

Butterfield



A Butterfield Homeowners
Association Publication

Vol. 8 No. 3 • Fall 2021

Butterfield News

Letter from the President

Fall Favors

& Flavors

Family Fun



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Butterfield Today

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IMPORTANT PHONE NUMBERS

- Animal Control: 682-7197
- BHA Website: www.mybhoa.com
- BHA Facebook: www.facebook.com/BHAToday
- Butterfield Park District: 858-2229
- Butterfield School: 827-4000
- ComEd: 800-334-7661
- DuPage Non-Emergency:
 - Police: 407-2400
 - Fire: 620-5738
- DuPage Disposal: 268-9253
- DuPage Zoning: 407-6700
- Electronics Recycling: 627-2200
- Emergency Fire/Police: 911
- Flood Brothers: 261-0400
- Good Samaritan Hospital: 275-5900
- Illinois American Water Co.: 739-8810
- Lombard Post Office: 627-1864
- Milton Township
 - Office: 690-9036
 - Highway: 682-4270
- Poison Control Center: 800-942-5969
- Vacation home checks: 682-7256
- Voter registration: 629-0475
- Waste Management: 800-747-2278
- Westlake Middle School: 827-4500
- York Township
 - Office: 620-2400
 - Highway: 627-2200



Butterfield Today is a Butterfield Homeowners Association publication

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Butterfield News

Extra extra, hear about the latest news and views relevant to the Butterfield subdivision! This quarter we are looking at whether or not the BHA actually qualifies to be a homeowner's association or even a nonprofit from the tax perspective, along with solutions to achieve true nonprofit and tax compliance. We also discuss the recent purchase of West Suburban Bank by Aurora-based Old Second Bank and its impact on our community.



5 Letter from the President

This quarter President Doug ruminates on the direction the BHA, and all of Butterfield, is going, and provides a vision for the future of Butterfield where we need to come together as a village, or eventually fall prey to annexation.



8 Fall Favors & Flavors

Fall in Illinois has a lot to offer in terms of activities, including numerous holidays, fairs, and festivals. This year we are presenting a curated collection of the best fests from around the Chicago area and northern Illinois, dividing them into "favors", events that are more about fun, and "flavors", events that are more about food.

Family Fun

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Have some fun with our quarterly crossword puzzle, sudoku, and another pithy cartoon. Have more ideas for our Family Fun section? Want to add your own 2¢ and publish your own opinion? Let us know at butterfieldhomeownersassoc@gmail.com.



Our Next Meeting

The October meeting will be held online only (not in person) on Oct. 21st using the Zoom app. You can access the Zoom meeting here:
<https://zoom.us/j/3293763998>
Meeting ID: 329 376 3998



Butterfield News

C O R P O R A T E

The Little HOA that Wasn't

A C A U T I O N A R Y T A L E

Tax-o-no-my, or, What is the BHA?

 taxonomy is the science of classification, of how things are ordered and categorized so that we can better understand them. Over the past few years we have been occasionally discussing the “taxonomy” of the BHA — what type of organization it should be categorized as, from both the practical and tax perspectives — and we have come to the conclusion that it doesn’t fit into any particular category. We are not a nonprofit, we are not a for-profit, and we do not meet the requirements of a homeowners association either, which has its own special tax category.

The History of the BHA

The Butterfield Homeowners Association was formed in 1961, the same year the Butterfield subdivision was founded, and held its first formal meeting on April 22, 1961. The BHA was later formally incorporated as a nonprofit entity under the “General Not

For Profit Corporation Act” of Illinois on April 25th, 1979, and remains a nonprofit to this day, though there is some question as to why a true homeowner’s association (HOA) would need to incorporate as a nonprofit, as HOAs are nonprofit by default.

HOA in Name Only

It has been an open secret amongst the various board members over the years that the BHA is not really a valid homeowners association. It is in fact just a generic nonprofit that calls itself an HOA which, as we saw in the Summer 2021 issue, has caused some confusion over the years. After some research and consultation with experts on HOAs, we have come to the conclusion that we are in fact not an HOA, as we have no binding contracts with any of the properties in our subdivision, and we also don’t have any CCR’s (Covenants, Conditions, & Restrictions), rules that every homeowner must fol-

Continued on page 6 >>

Old Second Bank to Acquire West Suburban Bank

 arlier this year Aurora-based Old Second Bank announced plans to acquire Lombard-based West Suburban Bank for a reported \$297 million.

Founded in 1962, West Suburban Bank is the second-largest privately held bank in the Chicago area, and its acquisition will leave only four other privately held banks in the area. After merging with West Suburban Bank, Old Second Bank will be nearly twice as large, with a combined \$6.2 billion in assets, and \$5.3 billion in deposits, creating the 14th-largest bank in the Chicago area. The new combined entity will have more than 70 branches, spreading throughout DuPage, Kane, Kendall, and Will counties.

The merger is slated to be approved by the end of this year, after which time some layoffs and bank closings will occur, mainly in those areas where West Suburban Bank and Old Second Bank loca-



West Suburban Bank, headquartered in Lombard, has been a part of life in the western suburbs of Chicago since 1962. The Downers Grove branch so many of our residents have used over the years (shown above) has been around since the early 1980s. Since there are no Old Second Bank locations in the Lombard area, most likely our bank locations will stay open, as mainly those West Suburban banks that overlap with Old Second Bank locations will be closing.

tions overlap. Old Second plans to cut \$20.7 million in costs, equivalent to 37 percent of West Suburban’s non-deposit cost base. West Suburban Bank has around 400 employees and 37 locations in Chicago’s western suburbs, though most of those that do not overlap with Old Second will remain open and be rebranded as Old Second banks, so our beloved old West Suburban Bank building will most likely be spared. 

Sources:

**KENDALLCOUNTYNOW:
“OLD SECOND NATIONAL
BANK TO PURCHASE WEST
SUBURBAN”**

<https://bit.ly/3ifA96f>

OLD SECOND BANK: “OLD SECOND AND WEST SUBURBAN ANNOUNCE COMBINATION TO CREATE THE LEADING COMMUNITY BANK IN CHICAGO”

<https://bit.ly/3CX7OJN>



Letter from the President



The Far Horizon

*By Doug Elwell, President
Butterfield Homeowners Association*

*"This one a long time have I watched.
All his life has he looked away...
to the future, to the horizon."*

*~ Jedi Master Yoda
Star Wars: The Empire Strikes Back*

ooking to the future for Butterfield and the BHA, I see great promise, but only if visionaries within our community seize the day and make that future happen. With the failure of the for-profit initiative still smoldering in our memories, an initiative that would have helped guarantee the long-term success of the BHA for generations to come, one must question what future there is for the BHA? If there are no new volunteers coming in to replace the ones that have left, and no one seems to care about what direction we go, what far horizon we are traveling toward, why are we here? Is it truly to make a difference in our community, or is it simply to continue existing, without adding any tangible value?

If the BHA, and indeed all of Butterfield, do not take their future seriously and begin to plan ahead as a community, we will fall behind our surrounding communities even more than we have already. Although our taxes are low and our quality of life is good, our three next-door neighbors, Glen Ellyn, Downers Grove, and Lombard, have higher standards of living than we do. This is largely due to the fact that they are incorporated, with large tax bases and civil governments in place to regulate it all. Really the only thing standing between us and our ability to stand shoulder-to-shoulder with our neighbors is the fact that they are incorporated and we are not.

The potential for Butterfield to be an exceptional area to live in is definitely there. Perhaps our next step is to look not towards merely improving the BHA, but incorporating Butterfield as a village, with a government that can provide a vision for the future of everyone in our community.

When we look to that far horizon what will we see? A slowly aging subdivision with no prospects, doomed to eventual annexation, or a Shangri-La that is the envy of the Chicago area? Come join the BHA and help us achieve those goals. You can learn more at <http://mybhoa.com/about> and <http://mybhoa.com/meetings> and join the BHA online at <http://mybhoa.com/membership> 

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Lombard, IL

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and hugs daily
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2-year old Program

Tuesday/Thursday or Wednesday/Friday

3-year-old Program

Tuesday, Wednesday, Thursday

4-year-old Program

Tuesday through Friday
9:00 - 11:30am

For more information:

Contact Anmaree Mora at 630.627.1135,
pclc@peacehome.org
www.pclckids.org.

PCLC is a Ministry of





Butterfield News

C O R P O R A T E

>> *The Little HOA that Wasn't (Continued from page 4)*

low in order to avoid being penalized by the homeowner's association. It is not clear as to whether we were ever a true HOA, as all the records from the 1960s and 1970s are missing, as are most of the records from the 1980s, 1990s and some of the 2000s. And current research (see "What Is a Homeowner's Association?", overleaf) proves definitively that we are not an HOA at all.

Tax? Oh No!

I also discovered recently that we are no longer a tax-exempt organization either. Though nonprofits are tax-exempt by default, we still need to file a tax form with the IRS every year and, according to the IRS, we haven't done that since at least 2007. And if you don't file taxes for three years, you automatically lose your non-profit status.¹ For that reason I purposely used the word "taxonomy" at the beginning of this article as a play on words, as not only is it about classification, but also because it is comprised of "tax", "o no", and "my". In this little play on words, "tax" is what we haven't paid since 2007, and "o no", is what I said when I discovered that I had been elected as the President of a nonprofit organization that had not filed its taxes for many years, and thus was no longer a legal nonprofit. I also had been told when I started that we did not need to file taxes (even though we did and still do whether we owe taxes or not), so "my" means that this is now my problem to fix.

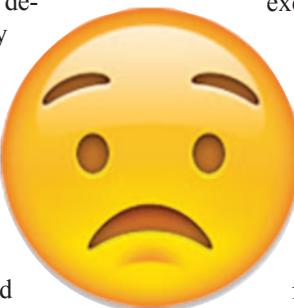
So, What Are We?

In the eyes of the IRS we are an HOA, but only because we filed a Form 1120-H back in 2007, which is the form that homeowner's associations use. However, just filing a Form 1120-H does not make us an HOA, only the appearance that we are, as we do not possess the defining characteristic of an HOA as discussed previously. And we are no longer a non-profit due to the fact that we have not filed taxes for many years. In short, we appear to be nothing, at least nothing any of the attorneys I have consulted can define.

What Do We Do Now?

FOR-PROFIT OPTIONS

Finally understanding the situation and the dilemma we face, I decided to propose to the membership at the June 2021 meeting that the BHA convert to a for-profit entity in order to leave all the confusion behind and get a fresh start with a new type of organization that would be much easier to understand and manage. But the motion did not pass, and as a result, we remain entangled in this paradoxical web of legal nonexistence that we and previous administrations have been stuck in for over 15 years.



NONPROFIT OPTIONS

The IRS actually recognizes 36 different types of nonprofit organizations.² After having reviewed the various types of nonprofits, such as the more commonly known 501(c)(3) charitable organization, I have come to the conclusion that the only type of nonprofit we qualify for is the 501(c)(4) Social Welfare Organization.

What Is a 501(c)(4) Social Welfare Organization?

A 501(c)(4) Social Welfare Organization is a type of 501(c) tax-exempt non-profit corporation that is created to provide a tax-exempt environment for members of the community to freely improve the quality of life in the community for everyone. "A social welfare organization is an nonprofit organization exempt under Code Section 501(c)(4). It is similar to a 501(c)(3) organization in that its income is generally exempt from tax and is subject to the same limits on private in-

urement and excessive payments to insiders. It is different, however, in that contributions to it are not deductible as charitable contributions and it is able to conduct unlimited lobbying activities. Section 501(c)(4) exempts:

- nonprofit civic organizations operated exclusively for the promotion of social welfare; and
- local associations of employees whose earnings are devoted to charitable, educational, or recreational purposes.

The Code does not define social welfare, however, the regulations equate social welfare with common good and general wel-

fare and civic bettering and social improvements. The primary purpose of a social welfare organization's purpose must be to benefit the community or society as a whole, not just the organization's members and their families or other select individuals."³

According to the IRS, "nonprofit organizations that qualify as social welfare organizations include:

- An organization operating an airport that serves the general public in an area with no other airport and that is on land owned by a local government, which supervises the airport's operation,

• A community association that works to improve public services, housing and residential parking; publishes a free community newspaper; sponsors a community sports league, holiday programs and meetings; and contracts with a private security service to patrol the community,

• A community association devoted to preserving the community's traditions, architecture and appearance by representing it before the local legislature and administrative agencies in zoning, traffic and parking matters,

• An organization that tries to encourage industrial development and relieve unemployment in an area by making loans to busi-



Butterfield News

C O R P O R A T E

What Is a Homeowner's Association?

There has been much talk over the past year about whether or not the BHA qualifies as a homeowner's association, so we have decided to thoroughly review what an HOA actually is, and then determine whether or not the BHA fulfills on those requirements:

THREE TYPES OF HOMEOWNERS ASSOCIATIONS

A homeowner's association is an organization that owns and manages real estate, typically houses within a subdivision. According to the IRS, "there are three types of homeowners associations:

- A condominium management association organized and operated to acquire, build, manage, maintain, and care for the property in a condominium project substantially all of whose units are homes for individuals.
- A residential real estate management association organized and operated to acquire, build, manage, maintain, and care for a subdivision, development, or similar area substantially all of whose lots or buildings are homes for individuals.
- A timeshare association (other than a condominium management association) organized and operated to acquire, build, manage, maintain, and care for the property that has members who hold a timeshare right to use, or a timeshare ownership interest in, real property of the timeshare association. A timeshare association cannot be a condominium management association.

To qualify as a homeowners association, the following must apply.

- At least 60% of the association's gross income for the tax year must consist of exempt function income.
- At least 90% of the association's expenses for the tax year

must consist of expenses to acquire, build, manage, maintain, or care for its property, and, in the case of a timeshare association, for activities provided to, or on behalf of, members of the timeshare association."¹

HOMEOWNERS ASSOCIATIONS MUST OWN THE PROPERTIES THEY MANAGE

"Association property includes real and personal property that:

- The association holds,
- The association's members hold in common,
- The association's members hold privately within the association, and
- Is owned by a governmental unit and is used to benefit the unit's residents."²

According to the IRS, ownership of the properties it manages is one of the key criteria that distinguishes a homeowner's association from other nonprofit types such as a 501(c)(4) Social Welfare Organization. The fact that the Butterfield Homeowners Association does not own or manage any property proves that it does not qualify to be a homeowner's association. So, we not only need to apply for 501(c)(4) status to regain our tax-exemption, but we should also rebrand ourselves so we can continue to honestly and legally serve the Butterfield community.

NOTES

¹IRS.gov, "Instructions for Form 1120-H (2020)", (Internal Revenue Service: <https://www.irs.gov/instructions/i1120h>)

²Ibid.

See also U.S. Code § 528 - Certain homeowners associations: <https://www.law.cornell.edu/uscode/text/26/528>

THE "JUST LEAVE WELL ENOUGH ALONE" OPTION

Finally, we could "just leave well enough alone" and hope no one notices, especially the IRS to whom we may owe substantial back taxes. This strategy has worked successfully in the past and has allowed us to fly under the radar for years, mainly because we are too small an operation to bother with and we most likely do not owe any taxes at all due to our tiny income. However, if we are to call ourselves a legitimate organization, we must be diligent in performing our legally required corporate duties, so we must decide soon if we are going



nesses so they will relocate to the area and

- An organization that holds an annual festival of regional customs and traditions."⁴

As we can see in the passages highlighted in green, the BHA clearly qualifies as a 501(c)(4) Social Welfare Organization, as it performs all the highlighted activities, and more. But more than that, homeowner's associations are specifically mentioned by the IRS as qualifying to file as 501(c)(4): "Homeowners associations and volunteer fire companies may be recognized as exempt as social welfare organizations if they meet the requirements for exemption."⁵ Applying to operate as a 501(c)(4) Social Welfare Organization would not be difficult to do, it would not have any effect on our current operation, and would allow us to operate as a tax-exempt nonprofit once more.

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Fall Favors

Fall festivities abound all over Illinois. With two major holidays, Halloween and Thanksgiving, as well as numerous lesser festivals starting as early as

August, there are plenty of activities to choose from throughout the state. Though, predictably, some festivals have been closed, we are surprised to find that there are still quite a few nice activities to be found throughout the Chicago area. Here is a nice selection of "favors & flavors" – favors being events that are more about fun, and flavors being events that are more about food:

Fall Favors

Northeastern Illinois has plenty of fall festivals and events. Here is a sampling of some of the best near you:

ABBEY FARMS PUMPKIN DAZE

Aurora, September 18 – October 31

Welcome to your authentic farm adventure! Step out and away from modern life and make new memories together with your friends and family at Abbey Farms Pumpkin Daze! Packed with activities, their 40-acre pumpkin farm has everything you need to make your family's day at the farm special. Visit the friendly petting zoo on the weekends or grab a craft beer or glass of wine under the tent each weekend (Saturdays and Sundays, only) while you listen to live

music from local artists in the afternoons (weekends), the rest of your group can sleuth their way through one of the largest corn mazes in all Chicagoland! If you like animals, enjoy our petting zoo on the weekends. Complete your visit with a trip to our pumpkin field filled with Abbey Farms grown pumpkins ready for carving!

Location: 2855 Hart Road, Aurora

Admission: Weekends and Holidays: \$17, weekdays: \$12, ages 2 and under: free - no ticket required.

Phone: 630-966-7775

Website: <https://www.abbeyfarms.org/pumpkin-daze>

JOHANSEN FARM CHILDREN'S ZOO, PUMPKIN PATCH & FALL FESTIVAL

Bolingbrook, September – October

Johansen Farms, formerly known as Low-Land-Gardens, originated in 1925 when Hans Johansen came to America from Copenhagen, Denmark to settle in Lisle, Illinois. Cort Johansen Sr., the second oldest of Hans' four children, was born in 1929 and chose to follow in his father's footsteps. He opened his first farm stand with his wife, Dorothy, in 1957. This year the Johansens are celebrating their 85th year in business. In keeping with Cort Sr.'s legacy, Johansen Farms continues to offer families a fall festival featuring the grandest of pumpkin displays, stunning mums in every fall shade and a petting zoo for children of all ages!

Location: 710 W Boughton Rd., Bolingbrook

Admission: See <https://johansenfarms.com/admission/>



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SONNY ACRES FARM

West Chicago, Year-Round, Weather Permitting

Sonny Acres Farm is a family-owned and operated pumpkin farm located in West Chicago, IL, since 1883. Originally settled by first generation German immigrants Ferdinand and Anna Nagel homesteaded what was eventually to become the Sonny Acres farm. Back then it was known as the Oakwood Farm. Today, Sonny Acres has new owners keeping the traditions alive and making the farm a vibrant destination.

Location: 29W310 North Ave., West Chicago

Admission: Free to browse store, must purchase tickets for attractions. See website for special group events.

Phone: 630-231-3859

Website: <https://sonnyacres.com>

THE MORTON ARBORETUM: GLASS PUMPKIN PATCH

Lisle, October 13-17

The 11th Annual Glass Pumpkin Patch will be open from 10:00 a.m. to 5:00 p.m. daily and will take place on the West Lawn and Staff Lot of the Arboretum grounds. Entrance to the event is included with admission. The event has several components:

◆ **The Glass Pumpkin Exhibition:** 10:00 a.m. Wednesday, October 13 through 1:00 p.m. Friday, October 15.

◆ **The Glass Pumpkin Sale:** 1:00 p.m. Friday, October 15, through 5:00 p.m. Sunday, October 17.

◆ **Glass blowing demonstrations:** 1:00 to 5:00 p.m. Wednesday, October 13 through Friday, October 15; all day, both Saturday, October 16 and Sunday, October 17.

Location: 4100 Illinois Route 53, Lisle

Admission: <https://www.mortonarb.org/visit-explore/plan-visit/admission-and-hours>

Phone: 630-968-0074

Website: <https://mortonarb.org/explore/activities/holiday/glass-pumpkin-patch/>

COSLEY ZOO PUMPKIN FEST

Wheaton, October 1-31

Taking in the beautiful fall colors at Cosley Zoo is a must-do! Come see the animals and take in the thousands of pumpkins scattered on the zoo's lawn. Children's rides are also available for an additional fee. Apples, gourds, pumpkins, cider, cornstalks, and various sizes of straw bales are available to purchase. Check out the fall merchandise in the Wild Side Gift Shop, too! Proceeds from your purchases benefit Cosley Zoo.

Location: 1356 North Gary Ave., Wheaton

Admission: <https://cosleyzoo.org/plan-your-visit/fees-reservations/>
Phone: 630-665-5534

Website: <https://wheatonparkdistrict.com/events/pumpkin-fest/>

Resources

◆ **Enjoy Illinois:** <https://www.enjoyillinois.com>

◆ **Fairs & Festivals:** <https://www.fairsandfestivals.net/states/IL/>

◆ **Kidlist: Activities for Kids:** <https://mykidlist.com/fall-festivals-and-oktoberfests/>

Fall Flavors

Fall is the perfect time for festivals. With the chill in the air, the summer heat is replaced with a cooler, more winsome wind which brings relief and the promise of good cheer and a good night's sleep. Of a time of cozy sweaters and laughter and good times around the fire, both inside and out. It is also a good time to get out and mingle amongst our fellow neighbors, share in the joy of the harvest, and celebrate another year of plenty. And what better way to do that than to attend a nice fall festival, replete with food, fun and games? Here is a short but sweet selection of the area's finest:

FAMILY FALL FEST

Elmhurst, Saturday, Oct 16

Get your costumes ready and bring the family to The Depot at Wild Meadows Trace from 9 a.m. – Noon for Safety Town trick-or-treating plus fall festivities! Includes trick-or-treating and multiple food vendors. Free admission.

Location: The Depot at Wild Meadows Trace, Elmhurst

Admission: Free

Hours: 9:00 am to Noon

Phone: 630-993-8900

Website: <https://www.epd.org/news/family-fall-fest>

HALLOWEEN HAPPENING

Naperville, Sunday, October 24

Come and enjoy lots of fun activities, games and goodies at Naperville's best FREE Halloween fest for kids 10 and under!

Location: Riverwalk Grand Pavilion, Naperville

Located west of Centennial Beach

Admission: Free

Hours: 1:00-4:00 pm

Phone: 630-848-5000

Website: <https://www.napervilleparks.org/halloweenhappening>

WHEATON FRENCH MARKET

Wheaton, Saturdays through November 27

Flowers, locally grown produce, jewelry, crafts and more are sold from 8 a.m. to 2 p.m. each Saturday through Nov. 27 with the first hour of the market between 8 a.m. and 9 a.m. being reserved for the unvaccinated at-risk population that includes seniors and those with underlying health conditions. The outdoor market is at Reber Street and Liberty Drive near Courthouse Square and the City's Water Department facility.

Location: Reber Street and Liberty Drive, Wheaton

Admission: Free

Hours: 8:00 AM -2:00 PM

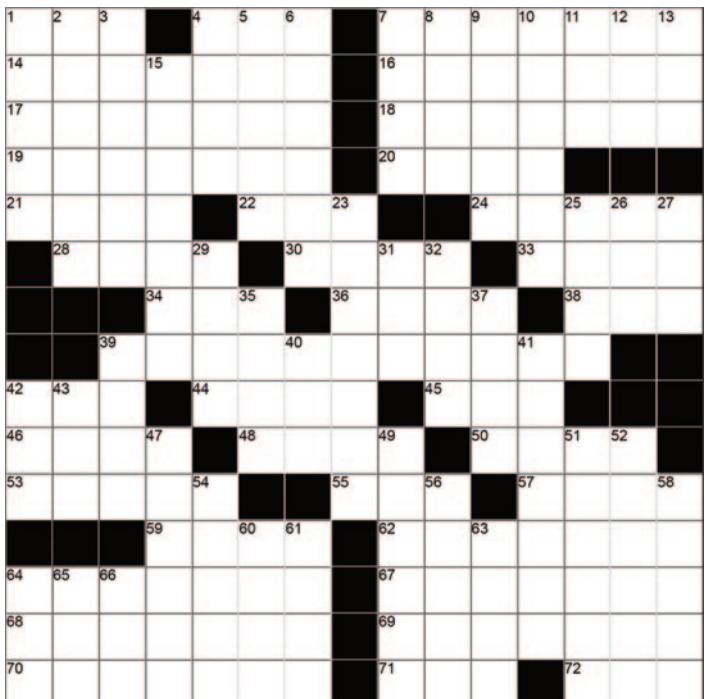
Phone: 630-968-0074

Website: <https://wheaton.il.us/Calendar.aspx?EID=1546>





Family Fun



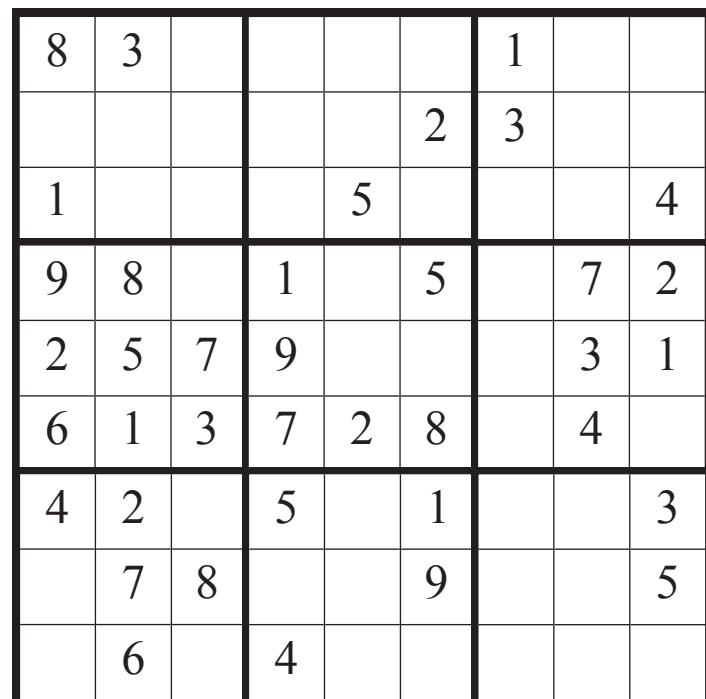
Crossword Puzzle

ACROSS

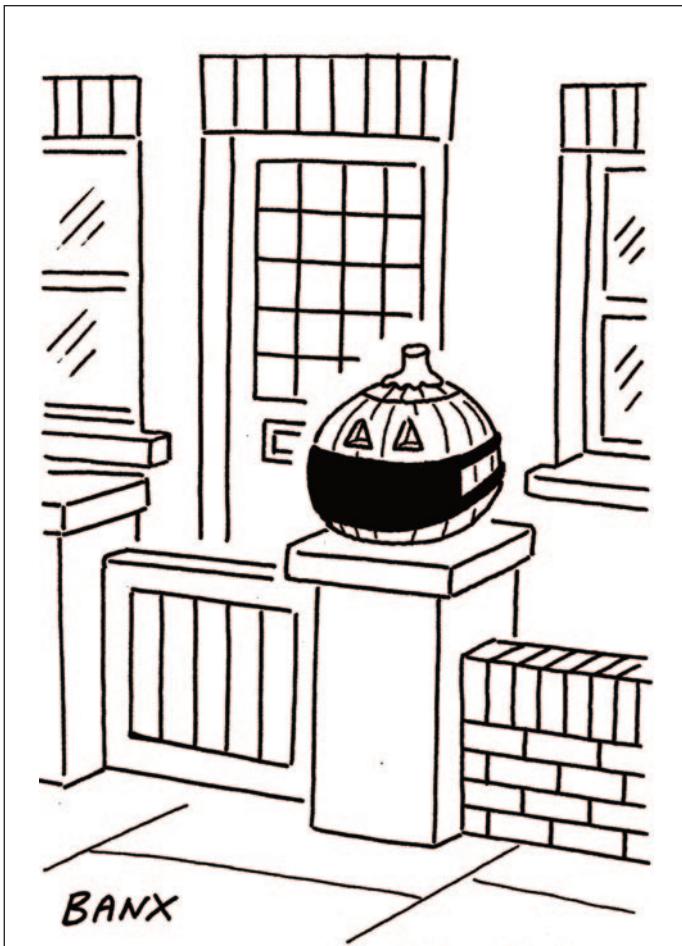
- 1: Male youth
- 4: Verbal zinger
- 7: Go before
- 14: Guacamole ingredient
- 16: Prepare for a new career
- 17: Math figure
- 18: Stuck
- 19: Some bakery items
- 20: Temper
- 21: Show partiality
- 22: Churchill's title
- 24: From the nearest star
- 28: Hang decorations on
- 30: Places
- 33: Starch from palms
- 34: German shepherd, for one
- 36: Mukluk, e.g.
- 38: Wager
- 39: Woodstock wear
- 42: Undercover worker
- 44: Rioter's illegal take
- 45: In the past
- 46: Bolts down
- 48: Be on standby
- 50: Circle sections
- 53: Well-versed
- 55: Hansom vehicle
- 57: Cul-de-__ (dead end roads)
- 59: Plumb crazy
- 62: Long short story
- 64: Dressed
- 67: Bentley features
- 68: Babble
- 69: Landlords
- 70: Adds seasonal glitter to
- 71: Long time
- 72: Method

DOWN

- 1: Spot for a mike
- 2: Long-legged shore bird
- 3: It's up a magician's sleeve
- 4: Christmas trio
- 5: Tabu emissions
- 6: Throat occupier
- 7: British baby buggy
- 8: Upgrade the decor
- 9: Community character
- 10: Tenets
- 11: Van Gogh's love offering
- 12: Fade away
- 13: Wrap up
- 15: Murder mystery poison
- 23: Machinelike
- 25: Testing areas
- 26: Historical period
- 27: Nonsense
- 29: Gangster's gal
- 31: Portable bed
- 32: Greek letter
- 35: Beam with pride
- 37: Roman wrap
- 39: Memory morsel
- 40: Constricting snake
- 41: Tiny bits
- 42: Red or Yellow
- 43: Goalie's protection
- 47: "Soul Train" line maneuvers
- 49: Mess (with)
- 51: Inexperienced
- 52: Cornea's companion
- 54: Flourless cake
- 56: Tool used for making holes
- 58: Impudent
- 60: Area forming part of a whole
- 61: Tributes in verse
- 63: Plastic name
- 64: Liable
- 65: Cycle starter
- 66: Summer coat?



Sudoku





Family Fun

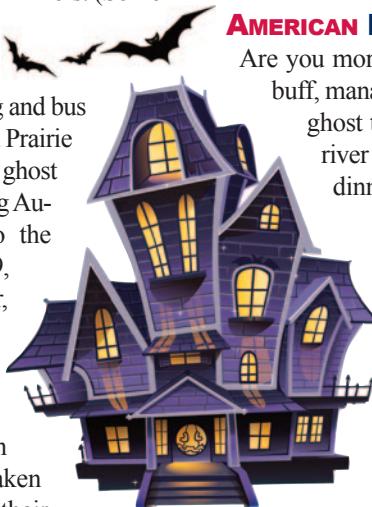
GHOST TOURS

Haunted Illinois: Ghost Tours

 No list of fall festivities can be complete without a listing of haunted houses and ghostly apparitions, so here is a family-friendly listing of terrifying tours throughout the Chicago area, the Chicago suburbs, and northern Illinois. (Some tours even venture into neighboring states!)

CHICAGO HAUNTINGS

Chicago Hauntings offers a treasure trove of walking and bus tours. Take a chilling walk through Lincoln Park and Prairie Avenue, which was once the home Al Capone. The ghost tour company also ventures into the suburbs, including Aurora and Naperville, where you might run into the Naperville Bride. Tours range in price from \$29 to \$49, including rates for seniors and children. To book a tour, call 1-833-446-7813 or email info@americanghostwalks.com. Web: <https://chicago-hauntings.com>



GRAVESIDE PARANORMAL

Graveside Paranormal (GP) is a rising star in Chicago's ghost tour industry. People who have taken Neal Gibbons' tours rave about his storytelling and their encounters with the spirit world. Graveside Paranormal visits the most haunted destinations. GP is giving tours Friday and Saturday during the month of October that depart from 115 Bourbon St. in Merrionne Park. Nightlife and Day Time tours are \$45, Trick or Treat tours (Oct. 23 and Oct. 30) are \$65 at the Bridgeview Park District. Book tickets online: <https://tours.gravesideparanormal.com>

WEIRD CHICAGO

Weird Chicago visits all the sites of Chicago's mayhem and mystery. Tours include the Devil In The White City, where you visit

H.H. Holmes' hangouts, All Weird Chicago Bus Tour and Haunted History Downtown Walking Tours. There's no itinerary, so every tour is different. Knowledgeable Chicago tour guides mix it up to keep everyone guessing. Book a Weird Chicago ghost tour. Phone: 217-791-7859, web: <https://www.weirdchicago.com>

AMERICAN HAUNTINGS

Are you morbidly curious? Troy Taylor, author, ghost and crime buff, manages American Hauntings out of Jacksonville, IL. The ghost tour company offers no-hype supernatural bus tours, river road tours and ghost hunts, as well as "evenings with" dinner events (Lizzie Borden, Edgar Allen Poe, an exorcism). Tours and ghost hunts visit the Midwest's most haunted landmarks in Carlinville, Alton, and Springfield, into Indiana, Iowa and Missouri. Tours are offered throughout the year. Book online: <https://www.americanhauntingsink.com>

HAUNTED GALENA

Stroll through historic downtown Galena by candlelight. Guests of Haunted Galena Tour Company are led by costumed ghost guides, who share Galena's ghostly tales and eerie folklore about Galena. Tours are performed in a true storytelling format, and are offered Wednesday, Thursday, Friday, Saturday, and Sunday nights at 8 p.m., and Friday and Saturday nights at 8:30 p.m. throughout October. No kids under 7. Visit <https://www.hauntedgalenatourcompany.com> for more information. 

SOURCES

 Patch: **Haunted Illinois: 11 Ghost Tours In Chicago And Elsewhere:** <https://patch.com/illinois/chicago/haunted-illinois-11-ghost-tours-chicago-elsewhere>

[tege/organization_reference_chart_from_p557.pdf](#).

³ Ellis Carter, "Nonprofit Law Jargon Buster: Social Welfare Organizations", (CharityLawyerBlog.com: <https://charitylawyerblog.com/2010/09/29/nonprofit-law-jargon-buster-social-welfare-organization/>).

⁴ IRS.gov, "Social Welfare Organizations Examples", (Internal Revenue Service: <https://www.irs.gov/charities-non-profits/other-non-profits/social-welfare-organizations-examples>).

⁵ IRS.gov, "Types of Organizations Exempt under Section 501(c)(4)", (Internal Revenue Service: <https://www.irs.gov/charities-non-profits/other-non-profits/types-of-organizations-exempt-under-section-501c4>). For information on 501(c)(4) exemption requirements, see <https://www.irs.gov/charities-non-profits/other-non-profits/social-welfare-organizations>

>> *The Little HOA that Wasn't (Continued from page 7)*

to continue to call ourself an HOA, a designation for which we do not qualify, or apply to the IRS to become a 501(c)(4) Social Welfare Organization, a tax-exempt, non-profit organization for which we are actually qualified.

We will be discussing this and other pressing issues at the October 2021 meeting: <http://mybhoa.com/meetings> 

Endnotes

¹ IRS.gov, "Exempt Organizations Annual Reporting Requirements - Filing Procedures: Late Filing of Annual Returns", (Internal Revenue Service: <https://www.irs.gov/charities-non-profits/exempt-organizations-annual-reporting-requirements-filing-procedures-late-filing-of-annual-returns>

² IRS.gov, "Publication 557 (Rev. October 2010): Organization Reference Chart", (Internal Revenue Service: <https://www.irs.gov/pub/irs-pdf/f557.pdf>)



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