

THANK YOU FOR YOUR SUPPORT!