

FORGOTTEN SOULS

There are few memorials for the Chicagoans who died during the 1995 heat wave. While there are some reminders, a question lingers: Why did it become an afterthought?



Signs of hope

Meet Frankie, a deaf rescue puppy whose understanding of American Sign Language could save his life.

Hidden costs

Buying a house doesn't mean the end of big cash outlays. Take a quiz on routine and surprise expenses.

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Chicago Tribune



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SUNDAY, JULY 13, 2025

BREAKING NEWS AT CHICAGOTRIBUNE.COM



Chicago's fiscal house in disorder

Upcoming budget 'grimmest picture of all' for mayor, aldermen

By A.D. Quig
Chicago Tribune

On a warm, late June morning at Truman College in Uptown, Mayor Brandon Johnson welcomed attendees to the first of several budget roundtables.

He hit on a familiar litany of positive developments, touting a drop in crime, expanded mental and behavioral health services, and youth employment opportunities.

"Let's continue to expand and find innovative ways that we can bring true collaboration into the budgeting process to ensure that all of our residents are heard and that their needs are met," Johnson said. "I'm truly honored that you are all here to help guide this budget process. It will not be easy, but nothing ever worth fighting for ever is."

It was the only allusion Johnson made to the disorder in Chicago's fiscal house that threatens the improvements and investments he's fought for: a more than \$1 billion anticipated deficit for 2026, a major pending union contract, a fractious City Council resistant to both new revenues and cuts, federal threats to cancel grants to local governments and a school district long overdue on a promised pension payback.

Two days after that roundtable, Johnson's finance team would disclose the city ended 2024 with a \$161 million deficit, emptying one of its key emergency funds. Adding to the bad tidings last week was a final \$7 billion estimate for the cost of a state bill boosting benefits for police and fire pensioners through 2055.

That zeroed out "unallocated" reserve balance is even lower than the depths of the 2008 recession, when it held just \$226,000, according to the city's annual financial reports. It represents a serious

Turn to Budget, Page 4

Shoring the lake

Can artificial reefs in Lake Michigan slow erosion and boost fish population? Researchers are aiming to find out

By Lily Carey | Chicago Tribune

Floating about 500 feet offshore of Illinois Beach State Park, Hillary Glandon tightened her scuba goggles, grabbed a small masonite plate from a nearby kayak and dove beneath the Lake Michigan surface.

The masonite plate, called a Hester-Dendy sampler, helps biologists like Glandon scrape algae off underwater rocks. Just a few feet below the surface, she reached a huge underwater ridge made of limestone and other rocks piled into 750-foot rows parallel to the coast.

On this dive in late June, a crew of four scuba divers ferried equipment back and forth between the kayaks and the underwater ridges, collecting sediment samples near the boulders and dropping off underwater cameras on the bottom of the lake. As the divers continued their work, a thick morning fog began to fade, giving way to clear blue waters. From the surface, schools of juvenile fish could be spotted drifting between patches of sunlight at the bottom of the ridges.

These structures, called "rubble ridges," aren't just typical rocky reefs found on the bottom of the Great Lakes — they're entirely man-made.

"We just want to see, are these reefs impacting aquatic biodiversity as well as sediment retention?" Glandon said. "We're trying to get the whole picture of the aquatic community, and in order to do that, we need to sample

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Above: Hillary Glandon, an associate research scientist with the Illinois Natural History Survey's Lake Michigan biologist station, surfaces after collecting sediment core samples on a dive on June 30 at an artificial reef site in Zion.

Top: Team members collect samples from the artificial reef off the coast of Illinois Beach State Park in Zion on June 24. The team collected nine sediment samples and four algae samples that day. AUDREY RICHARDSON/TRIBUNE PHOTOS

INSIDE



CHRIS SWEDA/CHICAGO TRIBUNE

A meteoric trajectory

How the Cubs' Pete Crow-Armstrong, a first-time All-Star at 23, has become elite in every facet of the game. **Chicago Sports**

Tariffs on EU, Mexico

President Donald Trump said he is levying tariffs of 30% against the European Union and Mexico beginning Aug. 1. **Nation & World**

Safety-net hospitals face potential service cuts, layoffs

Trump's tax bill throws into question future of Medicaid

By Lisa Schencker
Chicago Tribune

Christine Mertzalos is trying to avoid having her leg amputated.

Twice a week, a hospital van carries her from her home in Wrigleyville to the wound clinic at Humboldt Park Health, where a diabetic ulcer on her ankle is cleaned, treated and dressed. At one point, the ulcer wrapped nearly all the way around her lower leg — a situation that can lead to amputation if not controlled. The ulcer, however,

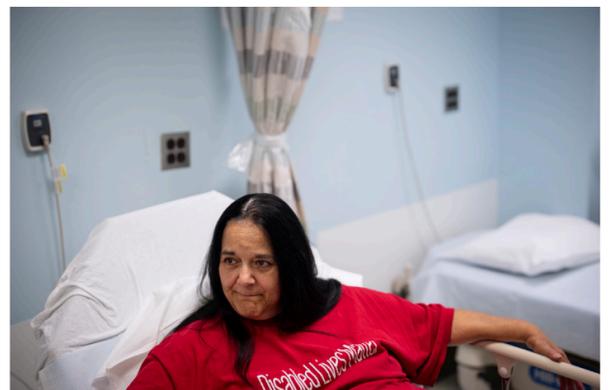
has shrunk significantly.

"This place has been a lifesaver for me," said Mertzalos, 61. "Without this clinic I don't know what I would do."

She and others, however, are worried they may have to find out in coming years. The recent signing of the "One Big Beautiful Bill" has thrown into question the future of services at safety-net hospitals like Humboldt Park Health that care for large numbers of people on Medicaid.

The new law will slash an estimated \$1 trillion from Medicaid over the next 10 years to help pay for tax cuts and enhanced border and national security, according

Turn to Hospitals, Page 6



Christine Mertzalos discusses new Medicaid cuts while receiving treatment for a diabetic ulcer at Humboldt Park Health in Chicago on Thursday. E. JASON WAMBSGANS/CHICAGO TRIBUNE

TODAY'S WEATHER



High 86 Low 66

Complete Chicagoland forecast on Page 20

\$5.75 city and suburbs and elsewhere
178th year No. 194 © Chicago Tribune



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Glasgow offers top-notch art, friendliness



Rick Steves

Lately, I've really been enjoying what I consider to be the "second cities" of Europe, such as Naples in Italy, Marseille in France and Hamburg in Germany. These places often have a rough, Industrial Age heritage and a rust-belt vibe that keeps them honest, unvarnished and nonconformist.

Even though Glasgow is Scotland's largest and most populated city, I consider it to be that country's second city behind Edinburgh, which wins first place for its capital status and tourism appeal.

A century ago, Glasgow was one of Europe's biggest cities, an industrial powerhouse producing 25% of the world's oceangoing ships; but in the mid-20th century, tough times hit the city, giving it a run-down feel. Today, Glasgow is on the rise again.

Many tourists give Glasgow a miss in favor of Edinburgh, but that's a shame; Glasgow is a workaday Scottish city and a cosmopolitan destination, with an energetic dining and nightlife scene, unique modern architecture, top-notch museums, a flair for art and unpretentious friendliness.

Glasgow tells its story throughout its vibrant streets and squares. At the heart of the city is George Square, decorated with a "Who's Who" of statues depicting great Scots, from Sir Walter Scott to James Watt, who perfected the steam engine that helped power Europe into the Industrial Age.

Nearby is Buchanan Street, part of a pedestrian shopping zone called the Golden Zed (Brit-speak for "Z"), named for the way it zigzags through town.



Some companies offer tours that let you explore Glasgow's many murals, or you can walk Style Mile's alleys on your own. **JESSICA SHAW**

Glaswegians also refer to this district (with the top shops in town) as the Style Mile. It's a delight to just stroll up this street — listening to buskers, enjoying the people-watching and remembering to look up at the architecture above the modern storefronts.

It's also worth meandering through the Style Mile's alleys, which are filled with eclectic mural art. City officials have cleverly co-opted street artists by sanctioning huge, fun, edgy murals around town to prevent tagging. These murals have become sightseeing destinations in themselves.

Glasgow's artsy vibe can also be seen in its architecture. During the late 1800s and early 1900s, Glasgow-born architect Charles Rennie Mackintosh brought an exuberant

Art Nouveau influence to this otherwise practical, working-class city with his stimulating blend of organic shapes and Japanese-inspired design.

Travelers can enjoy his work (and a meal) at the Willow Tea Rooms, a delightful black-and-white space that Mackintosh designed right down to the furniture, lighting and cutlery.

Also worth visiting is the Tenement House, a perfectly preserved 1930s-era middle-class residence. This typical row home was owned by Miss Agnes Toward, who for five decades kept her home essentially unchanged. The kitchen calendar remains set for 1935, and canisters of licorice powder (a laxative) still sit on the bathroom shelf.

Two excellent muse-

ums are worth the trek away from the city center. Housed in a grand 100-year-old Spanish Baroque-style building, the Kelvingrove is like a Scottish Smithsonian, with everything from a stuffed elephant to fine artwork by the great masters to the city's best collection of Mackintosh work.

The Riverside Museum focuses on transportation, featuring stagecoaches, locomotives, a re-creation of a circa-1900 street and a shipping exhibit that commemorates Glasgow's shipbuilding era.

Live music is a major part of Glasgow's personality, and one of the best places to experience this is in the city's West End.

I like to end an evening at Óran Mór, a venue featuring an atmospheric bar, outdoor beer

garden and brasserie in a converted 1862 church (the former nave is decorated with funky murals). Downstairs, there's a nightclub with everything from rock shows to traditional Scottish music nights.

The Ben Nevis Pub is also a great choice. On a recent trip, I belied up to the bar here, expecting to hear traditional Scottish music. But as the session got going, I was surprised to learn that the entire U.K. was represented in the band, with musicians from Northern Ireland, Wales, England and Scotland.

My Glaswegian friend pointed out that this is the fun reality of Glasgow, "where tribes come together to make music." And that (as a microcosm of our world in general) is a beautiful thing.

Edinburgh may have the royal aura, but I find Glasgow's down-to-earth appeal captivating. One Glaswegian told me: "The people of Glasgow have a better time at a funeral than the people of Edinburgh have at a wedding."

In Glasgow, you don't find an upper-crust history and people putting on airs. In this revitalized city, friendly locals do their best to introduce you to the fun-loving, laid-back Glaswegian way of life.

Rick Steves writes European guidebooks, hosts travel shows on public TV and radio, and organizes European tours. This column revisits some of Rick's favorite places over the past two decades. Visit his website at ricksteves.com, email him at rick@ricksteves.com or follow his blog on Facebook.

CELEBRITY TRAVEL

Okatsuka turns her life into comedy

By **Jae-Ha Kim**
Tribune Content Agency

Thanks to her thriving stand-up career, comedian Atsuko Okatsuka has traveled around the world, sometimes with her family ... on her honeymoon. "Our honeymoon trip to Taiwan — I brought my mom, grandma, dad and my stepmom," she said in an interview from her Los Angeles home. "(I brought my husband) Ryan to a small village where I had extended relatives I never met before. He was the first white person they'd ever seen, so the whole village lined up to meet him, touch him, talk to him, take pictures with him. These (memories) ended up in my special, 'Atsuko Okatsuka: Father,'" on Hulu.

This interview with Okatsuka has been edited for clarity and length.

Q: What other real-life experiences made it into your comedy special?

A: Accidentally buying a bottle of champagne for \$300 in Japan, after taking Duolingo lessons, thinking I was definitely ready to talk to the locals. Turns out Duolingo doesn't teach you how to read a room.

Q: What is your favorite vacation destination?

A: We haven't had a chance to vacation much lately. We usually are on tour. But I have been getting to know Tokyo more and more as we go back. We spent a month there to be closer to my dad during the Christmas holidays, and I think back on it often. I got to live like a local with my



Comedian Atsuko Okatsuka says doing touristy things is one of the joys of traveling. **DISNEY**

husband for the first time as an adult. We stayed at an apartment in a very local area (Oyama). We would go out to get groceries, cook salmon every morning, eat pickled vegetables, take a Japanese-style bath every morning overlooking the town, and head down to Shibuya as I wrote new jokes for my upcoming tour. It was truly magical. And getting to see my dad and meeting one of my brothers for the first time at a Ninja Samurai (Kingdom Isle) theme park. I'll never forget it.

Q: Where would you like to go that you have never been before?

A: I'd love to go to Seoul.

Q: How have your travels impacted who you are today?

A: It's so important to see how other people live — to be reminded of how interconnected we all are. I love people and learning what drives them to do what they do, what keeps them going, what makes them love, to commune with each other. It all makes me a more grounded and empathetic person and hence a better artist.

Q: What untapped destination should people know about?

A: I'm afraid to give it away because it might get more crowded, but Taiwan! It's paradise and the people are very loving and friendly.

Q: Where are your favorite weekend getaways?

A: Because I'm on tour so much, when I'm home in LA, I love to be home or near my home. I also love visiting my mom and grandma as much as I can, so I'm usually in Arcadia or Little Tokyo where I'm eating great comfort food — Japanese, Chinese, Malaysian and Taiwanese.

Q: Do you have a knack for picking up new languages?

A: I speak Mandarin and Japanese conversationally. I do pick up languages pretty easily and can tell most of the time where people are from based on (their) accents.

Q: When you go away, what are some of your must-have items?

A: Humidifier, sunblock, joke book and a rounded brush to keep my bowl-cut tight!

Q: What is your best or worst vacation memory?

A: Best and worst is my honeymoon trip to Taiwan, where I brought my entire family to join me, even though nobody asked for it!

Q: What is your guilty pleasure when you're on the road?

A: Doing touristy things. I'm a tourist! That's what I'm gonna do.

For more from the reporter, visit www.jaehakim.com.

TRAVEL TROUBLESHOOTER

Booking.com refund for villa sent to mysterious credit card

By **Christopher Elliott** | King Features Syndicate

I reserved a villa in Alicante, Spain, through Booking.com and paid in full.

Three days before my trip, Booking.com canceled the reservation and offered little help in getting an alternative. I found a new property on Booking.com, but it cost \$1,000 more.

Booking.com agreed to refund the difference and credited the amount to my Booking.com wallet.

However, without my authorization, it then transferred the funds to an unknown credit card.

Despite numerous emails and phone calls, Booking.com ignored my requests for an explanation. Can you help?

— *Elaine Treacy, Commugny, Switzerland*

A: Booking.com should have done everything it could to help you find an alternative when it canceled your reservation. Transferring your refund to the wrong account just added insult to injury. You did the right thing by documenting your communications with Booking.com and persistently seeking an explanation.

Here's what should happen: If an accommodation provider cancels your reservation, which is what appeared to have happened, then Booking.com should have notified you as soon as possible — not three days before your trip. It also should have tried to find you a suitable alternative accommodation. If it wasn't available, then Booking.com should have given you a full refund.

Additionally, in some cases where the cancellation is the provider's fault, Booking.com should have offered additional compensation, especially

if there's a price difference between the canceled vacation rental and the replacement.

Booking.com didn't give you enough time, so you had to negotiate the \$1,000 compensation (which it should have just offered). And, of course, it shouldn't have sent your refund to a mysterious third party.

You could have tried contacting a manager at Booking.com for help. Sometimes escalating the issue can lead to a faster resolution. I publish the names, numbers and email addresses of Booking.com's executives on my consumer advocacy site, Elliott.org. In cases like this where a company ignores a legitimate complaint, sometimes involving a third party like a consumer advocate can help.

I contacted Booking.com on your behalf. After weeks of back and forth, Booking.com claimed they found no suspicious activity on your account. In other words,

the company believed you had transferred your refund from your Booking.com wallet to someone else's credit card.

You then contacted executives at Booking.com and threatened to report them to the National Cyber Security Centre and Interpol. Booking.com then contacted you directly and issued a full refund to your bank account.

It's unfortunate that it took such extreme measures to get your refund. This situation highlights the importance of staying vigilant and persistent when dealing with travel companies. Remember to always document your communications and escalate the issue if you hit a dead end.

Christopher Elliott is the chief advocacy officer of Elliott Advocacy, a nonprofit organization that helps consumers resolve their problems. Contact him at elliott.org/help or chris@elliott.org.