

VETERANS ADVISORY NEWS

MONTHLY NEWSLETTER

DECEMBER 16TH, 2016

INSIDE THIS EDITION:

VA COUNTY LOAN LIMITS FOR 2017 – CIRCULAR 26-16-36.....2

UPDATE: TRANSITION ASSISTANCE PROGRAM (TAP) TO EASE TRANSITION FOR SERVICE MEMBERS.....3

WHAT ARE E-BENEFITS? GATEWAY TO YOUR BENEFITS INFORMATION.....4

GI BILL TOP FIVE THINGS TO KNOW.....5

BLOOD PRESSURE STUDY ON VIETNAM ERA VETERANS6

BROOKFIELD ZOO AND FOREST PRESERVES OF COOK COUNTY WINTER PROGRAMS SCHEDULE7

UPCOMING: COOK COUNTY VETERANS BENEFITS AND RESOURCE EVENTS7



THE DEPARTMENT OF VETERANS AFFAIRS WAS CREATED BY COOK COUNTY BOARD PRESIDENT TONI PRECKWINKLE IN DECEMBER 2012 TO SERVE THE COUNTY’S EMPLOYEE VETERANS AND VETERANS WHO LIVE IN COOK COUNTY THROUGH OUTREACH AND SUPPORT SERVICES.

QUESTIONS/COMMENTS:

BILL BROWNE: 312-603-6423
AUDREY MOLLO: 312-603-2221
COOK COUNTY VETERANS AFFAIRS EMAIL: VETERANS.AFFAIRS@COOKCOUNTYIL.GOV
COOK COUNTY VETERANS AFFAIRS WEBSITE: WWW.COOKCOUNTYIL.GOV/AGENCY/VETERANS-AFFAIRS/

MESSAGE FROM COOK COUNTY VETERANS AFFAIRS

Dear Veterans:

This month’s newsletter contains information on the following veteran-related issues: Updated loan limits for VA home loans; Transition Assistance Program (TAP) for jobs; e-benefits website updated information; five things to know about the GI Bill; and Blood Pressure Study for Vietnam-era Veterans.

Please note: The name of Commissioner Edward M. Moody (6th District) was left off as a supporter of amendment #16-0385 – The Cook County Forest Preserve District Veteran’s Reduced Camping Fee permit. We regret the omission.

Veterans who have a 70% or greater disability and applied for the **Disabled Veterans HomeOwner Tax Exemption** must re-apply with an updated VA letter to get the tax exemption for 2016 taxes. Be on the lookout after the New Year for the renewal letter.

Cook County Veterans Affairs encourages you to share this information with other veterans and their dependents, and to use this newsletter as a reference tool for upcoming veteran activities, events, and workshops. For further information, please visit the official Cook County Veterans Affairs website at www.cookcountyl.gov/agency/veterans-affairs.

Bill Browne, Director
 Cook County Veterans Affairs





2017 DEPARTMENT OF VETERANS AFFAIRS COUNTY LOAN LIMITS – CIRCULAR 26-16-36

http://www.benefits.va.gov/HOMELOANS/documents/circulars/26_16_36.pdf

1. Purpose. This Circular announces the Department of Veterans Affairs' (VA) effective loan limits for loans closed on or after January 1, 2017.
2. Interest Rate Reduction Refinancing Loans (IRRRLs). County loan limits do NOT apply to IRRRLs. VA will guarantee 25% of the loan amount on an IRRRL, regardless whether loan exceeds the limit for a particular county.
3. How VA Calculates Effective Loan Limits. It is important to note that VA does not impose a maximum loan amount that veteran may borrow to purchase a home; instead, the law directs the maximum amount that VA may guarantee on a home loan. Because most VA loans are pooled in securities that require a 25% guaranty, the effective no down-payment loan limit on VA loans is typically four times VA's maximum guaranty amount. Lenders may make loans greater than the effective loan limit; however, the Veteran may be required to make a down-payment; typically 25% of the difference between the loan amount and the county loan limit. Down-payments required on VA loans are typically far less than down payments required on other loan products.
4. Effective Loan Limit Calculations. The 2017 effective loan limits are posted at: www.benefits.va.gov/homeloans/purchaseco_loan_limits.asp. Note that for purposes of determining the VA guaranty, lenders are instructed to reference only the One-Unit Limit column in the Federal Housing Finance Agency (FHFA) Table "Fannie Mae and Freddie Mac Maximum Loan Limits for Mortgages Acquired in Calendar Year 2017 and Originated after 10/01/2011 or before 7/1/2007". While a Veteran may use the VA Home Loan Guaranty benefit to acquire a property up to 4-units in size, VA's maximum guaranty amount will be based on the One-Unit (single-family residence) limit, as prescribed by FHFA in the aforementioned table. For example, if a Veteran plans to purchase a four-unit dwelling for \$700,000, in a county where the FHFA One-Unit (single-family residence) limit is \$424,100, then VA's maximum guaranty amount would be 25% of the \$424,100."
5. Lender Actions for Closing for Higher-Limit Counties. All loans, excluding IRRRLs, closed on or after January 1, 2017, will be eligible for the higher loan limit.
6. Lender Actions after Closing for Lower-Limit Counties. VA will honor the previous year's higher limit on all loan types, except IRRRL. No exceptions to this policy will be granted for loans that fall outside the parameters below.
 - a. Purchase loan. Provided the sales contract has been ratified by all parties and the Uniform Residential Loan Application (URLA) is signed by both parties prior to January 1, 2017; lenders are required to upload a copy of the ratified contract, URLA, and Closing Disclosure into WebLGY system after receipt of the Loan Guaranty Certificate.
 - b. Refinance loan. If the borrower is originating a non-IRRRL refinance loan, the URLA must be signed by the lender and the borrower prior to January 1, 2017, and provided to VA with a time stamp substantiating the date the URLA was printed. Note that VA will only permit the use of the previous year's higher limit for loan applications taken on or before December 31, 2016, and where the loan closed on or before December 31, 2016.
7. Rescission: This Circular is rescinded January 1, 2018.

By Direction of the Under Secretary for Benefits Jeffrey F. London
Acting Director, Loan Guaranty Service

Distribution: CO: RPC 2021

SS (26A1) FLD: VBAFS, 1 each (Reproduce and distribute based on RPC 2021)

Disclaimer: Re-published content may have been edited for length and clarity



TRANSITION ASSISTANCE PROGRAM IMPROVEMENT EASE PATH FOR SERVICE MEMBER TO VETERAN

www.blogs.va.gov/VAntage/32897/five-years-obama-administration-highlights-improvements-transition-assistance-program/



In 2011, faced with veteran unemployment rates that remained high following the recession and a national need for more entrepreneurs and skilled workers, the President signed the VOW Act, mandating that the Department of Labor (DOL) study the skills that service members learn in the military to improve translation into civilian-sector certifications. The act also authorized VA to provide eligible veterans with up to one year of additional Montgomery GI Bill, vocational rehabilitation and employment benefits, and expand the Special Incentive Program to employers who hire and provide on-the-job training for eligible veterans.

The administration brought together a diverse group of government partners to redesign the old Transition Assistance Program (TAP) to ensure separating members are prepared for advancement and meaningful career opportunities. The Departments of Defense (DoD), Education, Labor, VA, and Office of Personnel Management, Small Business Administration, and others, oversaw the implementation of a framework to instruct, gauge, and enhance the veterans career readiness through the redesigned TAP. “For many service members, TAP is the first encounter they will have with VA,” said C. Coy, VA Deputy Under-Secretary for Economic Opportunity. The interagency collaboration improved communication; better leveraged tools and limited resources; and resulted in enhancements to TAP, including:

- Redesigned curriculum mandatory for separating service members and available to military spouses
- Additional “career tracks” for starting a business, seeking job-ready skills, and pursuing higher education
- Individual transition plans that are customized to each service member’s personal goals
- Completion based on achieving career readiness standards, not simply attendance

The program concludes with a capstone event, verifying that each service member has met career readiness standards and has an actionable individual transition plan. The enhanced TAP also equips service members with the skills and resources to cope with stress of separating from the military; how to identify and promote translatable employment skills, training and pre-transition activities to help obtain meaningful civilian employment; and information on how to capitalize on all the VA benefits earned through their military service. An additional congressional authority called SkillBridge complements TAP by allowing eligible service members to obtain civilian job skills training from employers beginning up to six months prior to separating from the military. To further improve transition, an online curriculum was made available to veterans and their families. Participants can access the courses and review the training at their preferred pace. Veterans who transitioned before the enactment of the redesigned TAP can also take advantage of this online curriculum at any time, available **here**. Since the implementation of the VOW Act:

- More than 1 million service members have transitioned into civilian life
- Veteran unemployment reduced from 9.9% (2011) to 4.3% today; Post-9/11 veteran unemployment at 4.7%.
- VA has deployed more than 300 benefit advisors worldwide to provide information on VA benefits and services

Every year about 200,000 service members separate or retire from active duty. Agencies continue working to ensure veterans and their families are provided the opportunity to fulfill the American dream. To learn more, visit:

- DoD curriculum/Transition resources: www.dodtap.mil/. VA support under TAP: www.benefits.va.gov/tap/.
- DOL Employment resources for veterans and Job Centers offering in-person assistance: <http://veterans.gov/>.
- OPM resources supporting veteran employment in the Federal Government: www.fedshirevets.gov/.
- Federal Government Council on Veterans Employment assists transitioning service members, and their families with federal careers, visit the one-stop resource for federal employment at www.fedshirevets.gov.

Disclaimer: Re-published content may have been edited for length and clarity.



My Gateway to Benefit Information

<https://www.ebenefits.va.gov/ebenefits/homepage>

What is eBenefits?

eBenefits is a joint VA/DoD web portal that provides resources and self-service capabilities to Veterans, Service members, and their families to research, access and manage their VA and military benefits and personal information. It is an essential way for Veterans, Service members, and their families to receive access to and service from VA and DoD.

What can I do with eBenefits?

Some of the features within eBenefits allow Veterans and Service members to access official military personnel documents, view the status of their disability compensation claim, transfer entitlement of Post-9/11 GI Bill to eligible dependents (Service members only), and register for and update direct deposit information for certain benefits.

How do I access eBenefits?

eBenefits is located at www.ebenefits.va.gov. Before Veterans can access and use eBenefits they must be listed in the Defense Enrollment Eligibility Reporting System (DEERS) and obtain a DS Logon. Service members can access eBenefits with a DS Logon or Common Access Card (CAC). They can choose from two levels of registration, DS Logon Level 1 Basic and DS Logon Level 2 Premium. Note: If Veterans attempt to register and are informed they have no DEERS record, VA will first need to verify military service and add them to DEERS. Contact your VA Regional Offices for help with process.

How do I register for an eBenefits account?

You can register for an eBenefits account online using the eBenefits DS Logon Account Registration Wizard. There are two types of registration, Basic and Premium. You will be walked through a series of questions to assist you in obtaining a Premium eBenefits Account, which gives the highest level of eBenefits features. With a Premium Account you can view personal data about yourself in VA and DoD systems, apply for benefits online, check the status of your claims, update your address records, and more. To get a Premium eBenefits Account, you must verify your identity.

eBenefits Features?

- Apply for Veterans benefits online
- Check on your compensation or pension claims status
- Upload documents to support your compensation or pension claim
- Check Post-9/11 GI Bill enrollment status
- Use the VetSuccess employment search
- View DoD TRICARE health insurance
- Sign up for Veterans' Group Life Insurance (VGLI) (Time limits apply)
- Search for and select an accredited representative or organization
- Order prescription medications
- Message your physician securely
- Access your medical information via Blue Button
- Utilize the military skills translator and résumé builder
- Order medical equipment such as hearing aid batteries and prosthetic socks
- Check on your appeal status
- Generate a VA home loan certificate of eligibility
- Obtain official military personnel documents such as DD Form 214
- Register for and update direct deposit information for certain benefits



GI BILL TOP 5 THINGS TO KNOW

<http://www.military.com/education/gi-bill/5-must-know-gi-bill-facts.html>

Fact #1. You have 10 - 15 years to use your GI Bill benefits. Once you separate from the service you have 10 years to use all your benefits under the Montgomery GI Bill and 15 years to use your Post-9/11 GI Bill. Although separating from service "starts the clock" on your time limit, you should know that if you rejoin active-duty service for more than 90 days before your time limit expires the clock resets. In other words, you get 10-15 years from your last discharge. Example: Seaman Smith left active duty and joined the Navy Reserve. Three years later she returned to active duty with twelve years remaining on her GI Bill clock. At that point, the clock is reset at the 15-year mark when she leaves active duty service again, at which point the 15 year clock will start ticking again. She now has a fresh 15 years left to use ALL of her benefits or she will lose her remaining balance, which then returns to Uncle Sam.

Fact #2. The GI Bill is not Federal Financial Aid. The GI Bill is not considered **Financial Aid** in the traditional sense. College and University financial aid departments don't consider GI Bill financial aid because it is normally paid directly to you, not the school. Most schools will require you to sign a promissory note or apply for student loans to pay upfront. You will then be required to pay these loans - hopefully with GI Bill payments. This means you are eligible for student loans, scholarships, and Pell Grants along with the GI Bill. Although un-taxable, GI Bill benefit payments reduce the amount of financial aid you're eligible to receive.

Fact #3. You can stop and start using the GI Bill as needed. Unfortunately, many people believe that once you apply for benefits you have to remain enrolled in school to get the full benefit. Thankfully that's not true; you can use the GI Bill for any period of time. Take time off and re-apply to use it again at a later date (keeping in mind fact number one). You can use it as you progress towards your education goal. If you use your benefits wisely, your GI Bill benefits can help you finish your associates, work on your bachelor's, and later, complete your master's degree.

Fact #4. A "month" of benefits doesn't always mean a month. The GI Bill benefit provides 36 months of education benefits. The term "months" can often be confusing. The "36 months" of benefits does not mean you have only 36 months to use it, nor does it mean you must use it all in one 36 month period. There are two ways the term month is used. One way is for active duty, and the other is for veterans. The following should help you to understand this aspect of the GI Bill. *For the Post-9/11 GI Bill:* If you go to classes full time for either 1 month or 30 days you use 1 month worth of benefits. For example, if your classes go from February 1 to March 15 you use 1.5 months of benefits (1 month for February - since it is a calendar month, and 1/2 month for March - since you were in class for 15 days.) *Montgomery GI Bill:* If you are a veteran you are basically charged one month of entitlement for each month of full-time training. If you are on active duty and go to school full-time for four months, but tuition is only \$1,000, you will still be charged four months of your 36 month entitlement. In this example a "month" actually does mean a month. If you are using your GI Bill for training other than college or vocational training, there are different rules. See **Flight Training, Apprenticeship/On-the-Job Training, or National Testing Programs** pages for specific information.

Fact #5. GI Bill pays according to number of credits you take and how much active duty service you have. The Post-9/11 GI Bill pays according to several factors, the main factors being number of months served on active duty and the number of credit pursued. If you are attending public school, the Post-9/11 GI Bill pays your full tuition directly to the school. You receive a monthly housing allowance and up to \$1000 a year for books and supplies. Housing allowance is paid at a percentage based on your active duty service, and your credit load. **See our Post-9/11 Overview page for detailed information.** Montgomery GI Bill payment rates are based on factors, the biggest being your credit load. For example a full-time student using the Montgomery GI Bill will get up to \$1,857, while a half-time student will only get half that amount. Learn more about how **GI Bill Payment Rates** work. You can apply for the GI Bill online by going to the VA's **vets.gov** website and completing an online application. For details, see the **Post-9/11 GI Bill Application Process** and get started using your benefits today!

Disclaimer: Re-published content may have been edited for length and clarity.



BLOOD PRESSURE STUDY: VIETNAM ERA VETERANS

www.va.gov/HEALTH/NewsFeatures/2016/November/Research-on-Vietnam-Veterans-and-Blood-Pressure.asp



VA researchers found a link between service-related occupational exposure to herbicides and high blood pressure (hypertension) risk among U.S. Army Chemical Corps (ACC) Veterans, a group of Veterans assigned to do chemical operations during the Vietnam War. Researchers also found an association between military service in Vietnam and hypertension risk among these Veterans. Researchers at VA's Post Deployment Health Services Epidemiology Program, Office of Patient Care Services, conducted the Army Chemical Corps Vietnam-Era Veterans Health Study, three-phase study of nearly 4,000 Veterans who served in the U.S. Army Chemical Corps between 1965 through 1973.

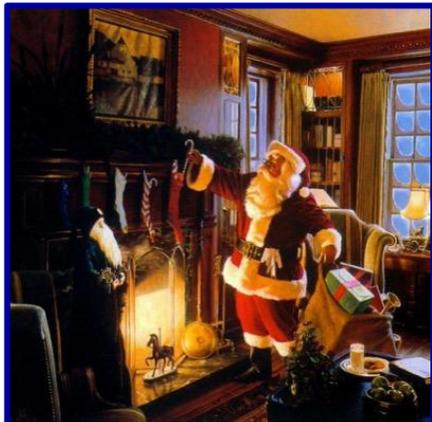
The study included a survey that requested information on these Veterans' exposure to herbicides, whether they were ever diagnosed with hypertension by a physician, and their health behaviors such as cigarette smoking and alcohol use. To confirm self-reported hypertension, researchers conducted in-home blood pressure measurements and a medical records review for a portion of study participants. *Hypertension highest among Veterans who distributed or maintained herbicides (sprayers) in Vietnam.* ACC Veterans were studied because of their documented occupational involvement with chemical distribution, storage, and maintenance while in military service. This study follows a request by former Secretary of Veterans Affairs Eric K. Shinseki for VA to conduct research on the association between herbicide exposure and hypertension to learn more about if hypertension is related to military service in Vietnam. The research was originally designed and led by Han Kang, Dr. P.H., former director of VA's Epidemiology Program (now retired). Yasmin Cypel, Ph.D., M.S., another researcher with VA's Epidemiology Program, is currently the principal investigator on this study, which extends prior research on these Veterans.

"This study expands our knowledge of the relationship between hypertension risk and both herbicide exposure and service in Vietnam among veterans who served during the War by focusing on a specific group of Vietnam era Veterans who were occupationally involved in chemical operations," said Dr. Cypel. Self-reported hypertension was the highest among Veterans who distributed or maintained herbicides (sprayers) in Vietnam (81.6%), followed by Veterans who sprayed herbicides and served during the Vietnam War but never in Southeast Asia (non-Vietnam Veterans) (77.4%), Veterans who served in Vietnam but did not spray herbicides (72.2%), and Veterans who did not spray herbicides and were non-Vietnam Veterans (64.6%). The odds of hypertension among herbicide sprayers were estimated to be 1.74 times the odds among non-sprayers, whereas the odds of hypertension among those who served in Vietnam was 1.26 times the odds among non-Vietnam Veterans.

The researchers would like to extend their thanks to all those Army Chemical Corps Vietnam Era Veterans who participated in this study for their contribution to the research. Without their input there would be no findings to report and no additions to existing findings on the health consequences of military service during the Vietnam War. VA will review the results from this research, along with findings from other similar studies and recommendations from the recent National Academies of Science report on Veterans and Agent Orange, when considering whether to add hypertension as a presumptive service condition for Vietnam Veterans. To read more about the Army Chemical Corps Vietnam-Era Veterans Health Study, go to <http://www.publichealth.va.gov/epidemiology/studies/vietnam-army-chemical-corps.asp>. To read the published article containing findings from this study, go to <https://www.ncbi.nlm.nih.gov/pubmed/27820763>.

- See more at: <http://www.va.gov/HEALTH/NewsFeatures/2016/November/Research-on-Vietnam-Veterans-and-Blood-Pressure.asp#sthash.I7Vhvcqn.dpuf>

Disclaimer: Re-published content may have been edited for length and clarity.



Cook County Employment Opportunities available for Offices under the President, Forest Preserve District, and Health and Hospitals Systems can be found at: www.cookcountyil.gov/current-job-listings

Forest Preserves District: <http://fpdcc.com/about/jobs/>

Health and Hospitals Systems: www.cookcountyhhs.org/about-cchhs/human-resources/careers/



COOK COUNTY DEPARTMENT OF VETERANS AFFAIRS

COOK COUNTY VETERANS AFFAIRS
COOK COUNTY BUILDING, RM. 801
118 NORTH CLARK STREET
CHICAGO, ILLINOIS 60602

WWW.COOKCOUNTYIL.GOV/AGENCY/VETERANS-AFFAIRS/

BILL BROWNE: (312) 603-6423
AUDREY MOLLO: (312) 603-2221
COOK COUNTY VETERANS AFFAIRS E-MAIL: VETERANS.AFFAIRS@COOKCOUNTYIL.GOV

UPCOMING VETERANS BENEFITS AND RESOURCE EVENTS

See Following Inserts for More Information and Event Details

BROOKFIELD ZOO HOLIDAY MAGIC NOW OPEN!

- NOW IN ITS 35TH YEAR, THE BROOKFIELD ZOO HOLIDAY MAGIC FEATURES OVER 1 MILLION TWINKLING LED LIGHTS. VISIT THIS AMAZING EVENT SATURDAYS AND SUNDAYS, DECEMBER 3-4, 10-11, 17-18, AND MONDAY, DECEMBER 26 - SATURDAY, DECEMBER 31. EVENT OPENS 10 A.M. TO 9 P.M. FESTIVITIES BEGIN AT 4 P.M. SEE THE LIGHTS. FEEL THE MAGIC. CONTINUE THE TRADITION. FOR INFORMATION, PURCHASE TICKETS, OR DOWNLOAD A SCHEDULE, VISIT [HERE](#) OR AT [HTTP://WWW.CZ.ORG/HOLIDAYMAGIC](http://www.cz.org/HOLIDAYMAGIC).

FOREST PRESERVES OF COOK COUNTY ANNOUNCES WINTER SCHEDULE

- THE FOREST PRESERVES OF COOK COUNTY WINTER PROGRAMS AND EVENTS SCHEDULE IS NOW AVAILABLE. WINTERTIME BRINGS FAMILY-FRIENDLY WAYS TO GET OUTDOORS AND ENJOY THE FOREST PRESERVES, PROVIDING VISITORS OPPORTUNITIES TO EXPERIENCE FUN ACTIVITIES INCLUDING SLEDDING, SNOWSHOEING, SNOWMOBILING AND MORE. THROUGHOUT WINTER, VISITORS CAN ENJOY CROSS-COUNTRY SKIING IN ALL PARTS OF THE FOREST PRESERVES, EXCEPT FOR GOLF COURSES AND NATURE CENTERS, FROM SUNRISE TO SUNSET. BEGINNING DECEMBER 17 AND CONDITION PERMITTING, SAGAWAU ENVIRONMENTAL LEARNING CENTER AT 12545 W. 111TH STREET IN LEMONT, WILL OFFER COMPLETE NORDIC SKI PROGRAM, INCLUDING GROOMED TRAILS, EQUIPMENT RENTALS, AND BEGINNER LESSONS.
- THE FOREST PRESERVES OFFERS NINE DIFFERENT SLEDDING AND COASTING HILLS FOR THE 2016-2017 SEASON. DAN RYAN WOODS, CALDWELL WOODS, DEER GROVE PICNIC GROVE #5, WESTCHESTER WOODS AND SWALLOW CLIFF OFFER SLEDDING WITH LIGHTING FROM 10 A.M. TO 9 P.M.; PIONEER WOODS, TED LECHOWICZ WOODS, SCHILLER WOODS AND DEER GROVE PICNIC GROVE #4 OFFER SLEDDING WITHOUT LIGHTING FROM 10 A.M. TO SUNSET. NEARLY ALL SLEDDING HILLS ARE OPEN WHEN THERE IS AT LEAST 3 INCHES OF SNOW ON FROZEN GROUND; SWALLOW CLIFF REQUIRES AT LEAST 6 INCHES OF SNOW. FOR A COMPLETE LIST OF WINTER ACTIVITIES, LOCATIONS AND RULES, VISIT [HERE](#) OR AT [HTTP://FPDCC.COM/RECREATION/WINTER/](http://FPDCC.COM/RECREATION/WINTER/).

ENERGY SMART: A NICOR GAS PROGRAM – STAY WARM WITH A FURNACE TUNE-UP IF YOU HAVE QUESTIONS OR TO SCHEDULE YOUR FURNACE TUNE-UP, CONTACT:

- CALL (877) 886-4239 OR SEND AN EMAIL TO info@nicorgasrebates.com

CIRCUIT COURT OF COOK COUNTY, ELDER JUSTICE CENTER –SENIOR ENRICHMENT SEMINAR SERIES AT THE RICHARD J. DALEY CENTER CR 2005 IN CHICAGO, AND 2017 SCHEDULE

- POWERS OF ATTORNEY AND ADVANCE DIRECTIVES: WHEN, WHAT, AND WHY?
 - TUESDAY, JANUARY 10TH FROM 12:00 P.M. UNTIL 1:30 P.M.
- TO REGISTER FOR A SENIOR ENRICHMENT SEMINAR, CONTACT (312) 603-9233

NATIONAL WOMEN VETERANS UNITED – PRE-NEW YEAR'S DINNER DANCE FUNDRAISER PROCEEDS SUPPORT NNVU WOMEN VETERANS CENTER, 501(c) 3 ORGANIZATION

- AMERICAN LEGION POST 330 MEMORIAL HALL AT 950 LEGION DRIVE, CALUMET
- FOR TICKETS, CALL (872) 731-2150 OR SEND AN EMAIL nwvu.org@gmail.com



Chicago Zoological Society
Inspiring Conservation Leadership

Holiday Magic 2016

Location: Zoowide

Date: Saturdays and Sundays, December 3-4, 10-11, 17-18,
and Monday, December 26 – Saturday, December 31

Open 10 a.m. to 9 p.m. Festivities Begin at 4 p.m.

See the Lights. Feel the Magic. Continue the Tradition.

Now in our 35th Year, Chicagoland's Largest and Longest Running Lights Festival with Over 1 Million Twinkling LED Lights; *New Polar Lights*; Plus, a 41-Foot Talking Tree, Train Display, Carolers, Ice carvers, and Much More! Holiday Magic is FREE for Members. [Not a Member? Purchase Tickets Here.](#)

Highlights:

Our NEW Polar Lights show; Wild Encounters will be open during Holiday Magic. The parakeet aviary will be closed. Wild Encounters admission will be free after 4pm; Photos with the Animals will take place in the ITW Animal Ambassador building. We will feature animals from Wild Encounters including alpaca, llama, reindeer and Animal Ambassadors. 5pm to 8pm; A special 6:00 p.m. Dolphins in Action is back!; Photos with Santa and Mrs. Claus will be in Santa's Workshop in Seven Seas Underwater Viewing on December 3-4, 10-11, 17-18 [Download Holiday Magic Schedule](#)

Many indoor exhibits will be open for viewing favorite animals, Singing to the Animals (Reindeer, Big Cats, Bears) and Zoo Chats. In addition, zoo restaurants and food stands will be open with full menus, holiday treats, and gift shops with hundreds of unique items for those hard-to-shop-for loved ones.

Zoo Chats:

- 5:00pm – Crocodiles (Swamp)
- 5:30pm – Reptiles (Feathers & Scales)
- 6:00pm – Bears (GBW)
- 6:30pm – Lemurs (Hamill Family Play Zoo)
- 7:00pm – Rhinos (Pachy)
- 7:30pm – Big Cats (Big Cats)

Singing to Animals:

- 5:30pm – Reindeer (Wild Encounters)
- 6:30pm - Big Cats (Big Cats)
- 7:30pm – Bears (Great Bear Wilderness)

Enjoy a full schedule of nightly music and entertainment in the Pavilions. Also on the schedule are nightly ice carving demonstrations, an amazing magic show, costumed characters, a model railroad display, and a 41 foot LED Talking Tree.



WINTER RECREATION

The Forest Preserves offers many options for enjoying the winter months in Cook County.



SLEDDING

We offer five sledding hills with lighting, open 10 am - 9 pm:

- Dan Ryan Woods - Chicago
- Caldwell Woods - Chicago
- Deer Grove #5 - Palatine
- Westchester Woods - Westchester
- Swallow Cliff - Palos Park (open when there is at least 6" of snow)

We also offer four sledding spots without lighting, open 10 am - sunset:

- Pioneer Woods - Willow Springs
- Ted Lechowicz Woods - Chicago
- Schiller Woods - Schiller Park
- Deer Grove #4 - Palatine

Sledding hills are open when there are at least 3" of snow on frozen ground.

SNOWBOARDING

Snowboarding is allowed at Dan Ryan Woods on the new snowboarding hill only.



CROSS-COUNTRY SKIING & SNOWSHOEING

Visitors can cross-country ski in all parts of the Forest Preserves, except for golf courses and Nature Centers, from sunrise to sunset. Sagawau Environmental Learning Center in Lemont offers a complete Nordic Ski Program, including groomed trails and lessons. See page 10 for details.

All areas are open to snowshoeing. Check Nature Center listings on pages 4-15 for snowshoe rental details. Campgrounds offer snowshoes and cross-country skis for rent by campers.

ICE FISHING

Ice fishing is permitted at 22 designated waterbodies, from 8 am - sunset. Fish at your own risk—ice conditions are not monitored by the Forest Preserves. A minimum of 4" of solid ice over the entire lake is strongly recommended. Find a complete list of locations at fpdcc.com/recreation/winter.

SNOWMOBILING

Snowmobiling is allowed in four designated areas from 10 am - 10 pm:

- Ned Brown Meadow - Rolling Meadows
- North Creek Meadow - Lansing
- Morrill Meadow - Palos Hills
- Turtlehead Lake - Orland Park

Snowmobile areas are opened with a 4" snow base on frozen turf. Snowmobiles must be registered with the State of Illinois and the Forest Preserves of Cook County. Proof of insurance is required. Permits can be obtained at General Headquarters in River Forest or online. Fee applies.

ICE SKATING

Visitors can ice skate from 8 am - sunset on six designated lakes:

- Barrington Road Pond - Hoffman Estates
- Buffalo Woods Pond - Lyons
- Busse Lake North Pool - Elk Grove Village
- Crawdad Slough - Willow Springs
- Deer Grove Lake - Palatine
- Hidden Pond - Hickory Hills

Visitors skate at their own risk—ice conditions are not monitored by the Forest Preserves. A minimum of 4" of solid ice over the entire lake is strongly recommended.

For a complete list of winter activities, locations and rules, visit fpdcc.com/recreation/winter.

OUTDOOR ADVENTURES

Calling all outdoor adventurers! Meet up for wilderness skill building, hiking, exploring, nature-based art making and more. Drop-in programs. Call 312-533-5751 for more information.

Survivor!

Thatcher Woods Pavilion

8030 Chicago Ave, River Forest
Great for families! Test your skills in our scenario-based game that will lead you on a hike throughout the preserve and face you with challenging questions and situations that will help teach you about making the right decisions in outdoor survival situations.

Wednesday, Dec 7 • 4:30 - 6:30 pm



BIRD THE PRESERVES

Christmas Bird Count

Join in this annual tradition of small groups of birders searching sections of an established bird circle. The results become part of one of the nation's oldest volunteer biological surveys. New birders are welcome. Maps of the count areas and contact information for the compilers: audubon.org/conservation/join-christmas-bird-count

Various days from Dec 14 through Jan 5 • Various times and locations



Birding with the Field Museum at Eggers Grove

11201 S Ave B, Chicago

Meet at the comfort station building for our final #birdthepreserves field trip. More information at: fieldmuseum.org/at-the-field/programs/birding-field.

Saturday, Dec 17 • 8 am

Chicago Audubon Society Big Year Birding Field Trip at Skokie Lagoons Erickson Woods, 1651 Willow Rd, Winnetka

Walk lasts two hours, but leave early if you need to. Updates: chicagoaudubon.org. Walk Leader: Dave Willard, dwillard@fieldmuseum.org, 312-665-7731.

Tuesday, Dec 20 • 7 am

Cold Weather Creations

Swallow Cliff Stairs—Pavilion IL Rt 83 (Cal Sag Rd) & US Rt 45

Join us we celebrate the winter season through art making. We will be inspired by the winter weather and landscape to create various art and craft pieces. Hot cocoa and other refreshments will be served. *All ages.*
Wednesday, Jan 11 • 1 - 5:30 pm

Snowy Scavenger Hunt

Rolling Knolls Pavilion

11N260 Rohrsen Rd, Elgin
Let's go on a scavenger hunt! Make some interesting winter observations as you hike through the woods. Record your findings as you go. Dress for the weather.
Wednesday, Feb 8 • 2:30 - 6 pm

PAVILION RENTALS



The Forest Preserves of Cook County offers affordably priced rental pavilions that are ideal venues for weddings, family reunions, anniversary celebrations, birthday parties and much more. Each pavilion features a catering kitchen, restrooms, parking and ADA accessibility. For booking information, call 773-792-0149, email pavilion.rentals@cookcountyl.gov or visit fpdcc.com/pavilions.

Mathew Bieszczad Volunteer Resource Center

6100 North Central, Chicago

Thatcher Woods Pavilion
8030 Chicago Ave, River Forest

Dan Ryan Woods Pavilion
8700 South Western Ave, Chicago

Swallow Cliff Pavilion
IL Rt 83 (Cal Sag Rd) & US Rt 45

PERMITS OPENING DAY

Tuesday, Jan 3 • 8 am

Online and in-person permit sales for 2017 will begin at 8 am on Tuesday, January 3. Picnic permits are required for groups of 25 or more.



To view this as a webpage, go [here](#).



[REBATES](#) [ASSESSMENTS](#) [FREE PRODUCTS](#) [FIND A CONTRACTOR](#)

Stay warm this
winter with a
furnace
tune up



You might have heard that a simple, once a year furnace checkup can help keep your furnace running right all season long. But what is a furnace tune up and why is it important?

Lubricate all moving parts

Lubrication reduces friction wear and tear on your equipment, ensuring that it works efficiently and lasts for a long time.

Check the equipment and controls

The contractor will check to make sure the system starts, runs, and shuts off correctly, and will ensure the furnace is running properly and safely.

Check connections, pressure and combustion

The contractor will check the gas connections, gas pressure, burner combustion and heat exchanger. Improperly operating gas connections can cause the unit to not work as efficiently. Dirty or broken parts can cause the equipment to operate less safely and efficiently.

[See the complete checklist](#)

To schedule your furnace tune-up, use our [Find a Contractor tool](#) to find a Contractor Circle member in your area.

If you have questions, please [email us](#), use our contact page or call us at 877.886.4239. energySMART, a Nicor Gas program, is funded by Nicor Gas customers in compliance with Illinois law.

Nicor Gas, 1844 Ferry Rd, Naperville, IL 60563

We respect your right to privacy. [View our privacy policy.](#)

[Manage subscriptions](#) | [One-click unsubscribe](#)

**CIRCUIT COURT
OF COOK COUNTY
ELDER JUSTICE CENTER**

FREE SENIOR ENRICHMENT SEMINAR SERIES:

**Powers of Attorney and Advance Directives:
When, What and Why?**

Topics to Include:

- Power of Attorney for Healthcare
- Power of Attorney for Property
- Illinois Living Will Declaration
- Do Not Resuscitate Order/POLST
- Healthcare Surrogate Act

SPEAKERS: **Claire McFarland, Esq.**
Executive Director
Elder Law & Wellness Initiative, NFP

Stacy J. Berk, Esq.
Supervising Attorney – Adult Guardianship Division
Office of the Cook County Public Guardian

Tuesday, January 10, 2017

12:00 noon – 1:30 p.m.

Richard J. Daley Center
50 West Washington Street
Courtroom 2005
Chicago, Illinois 60602

TO REGISTER CONTACT:

The Circuit Court of Cook County Elder Justice Center
(312) 603-9233

Hon. Timothy C. Evans, Chief Judge, Circuit Court of Cook County
Hon. Patricia Banks, Presiding Judge, Elder Law and Miscellaneous Remedies Division

COOK COUNTY ELDER JUSTICE CENTER

50 W. Washington Street

Concourse Level CL-16

Chicago, Illinois 60602

(312) 603-9233

2017 Senior Enrichment Seminar Series

1. January 10, 2017 Power of Attorney and Advance Directive: When, What and Why?
2. January 26, 2017 Reverse Mortgages and Predatory Lending Part I
3. February 9, 2017 Reverse Mortgages and Predatory Lending Part II
4. February 23, 2017 A Senior's Guide to Property Tax Savings
5. March 9, 2017 Financial Literacy: Managing and Protecting Your Assets
6. March 23, 2017 Safeguarding Your Savings: Best Practice of Banking Institutions
7. April 6, 2017 Aging at Home: Safety and Support Systems
8. April 20, 2017 Long-Term Care: Who Will Pay?
9. May 11, 2017 Social Security/Medicare
10. May 25, 2017 Common Financial Frauds and Scams Targeting the Senior Consumer
11. June 8, 2017 Understanding and Preventing Elder Abuse, Neglect and Financial Exploitation
12. June 22, 2017 Managing Evictions and Code Violations: Useful Tools
13. July 6, 2017 Benefits and Services: Do You Know About this?
14. July 20, 2017 Veterans' Benefits: What Am I Entitled To?
15. August 10, 2017 When a Mental Illness Requires Protective Care
16. August 24, 2017 End of Life Choices: Funeral Pre-Planning
17. September 7, 2017 Bankruptcy: The Decision and Consequences
18. September 21, 2017 This Place Seems Nice: Adult Day Care Services
19. October 12, 2017 Everything You Want to Know About Guardianship
20. October 26, 2017 Dissolution of Marriage in Later Life: Physical and Financial Considerations
21. November 2, 2017 Empowering Nursing Home Residents
22. November 16, 2017 Domestic Violence Against Seniors: Misuse of Power and Control
23. December 8, 2017 Senior Driving: Tips for the Active Senior

National Women Veterans United



Women Veteran's Center



Pre-New Years Eve

Dinner Dance Fund-Raiser



Proceeds support the Women Veteran's Center

NWVU is a 501(c) 3 Non Profit Organization

Friday, December 30, 2016

6:30 P.M. - 12:00 A.M.

American Legion Post 330 Memorial Hall

950 Legion Drive, Calumet City, IL

★ Attire Semi Formal ★

★ Purchase a Table for a \$50 Discount!

\$50 Per Person - Tables Seat Ten (10)

Call For Tickets (872) 731-2150 or E-mail Nwvu.org@gmail.com