



It's a Wonderful Life

Live in Chicago!



BACKSTAGE GUIDE

A publication of **COMMUNITY SERVICE** at
AMERICAN BLUES THEATER

BACKSTAGE CALLBOARD

IT'S A WONDERFUL LIFE: LIVE IN CHICAGO!

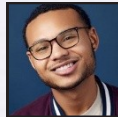
Based on the film by Frank Capra

Directed by Gwendolyn Whiteside*

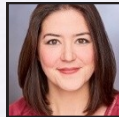
Music direction by Michael Mahler*

Original Score by Austin Cook*

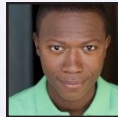
FEATURING



Justin
Banks



Audrey
Billings*



Manny
Buckley*



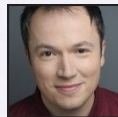
Dara
Cameron*



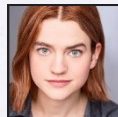
Ian Paul
Custer*



Brandon
Dahlquist



Michael
Mahler*



J.G.
Smith*

George Bailey – the Everyman from small town Bedford Falls whose dreams of escape and adventure were stopped by family obligation and civic duty – has fallen onto desperate times. Only a miracle can save him from despair. Filled with original music and classic holiday carols, this warm “holiday favorite makes the bell ring every time.” (*Chicago Tribune*)

For almost 25 years, American Blues has treated audiences to a live retelling of the Frank Capra classic in a 1940s radio broadcast tradition, making *It's a Wonderful Life: Live in Chicago!* the second longest-running holiday play in Chicago!

* Ensemble member or artistic affiliate of American Blues Theater

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NOTE FROM EXECUTIVE ARTISTIC DIRECTOR **GWENDOLYN WHITESIDE**

Welcome to American Blues Theater! We're so honored to share our home with you. Sharing stories about the American identity with deep roots to the working class – America's *blue* collars – is our mission.

This joyous holiday tradition *It's a Wonderful Life: Live in Chicago!* is the perfect example of our work. Over the years, we've delighted 70,000 people and featured the talents of 50+ ensemble members and artistic affiliates. For nearly 25 years, we've performed in numerous venues, changing our sets, light plots, holiday decor, and jingles to our environs. Regardless where we performed, the story's themes are timeless and universal.

We tell this story because we find comfort in the annual reminders –

to value kindness,

to support our communities,

to uplift others,

to caution against greed,

and to protect those struggling with despair.

This story also reminds us of the fragility of life. Capra's brilliant sentiment – "Each man's life touches so many other lives. When he isn't around, he leaves an awful hole, doesn't he?" – hits our souls deeper this time of year.

For many of you, attending our production is a family tradition. For others, we're thrilled to share this story for the first time in our own special, heartfelt way. Your gracious spirits and open hearts are equally important to this Chicago tradition.

Your presence is a gift to the Blues family.

– Gwendolyn Whiteside



Executive Artistic Director Gwendolyn Whiteside

ABOUT **FRANK CAPRA**



Frank Capra and Jimmy Stewart on the set of "It's a Wonderful Life" (1946)

Francesco Rosario Capra was born on May 18, 1897, in Sicily, Italy. He moved to the United States with his family and six siblings in 1903. The family settled in an Italian community in Los Angeles. Capra worked his way through high school and college at the California Institute of Technology, where he studied chemical engineering.

Capra enlisted in the United States Army during World War I. His father died shortly thereafter. After contracting the Spanish flu, Capra returned home to California and attained his American citizenship under the name Frank Russell Capra. He spent the next few years without regular employment, before finding his way into the film industry. Capra, who had no directing experience, talked his way into directing several comedies put out by San Francisco studios. He got in on the ground floor of Columbia Pictures, helping to establish the studio and move it out of the silent film era.

The 1930s saw Capra's first national success. He became one of the country's most influential directors with films

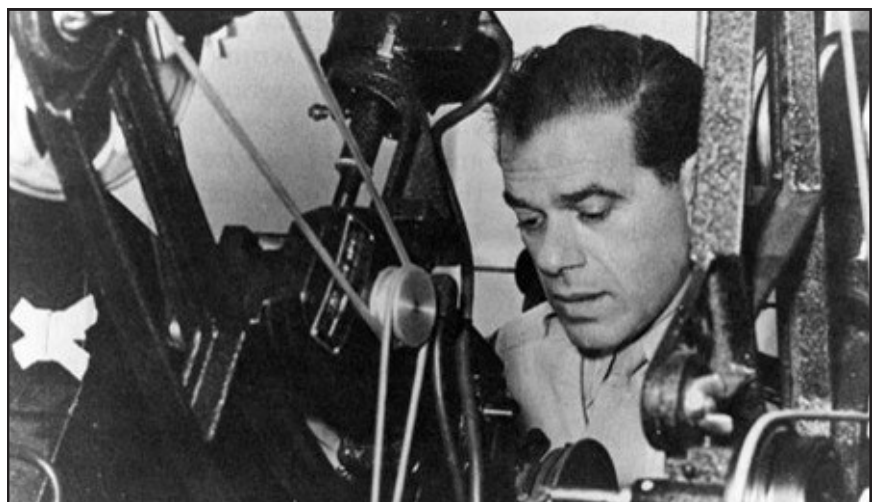
such as "It Happened One Night" (1934), "Mr. Deeds Goes to Town" (1936), and "Mr. Smith Goes to Washington" (1939). Many of Capra's films told rags-to-riches stories, often with a moral message and a patriotic bent. He continued his streak of hit films in the 1940s, directing movies like "Arsenic and Old Lace" (1944) and "It's a Wonderful Life" (1946). Capra also directed a series of informational films entitled "Why We Fight" for enlisted men during World War II.

Capra's career declined after World War II, as public tastes and the mechanics of the film industry changed. He retired from Hollywood filmmaking in 1952. Returning to the subject of science, he directed and produced educational films under the auspices of his alma mater, Caltech. He died in La Quinta, California on September 3, 1991.

Despite falling out of fashion during the director's lifetime, the films of Frank Capra have been deeply influential over the past several decades. Many are considered classics and are frequently screened in theaters and on television.

Capra was nominated for six Academy Awards and won three. His films collectively garnered 53 Academy Award nominations between 1933 and 1961, including 11 nominations for "Mr. Smith Goes to Washington", 7 nominations for "You Can't Take It With You", and 5 nominations for "It's a Wonderful Life".

Frank Capra married twice and had four children. One of his sons, Frank Capra Jr., and grandson Frank Capra III have both made their careers in the film industry.



Frank Capra editing film as a Major during World War II

CELEBRATING 24 YEARS OF *IT'S A WONDERFUL LIFE: LIVE IN CHICAGO!*

Nearly 70,000 patrons have enjoyed our holiday classic since 2002. As we celebrate 24 years of *It's a Wonderful Life*, we remember our past and look toward the future.

During 2002 and 2003, the American Blues Theater ensemble and former Artistic Director Damon Kiely presented staged-readings of "It's a Wonderful Life". In 2004, we expanded the event to a fully-staged production of Joe Landry's adaptation, directed by ensemble member Marty Higginbotham. In the years that followed, Higginbotham created a live-radio experience for audience members and adapted a new version with our ensemble. In our present iteration, under the direction of Gwendolyn Whiteside and Michael Mahler since 2015, audiences can enjoy expanded scenes, custom jingles for sponsors, a lively preshow featuring holiday songs and games, and the "Bravery Bulletin" honoring individuals whose actions remind us of the power of courage in everyday life.

Pictured below are some of the actors who have brought this story to life over the past 20+ years, including (in alphabetical order) Hai Alvarez-Millard, Audrey Billings, Manny Buckley, Dara Cameron, Yuchi Chiu, Ian Paul Custer, Brandon Dahlquist, Joe Dempsey, Jenni Fontana, Shawn Goudie, James Joseph, Kevin Kelly, Zach Kenney, Ed Kross, James Leaming, Michael Mahler, John Mohrlein, Camille Robinson, and Gwendolyn Whiteside.



CELEBRATING 24 YEARS OF *IT'S A WONDERFUL LIFE: LIVE IN CHICAGO!*

FUN FACTS ABOUT ***IT'S A WONDERFUL LIFE: LIVE IN CHICAGO!***

- ◆ The American Blues Theater Ensemble has staged “It’s a Wonderful Life” as a radio play at various Chicago venues and events since 2002, including: 1909 Byron, Theater on the Lake, Logan Square (2002 - 2008); Victory Gardens Biograph Theater (2009 - 2012, 2021); Greenhouse Theater Center (2013 - 2016); Stage 773 (2017 - 2019); virtually via Zoom (2020); the Chopin Theatre (2022); and now in our permanent venue located at 5627 N Lincoln Avenue (2023 - present)!
- ◆ During one performance, the power went out. We moved the entire audience, cast, and foley items to a local bar (Mrs. Murphy’s Bistro) to finish the story. The bartenders and waitstaff helped us serve milk and cookies.
- ◆ The cast has appeared in the Chicago's Thanksgiving Day parade three times: first in 2010 and most recently in 2022 and 2023.
- ◆ All commercial jingles are actual local businesses.
- ◆ People have used audiograms to celebrate momentous occasions in their lives, including a marriage proposal, announcing pregnancies, birthdays, and anniversaries.
- ◆ Anyone who has worked on our production since 2009 has a personal ornament on one of the decorated trees. The hat and scarf sits atop the largest tree on stage in loving memory of longtime ensemble and cast member John Mohrlein.



Dara Cameron and Michael Mahler in the 2021 production of *It's a Wonderful Life: Live in Chicago!* Photo by Michael Brosilow.

The 2025 *It's a Wonderful Life: Live in Chicago!* cast and creative team is comprised of new and returning members. Here's a breakdown of how many years each member of the team has worked on this production:

- | | | |
|-------------------------------|--------------------------------------|-------------------------------|
| ◆ Justin Banks - 1 year | ◆ Gwendolyn Whiteside - 17 years | ◆ Richard Lundy - 3 years |
| ◆ Audrey Billings - 6 years | ◆ Grant Sabin - 17 years | ◆ Chris Walls - 1 year |
| ◆ Manny Buckley - 6 years | ◆ Katy Peterson Viccellio - 20 years | ◆ Eileen Rozycki - 13 years |
| ◆ Dara Cameron - 13 years | ◆ Christopher J. Neville - 12 years | ◆ G. “Max” Maxin IV - 5 years |
| ◆ Ian Paul Custer - 12 years | ◆ Lily Walls - 4 years | ◆ Maya Lou Hlava - 1 year |
| ◆ Brandon Dahlquist - 9 years | ◆ Elyse Dolan - 11 years | ◆ Zack Shultz - 4 years |
| ◆ Michael Mahler - 15 years | ◆ Michael Trudeau - 8 years | |
| ◆ J.G. Smith - 5 years | ◆ Nate Walczyk - 2 years | |

IT'S A WONDERFUL LIFE: LIVE IN CHICAGO! SCENIC DESIGN & SET DRESSING

Grant Sabin has been the Scenic Designer of *It's a Wonderful Life* at American Blues Theater since 2009. We look back at his designs through the many years—and venues—of this production, and hear from Set Dressing & Props Designer Elyse Dolan.



Above: *It's a Wonderful Life: Live at the Biograph* at the Victory Gardens Biograph Theatre (2009—2012). This was the first of Grant Sabin's designs for *It's a Wonderful Life*.



Left: *It's a Wonderful Life: Live in Chicago!* at the Greenhouse Theatre Center (2013—2016). This set included a mini cityscape in the window—including a working "L" train—which featured a tiny ComEd billboard (enlarged above).

Right: *It's a Wonderful Life: Live in Chicago!* at the Pro Theatre at Stage 773 (2018—2019). Modified versions of this design also appeared at the Thrust Theatre at Stage 773 (2017), the Victory Gardens Biograph (2021), and the Chopin Theatre (2022).



IT'S A WONDERFUL LIFE: LIVE IN CHICAGO! SCENIC DESIGN & SET DRESSING



Left: *It's a Wonderful Life: Live in Chicago!* on Zoom (2020). Top row (l to r): Dara Cameron, Michael Mahler, Shawn Goudie, and Ian Paul Custer. Middle row (l to r): Brandon Dahlquist, Audrey Billings, and Manny Buckley. Bottom row: John Mohrlein.

Right: *It's a Wonderful Life: Live in Chicago!* in tech rehearsals at American Blues Theater's new, permanent venue - 5627 N Lincoln Ave (2023). This scenic design will return for 2025's production!



BEHIND THE SCENES WITH **SET DRESSING, PROPERTIES, & PROJECTION DESIGNER ELYSE DOLAN**

This is my 11th year designing the set dressing and properties for *It's a Wonderful Life: Live in Chicago!* and in that time, the décor design has grown tremendously. When I began working on this show, our tallest Christmas tree was only 8 feet tall. That same 8 foot tree is still with us, but it's now joined by a whole slew of other trees, including a grand 12 foot tree that greets audiences as they enter our beautiful lobby. In addition to the shimmer of the Christmas trees, there are décor pieces on the set that honor Hanukkah, Kwanzaa, and Diwali, as well as countless wrapped gifts, poinsettias, garlands, and more. We can't wait to share all of the holiday magic with you!

— Elyse Dolan

ABOUT **RADIO DRAMA & FOLEY EFFECTS**

ABOUT RADIO DRAMA

When the radio was first developed, it brought entertainment into the home. Prior to radios for the home, families went out for entertainment to the theatre, movies, and museums. But with the new radio, families spent time gathered around the radio, listening to the news, music, and radio dramas broadcast daily.

Radio drama is a form of audio storytelling broadcast on radio. With no visual component, radio drama depends on dialogue, music, and sound effects to help the listener imagine the story.

An important turning point in radio drama came when Schenectady, New York's WGY, began weekly studio broadcasts of full-length stage plays in September 1922, using music, sound effects and a regular troupe of actors.

The single best-known episode of radio drama is probably the Orson Welles-directed adaptation of *The War of the Worlds* (1938), which some listeners believed to be real news broadcast about an invasion from Mars.

By the 1940s, it was a leading form of popular entertainment. With the advent of television in the 1950s, however, radio drama lost much of its popularity.



Foley artist J.G. Smith in the 2022 production of *It's a Wonderful Life: Live in Chicago!* Photo by Michael Brosilow.

ABOUT FOLEY EFFECTS

What is now called Foley—named after the sound effects artist Jack Donovan Foley—is a range of live sound effects originally developed for live broadcasts of radio drama in the early 1920s in various radio studios around the world.

Some common Foley tricks include:

- ◆ Corn starch in a leather pouch makes the sound of snow crunching.
- ◆ A water soaked rusty hinge when placed against different surfaces makes a creaking sound.
- ◆ A pair of gloves sounds like bird wings flapping.
- ◆ An old chair makes a controllable creaking sound.
- ◆ A metal rake makes the rattle/squeak sound of chain-link fence.
- ◆ Gelatin and hand soap make squishing noises.
- ◆ Frozen romaine lettuce makes bone or head injury noises.
- ◆ Coconut shells cut in half and stuffed with padding makes horse hoof noises.
- ◆ Cellophane creates crackling fire effects.
- ◆ A selection of wooden and metal doors are needed to create all sorts of door noises, but also can be used for creaking boat sounds.
- ◆ A heavy phone book makes body-punching sounds.



Manny Buckley, Brandon Dahlquist, & Ian Paul Custer in the 2023 production of *It's a Wonderful Life: Live in Chicago!* Photo by Michael Brosilow.

LIFE IN **THE 1940S**

- ◆ The 1940s are defined by World War II. The Japanese bombing of Pearl Harbor shattered U.S. isolationism. As President Franklin D. Roosevelt guided the country at home, General Dwight D. Eisenhower commanded the troops in Europe. General Douglas MacArthur and Admiral Chester Nimitz led them in the Pacific.
- ◆ Unemployment almost disappears when men are drafted and sent off to war. The government reclassifies 55% of jobs, allowing women and African Americans to fill them.
- ◆ Automobile production ceases in 1942, and rationing of food supplies begins in 1943.
- ◆ Japan surrenders after two atomic bombs are dropped on Hiroshima and Nagasaki. The United States emerges from World War II as a world super power, challenged only by the USSR.
- ◆ Radio is the lifeline for Americans in the 1940s providing news, music, and entertainment.
- ◆ Returning GI's create the baby boom, and the Servicemen's Readjustment Act (the GI Bill of Rights) entitles returning soldiers to a college education.
- ◆ When the war and its restrictions end, Christian Dior introduced the "New Look" feminine dresses with long, full skirts, and tight waists. High heels become trendy. Hair was worn to the shoulders.
- ◆ Television made its debut at the 1939 World Fair, but the war interrupted development. In 1947, commercial television with 13 stations becomes available to the public.



Dora Miles and Dorothy Johnson working at the Douglas Aircraft Company in Long Beach, CA (1944). Photo from Library of Congress.

- ◆ Major works of literature published in the 1940s include *For Whom the Bell Tolls* by Ernest Hemingway (1940), *The Fountainhead* by Ayn Rand (1943), *The Glass Menagerie* by Tennessee Williams (1944), *The Diary of Anne Frank* by Anne Frank (1947), *Nineteen Eighty-Four* by George Orwell (1949), and *Death of a Salesman* by Arthur Miller (1949).
- ◆ The most popular music style during the 1940s was swing, which prevailed during World War II. In the later periods of the 1940s, less swing was prominent and crooners like Frank Sinatra, along with genres such as bebop and the earliest traces of rock and roll, were the prevalent genre.
- ◆ Hollywood was instrumental in producing dozens of classic films during the 1940s, including "Casablanca" (1943), "Citizen Kane" (1941), and "The Maltese Falcon" (1941). Also in the 1940s, Disney released some of its most iconic animated feature films: "Pinocchio" (1940), "Dumbo" (1941), and "Bambi" (1941).



Benny Goodman—the "King of Swing"—and his band in the film *Stage Door Canteen* (1943)

IMMIGRANTS' SERVICE IN WORLD WAR II

During World War II, many immigrants and descendants of immigrants faced suspicion and discrimination in the U.S., particularly Japanese Americans, Italian Americans, and German Americans. Despite this, many enlisted in the U.S. military to defend their country. Below are just a few examples of the heroic service of immigrants in WWII. These articles have been edited for length, and can be read in their entirety on the [National WWII Museum website](#) and [USO website](#).

JAPANESE AMERICAN WAR HEROES

Following the December 7, 1941 attack on Pearl Harbor, American suspicion of its Japanese citizens was at an all-time high. Over 100,000 Japanese Americans living on the west coast were labeled as “enemy aliens” and placed in internment camps due to fear and suspicion of collaboration with the Japanese government. Though they faced discrimination at home, many Japanese American men were given the opportunity to enlist in the military. Two Japanese American combat units, the 100th Infantry Battalion and the 442nd Infantry Regiment, went on to fight in Europe earning themselves the titles of the most decorated American units of World War II.

On June 12, 1942, the 100th Infantry Battalion was activated. The 100th was a racially segregated unit, comprised of more than 1,400 second generation Japanese Americans, known as Nisei. In September 1943, the 100th engaged in combat in southern Italy near Salerno. The fighting in Italy was tough, and the men of the 100th were a driving force during the campaign. In May and June of 1944, the battalion took part in the breakout from Anzio and successfully pushed the Germans north of Rome. Following the Italian campaign, on August 10, 1944, the 100th was officially integrated into the 442nd Infantry Regiment. In total, the men of the 100th spent 20 months in Europe and fought in six campaigns across Italy and France. The battalion was awarded six Distinguished Service Crosses during the first eight weeks of combat and earned three Presidential Unit Citations.



A squad leader of the 442nd watching for German movement on the front lines in France. Courtesy of the US National Archives.

President Roosevelt activated the 442nd Regimental Combat Team on February 1, 1943. Hawaiian-born Nisei made up roughly two-thirds of the regiment, with the remaining third composed of Nisei from the mainland United States. They arrived in Italy in June 1944, where they began to fight alongside the 100th against Germans encamped across the country. By August, the 100th was absorbed into the 442nd. In September 1944, the 442nd participated in the invasion of Southern France, successfully liberating French cities from Nazi occupation. The unit went on to fight with the 92nd Infantry Division, a segregated African American unit, in driving German forces out of northern Italy.

Today, the 442nd is remembered as the most decorated unit for its size and length of service in the history of the US military. The unit, totaling about 18,000 men, over 4,000 Purple Hearts, 4,000 Bronze Stars, 560 Silver Star Medals, 21 Medals of Honor, and seven Presidential Unit Citations. In 2010, various groups and advocates, including the National Veterans Network, were successful in obtaining congressional passage of the bill S. 1055, awarding all members of the 100th and 442nd, along with the Military Intelligence Service, the Congressional Gold Medal for their heroic service in World War II. Despite the years of suspicion and racism that prevailed at home, these Nisei men fought for their country and their ideals of freedom and democracy. They fought heroically, leaving behind a record that is still untouched today.

ITALIAN AMERICAN WAR HEROES

For many Italian Americans, World War II was a difficult era. The U.S. had declared war on their ancestral home, many were perceived as a national security threat and domestic sentiment towards citizens with Italian heritage was skeptical, at best. By 1942, 695,000 Italian nationals residing in the United States had been classified as “enemy aliens” with roughly 1,881 detained by the Department of Justice. Despite all of this, more than half a million Italian Americans joined and proudly

IMMIGRANTS' SERVICE IN WORLD WAR II

served in the U.S. Armed Forces during WWII, including the following Italian Americans who made WWII history:

- **JOHN BASILONE:** During the Battle of Guadalcanal, Basilone commanded two sections of machine guns for two straight days until only he and two other Marines were left standing. By the end of the second day, he was holding off the Japanese forces with nothing but his pistol and his machete. He showed similar bravery in the Battle of Iwo Jima, when he made his way around the side of the Japanese position until he was directly on top of the blockhouse, which he single-handedly destroyed with grenades and demolitions. During this effort he was killed by Japanese mortar shrapnel.
- **HENRY MUCCI:** Mucci became a household name for his leadership during the rescue of the 513 survivors of the Bataan Death March. Only two Army Rangers were lost in the firefight, and not a single prisoner of war was left behind.
- **ANTHONY P. DAMATO:** While in a foxhole in the Pacific Marshall Islands, Damato, who was only 21 years-old, immediately threw himself onto an enemy grenade, absorbing the explosion with his body. He died instantly and saved the lives of the other two Marines in the foxhole.
- **GINO J. MERLI:** During a fight, the Germans repeatedly attempted to take out Merli's gun emplacement. Thinking they'd succeeded, enemy soldiers approached Merli's foxhole, finding what appeared to be the lifeless bodies of Merli and his assistant gunner. The Germans even stabbed Merli's body a few times to ensure that he was actually dead, but Merli—who was very much alive—remained motionless through it all. As soon as the Germans turned to leave, Merli leapt up and opened fire. He repeated this routine several times and kept fighting all night. By daybreak, the Germans had asked for a truce. When reinforcements found Merli, he was still at his gun with more than 50 enemy bodies in front of him.

NEW CITIZEN SOLDIERS: NATURALIZATION DURING WWII

Foreign-born US troops made a significant contribution to American victory in World War II. Between July 1, 1942 and June 30, 1945, there were 109,382 foreign-born members of the US Armed Forces who became naturalized citizens.

Over 300,000 foreign-born individuals served in the US Army during World War II. In 1940, nearly one in every 11 individuals residing in the United States, approximately 11,600,000 people, were born outside the country. Military service had long been tied to citizenship possibilities, but the increased need for uniformed personnel during World War II spurred legislation that enabled expedited naturalization for those seeking citizenship.

Some foreign-born service members had increased personal motivation to join in the fight with the US military, having fled persecution in their native lands. They were driven by revenge to return to the countries of their births in American uniforms to fight for democracy and against fascism. Fifteen percent of naturalized citizens from Germany and Austria during this time served in the Armed Forces (16,691).

IMMIGRANT WOMEN IN WORLD WAR II

Immigrant women during World War II served many crucial functions that tend to be overlooked, or erased entirely, from modern history books. For example, Japanese American women contributed to war efforts by providing medical care as nurses and doctors, as well as serving as military intelligence officials and linguists in the Army Nurse Corps (ANC) and Women's Army Corps (WAC).



A unit of the Air Women's Army Corps (AWAC)

In 1943, the Women's Army Corps recruited a unit of Chinese American women to serve with the Army Air Forces as "Air WACs". Air WACs served in a large variety of jobs, including aerial photo interpretation, air traffic control, and weather forecasting.

During the Japanese occupation of the Philippines, some Filipino American women smuggled food and medicine to American prisoners of war (POWs) and carried information on Japanese deployments to Filipino and American forces working to sabotage the Japanese Army.

U.S. HOME OWNERSHIP & THE LEGACY OF REDLINING

Home ownership in the United States has a complicated and troubling history. The below article originally appeared on CBS News under the title [“Redlining’s legacy: Maps are gone, but the problem hasn’t disappeared.”](#) It was last updated on June 12, 2020.

WHAT IS REDLINING?

For decades, many banks in the U.S. denied mortgages to people, mostly people of color in urban areas, preventing them from buying a home in certain neighborhoods or getting a loan to renovate their house. The practice — once backed by the U.S. government — started in the 1930s and took place across the country. That includes in many of the nation's largest cities, such as Atlanta, Chicago, Detroit, Tampa and others with large minority populations.

As a result, banks and other mortgage lenders commonly rejected loans for creditworthy borrowers based strictly on their race or where they lived. As part of that practice, financial firms, real estate agents and other parties demarcated geographic areas that were effectively off limits for issuing loans.

Scholars who study housing discrimination point to redlining as one factor behind the gulf in wealth between blacks and whites in the U.S. today. Black families have lost out on at least \$212,000 in personal wealth over the last 40 years because their home was redlined, [said real estate app Redfin](#).

WHERE DOES THE WORD COME FROM?

The term redlining is a nod to how lenders identified and referenced neighborhoods with a greater share of people deemed more likely to default on mortgage. Using red ink, lenders outlined on paper maps the parts of a city that were considered at high risk of default, as well as more desirable neighborhoods for approving a loan. Riskier neighborhoods were predominantly black and Latino.

Physical copies of such maps are stored in the National Archives. The University of Richmond has [digital versions](#) of about 200 maps once used for redlining, including the one [on the next page].

Robert K. Nelson, who oversees the University of Richmond's mapping inequality project, said the maps were created in cities with 40,000 residents or more. The federal government, through a now-defunct agency called the Home Owners' Loan Corporation, worked with local real estate agents and banks to create the maps.

"The federal government, at the time, called this best practices for responsible lending," he said.

IS REDLINING STILL LEGAL?

No. Federal law prohibit home lending discrimination, notably the 1968 Fair Housing Act and the 1977 Community Reinvestment Act (CRA). The first of these laws bans discrimination based on someone's race when the person is trying to rent or buy a home, as well as apply for a mortgage. The act also makes it illegal to impose predatory interest rates or fees.

Under the CRA, lenders must track how often they approve and deny loans to people in low-income households. Based on their records, lenders are assigned a rating on their compliance with the law: "outstanding," "satisfactory," "needs to improve" or "substantial noncompliance."

DOES REDLINING STILL HAPPEN?

The answer depends on who you ask. Although banks deny engaging in redlining, some housing advocates and lawyers say the practice continues, though in different form.

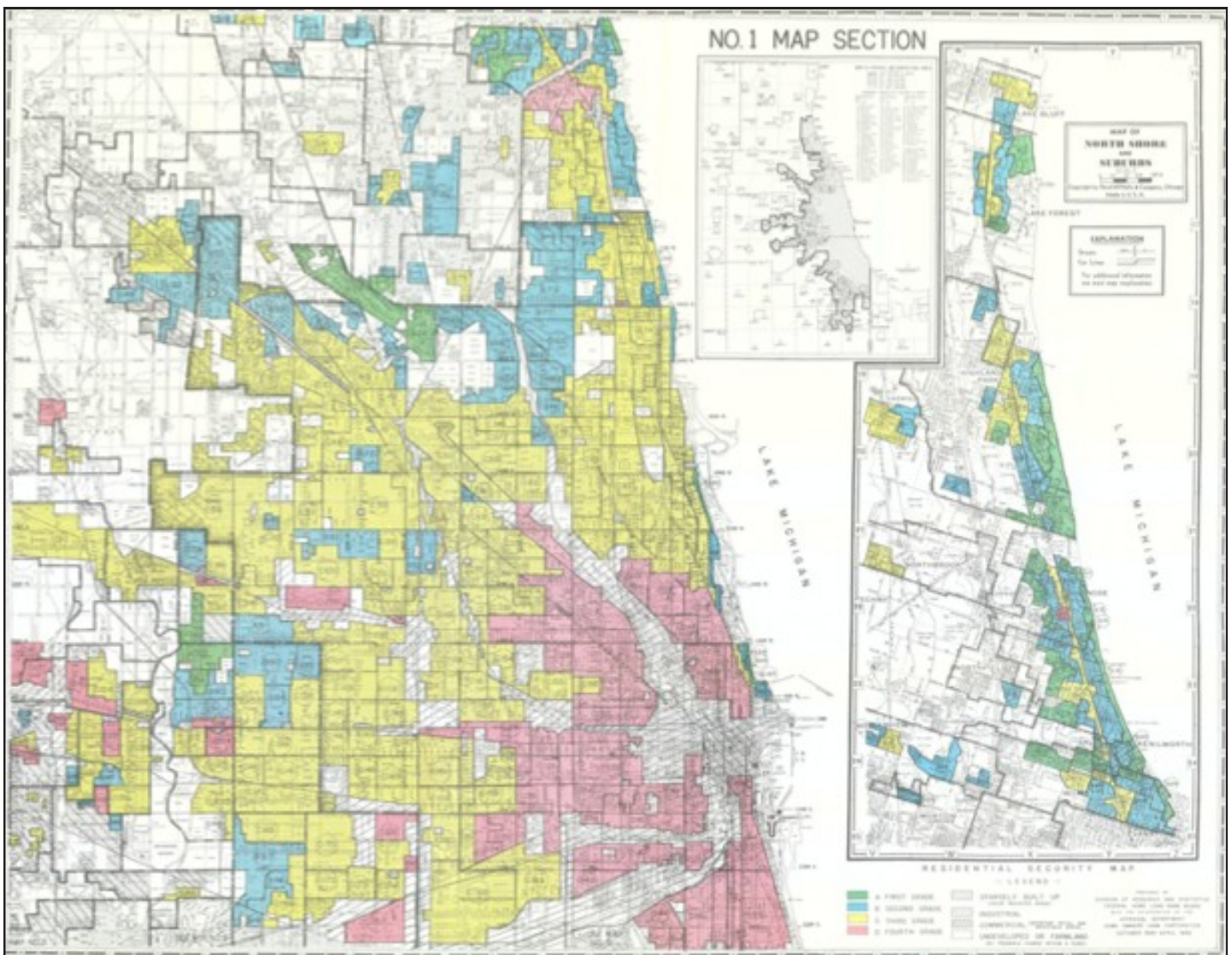
"You're not going to see someone with a map on a wall with red lines around it," said Stuart Rossman, director of litigation for the National Consumer Law Center. "Although we rarely see redlining, what we do see is a lot of reverse redlining."

U.S. HOME OWNERSHIP & THE LEGACY OF REDLINING

In reverse redlining, banks may engage in predatory lending in the same neighborhoods that were once marked as off limits for borrowers, Rossman said. For example, in the years leading up to the 2008 housing crash, mortgage lenders peddled hundreds of thousands of risky subprime loans, including "no doc" and balloon-payment loans, on low-income borrowers. Many communities in cities like Detroit and Newark have yet to recover.

The National Consumer Law Center in 2018 joined the Connecticut Fair Housing Center in a lawsuit against Liberty Bank, alleging the company was redlining black and Latino neighborhoods in Hartford and New Haven.

There are many other cases of applicants being denied a home loan because of their race, said Nikitra Bailey, executive vice president at the Center for Responsible Lending. Bailey pointed to a 2018 investigation by the advocacy group finding that black, Latino and Asian applicants were turned away for loans at a higher rate than whites in many U.S. cities.



In this digital image of a map used decades ago for redlining in Chicago, areas marked in the faded pink show where lenders were discouraged from avoid issuing mortgages. Map from University of Richmond.

THE GREATEST GIFT BY PHILIP VAN DOREN STERN

WITH ORIGINAL ILLUSTRATIONS

The little town straggling up the hill was bright with colored Christmas lights. But George Pratt did not see them. He was leaning over the railing of the iron bridge, staring down moodily at the black water. The current eddied and swirled like liquid glass, and occasionally a bit of ice, detached from the shore, would go gliding downstream to be swallowed up in the shadows under the bridge.

The water looked paralyzingly cold. George wondered how long a man could stay alive in it. The glassy blackness had a strange, hypnotic effect on him. He leaned still farther over the railing...

"I wouldn't do that if I were you," a quiet voice beside him said.

George turned resentfully to a little man he had never seen before. He was stout, well past middle age, and his round cheeks were pink in the winter air as though they had just been shaved.

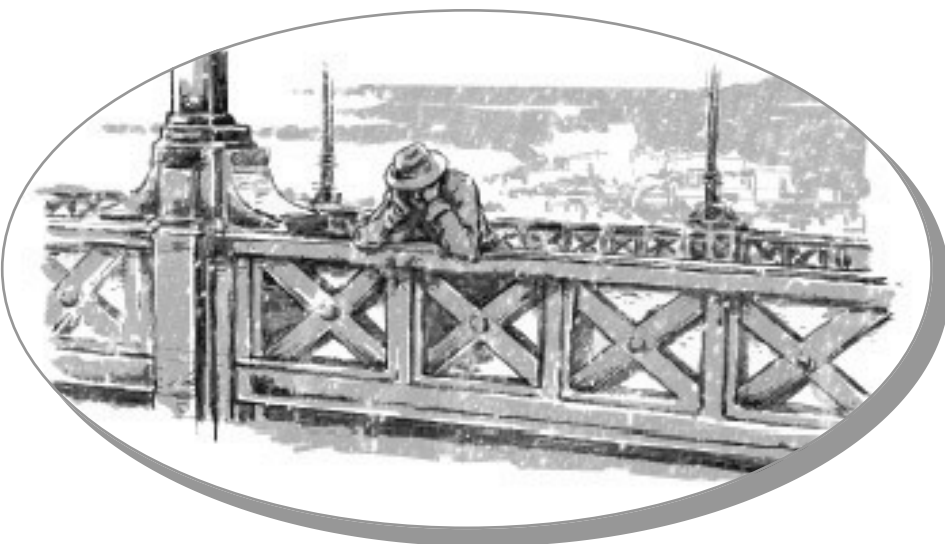
"Wouldn't do what?" George asked sullenly.

"What you were thinking of doing."

"How do you know what I was thinking?"

"Oh, we make it our business to know a lot of things," the stranger said easily.

George wondered what the man's business was. He was a most unremarkable little person, the sort you would pass in a crowd and never notice. Unless you saw his bright blue eyes, that is. You couldn't forget them, for they were the kindest, sharpest eyes you ever saw. Nothing else about him was noteworthy. He wore a moth-eaten old fur cap and a shabby overcoat that was stretched tightly across his paunchy belly. He was carrying a small black satchel. It wasn't a doctor's bag—it was



too large for that and not the right shape. It was a salesman's sample kit, George decided distastefully. The fellow was probably some sort of peddler, the kind who would go around poking his sharp little nose into other people's affairs.

"Looks like snow, doesn't it?" the stranger said, glancing up appraisingly at the overcast sky. "It'll be nice to have a white Christmas. They're getting scarce these days—but so are a lot of things." He turned to face George squarely. "You all right now?"

"Of course I'm all right. What made you think I wasn't? I—," George fell silent before the stranger's quiet gaze.

The little man shook his head. "You know you shouldn't think of such things—and on Christmas Eve of all times! You've got to consider Mary—and your mother too."

George opened his mouth to ask how this stranger could know his wife's name, but the fellow anticipated him. "Don't ask me how I know such things. It's my business to know 'em. That's why I came along this way tonight. Lucky I did too." He glanced down at the dark

water and shuddered.

"Well, if you know so much about me," George said, "give me just one good reason why I should be alive."

The little man made a queer chuckling sound. "Come, come, it can't be that bad. You've got your job at the bank. And Mary and the kids. You're healthy, young, and—"

"And sick of everything!" George cried. "I'm stuck here in this mudhole for life, doing the same dull work day after day. Other men are leading exciting lives, but I—well, I'm just a small-town bank clerk that even the army didn't want. I never did anything really useful or interesting, and it looks as if I never will. I might just as well be dead. I might better be dead. Sometimes I wish I were. In fact, I wish I'd never been born!"

The little man stood looking at him in the growing darkness. "What was that you said?" he asked softly.

"I said I wish I'd never been born," George repeated firmly. "And I mean it too."

The stranger's pink cheeks glowed with excitement. "Why that's wonderful!

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You've solved everything. I was afraid you were going to give me some trouble. But now you've got the solution yourself. You wish you'd never been born. All right! OK! You haven't!"

"What do you mean?" George growled.

"You haven't been born. Just that. You haven't been born. No one here knows you. You have no responsibilities—no job—no wife—no children. Why, you haven't even a mother. You couldn't have, of course. All your troubles are over. Your wish, I am happy to say, has been granted—officially."



"Nuts!" George snorted and turned away.

The stranger ran after him and caught him by the arm. "You'd better take this with you," he said, holding out his satchel. "It'll open a lot of doors that might otherwise be slammed in your face."

"What doors in whose face?" George scoffed. "I know everybody in this town. And besides, I'd like to see anybody slam a door in my face."

"Yes, I know," the little man said patiently. "But take this anyway. It can't do any harm and it may help."

He opened the satchel and displayed a number of brushes. "You'd be surprised

how useful these brushes can be as introduction—especially the free ones. These, I mean." He hauled out a plain little hairbrush. "I'll show you how to use it." He thrust the satchel into George's reluctant hands and began: "When the lady of the house comes to the door you give her this and then talk fast. You say: 'Good evening, Madam. I'm from the World Cleaning Company, and I want to present you with this handsome and useful brush absolutely free—no obligation to purchase anything at all.' After that, of course, it's a cinch. Now you try it." He forced the brush into George's hand.

George promptly dropped the brush into the satchel and fumbled with the catch, finally closing it with an angry snap. "Here," he said, and then stopped abruptly, for there was no one in sight.

The little stranger must have slipped away into the bushes growing along the river bank, George thought. He certainly wasn't going to play hide-and-seek with him. It was nearly dark and getting colder every minute. He shivered and turned up his coat collar.

The street lights had been turned on, and Christmas candles in the windows glowed softly. The little town looked remarkably cheerful. After all, the place you grew up in was the one spot on earth where you could really feel at home. George felt a sudden burst of

affection even for crotchety old Hank Biddle, whose house he was passing. He remembered the quarrel he had had when his car had scraped a piece of bark out of Hank's big maple tree. George looked up at the vast spread of leafless branches towering over him in the darkness. The tree must have been growing there since Indian times. He felt a sudden twinge of guilt for the damage he had done. He had never stopped to inspect the wound, for he was ordinarily afraid to have Hank catch him even looking at the tree. Now he stepped out boldly into the roadway to examine the huge trunk.

Hank must have repaired the scar or painted it over, for there was no sign of it. George struck a match and bent down to look more closely. He straightened up with an odd, sinking feeling in his stomach. There wasn't any scar. The bark was smooth and undamaged.

He remembered what the little man at the bridge had said. It was all nonsense, of course, but the nonexistent scar bothered him.

When he reached the bank, he saw that something was wrong. The building was dark, and he knew he had turned the vault light on. He noticed, too, that someone had left the window shades up. He ran around to the front. There was a battered old sign fastened on the door. George could just make out the words:

FOR RENT OR SALE
Apply
JAMES SILVA
Real Estate

Perhaps it was some boys' trick, he thought wildly. Then he saw a pile of ancient leaves and tattered newspapers in the bank's ordinarily immaculate

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doorway. And the windows looked as though they hadn't been washed in years. A light was still burning across the street in Jim Silva's office. George dashed over and tore the door open.

Jim looked up from his ledgerbook in surprise. "What can I do for you, young man?" he said in the polite voice he reserved for potential customers.

"The bank," George said breathlessly. "What's the matter with it?"

"The old bank building?" Jim Silva turned around and looked out of the window. "Nothing that I can see. Wouldn't like to rent or buy it, would you?"

"You mean—it's out of business?"

"For a good ten years. Went bust. Stranger 'round these parts, ain't you?"

George sagged against the wall. "I was here some time ago," he said weakly. "The bank was all right then. I even knew some of the people who worked there."

"Didn't you know a feller named Marty Jenkins, did you?"

"Marty Jenkins! Why, he—" George was about to say that Marty had never worked at the bank—couldn't have, in fact, for when they had both left school they had applied for a job there and George had gotten it. But now, of course, things were different. He would have to be careful. "No, I didn't know him," he said slowly. "Not really, that is. I'd heard of him."

"Then maybe you heard how he skipped out with fifty thousand dollars. That's why the bank went broke.

Pretty near ruined everybody around here." Silva was looking at him sharply. "I was hoping for a minute maybe you'd know where he is. I lost plenty in that crash myself. We'd like to get our hands on Marty Jenkins."

"Didn't he have a brother? Seems to me he had a brother named Arthur."

"Art? Oh, sure. But he's all right. He don't know where his brother went. It's

had a terrible effect on him, too. Took to drink, he did. It's too bad—and hard on his wife. He married a nice girl."

George felt the sinking feeling in his stomach again. "Who did he marry?" he demanded hoarsely. Both he and Art had courted Mary.

"Girl named Mary Thatcher," Silva said cheerfully. "She lives up on the hill just this side of the church— Hey! Where are you going?"

But George had bolted out of the office. He ran past the empty bank building and turned up the hill. For a moment he thought of going straight to Mary. The house next to the church had been given them by her father as a wedding present.

Naturally Art Jenkins would have gotten it if he had married Mary. George wondered whether they had any children. Then he knew he couldn't face Mary—not yet anyway. He decided to visit his parents and find out more about her.

There were candles burning in the windows of the little weather-beaten house on the side street, and a Christmas wreath was hanging on the glass panel of the front door. George raised the gate latch with a loud click. A dark shape on the porch jumped up and began to growl. Then it hurled itself down the steps, barking ferociously.

"Brownie!" George shouted. "Brownie, you old fool, stop that! Don't you know me?" But the dog advanced menacingly and drove him back behind the gate. The porch light snapped on, and George's father stepped outside to call the dog off. The barking subsided to a low, angry growl.

His father held the dog by the collar while George cautiously walked past. He



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could see that his father did not know him.

"Is the lady of the house in?" he asked.

His father waved toward the door. "Go on in," he said cordially. "I'll chain this dog up. She can be mean with strangers."

His mother, who was waiting in the hallway, obviously did not recognize him. George opened his sample kit and grabbed the first brush that came to hand.

"Good evening, ma'am," he said politely. "I'm from the World Cleaning Company. We're giving out a free sample brush. I thought you might like to have one. No obligation. No obligation at all..." His voice faltered.

His mother smiled at his awkwardness. "I suppose you'll want to sell me something. I'm not really sure I need any brushes."

"No'm. I'm not selling anything," he assured her. "The regular salesman will be around in a few days. This is just—well, just a Christmas present from the company."

"How nice," she said. "You people never gave away such good brushes before."

"This is a special offer," he said. His father entered the hall and closed the door.

"Won't you come in for a while and sit down?" his mother said. "You must be tired walking so much."

"Thank you, ma'am. I don't mind if I do." He entered the little parlor and put his bag down on the floor. The room looked different somehow, although he could not figure out why.

"I used to know this town pretty well,"

he said to make conversation. "Knew some of the townspeople. I remember a girl named Mary Thatcher. She married Art Jenkins, I heard. You must know them."

"Of course," his mother said. "We know Mary well."

"Any children?" he asked casually.

"Two—a boy and a girl."

George sighed audibly.

"My, you must be tired," his mother said. "Perhaps I can get you a cup of tea."

"No'm, don't bother," he said. "I'll be having supper soon." He looked around the little parlor, trying to find out why it looked different. Over the mantelpiece hung a framed photograph which had been taken on his kid brother Harry's sixteenth birthday. He remembered how they had gone to Potter's studio to be photographed together.

There was something queer about the picture. It showed only one figure—Harry's.

"That your son?" he asked.

His mother's face clouded. She nodded but said nothing.

"I think I met him, too," George said hesitantly. "His name's Harry, isn't it?"

His mother turned away, making a strange choking noise in her throat. Her husband put his arm clumsily around her shoulder. His voice, which was always mild and gentle, suddenly became harsh. "You couldn't have met him," he said. "He's been dead a long while. He was drowned the day that picture was taken."

George's mind flew back to the long-ago

August afternoon when he and Harry had visited Potter's studio. On their way home they had gone swimming. Harry had been seized with a cramp, he remembered. He had pulled him out of the water and had thought nothing of it. But suppose he hadn't been there!

"I'm sorry," he said miserably. "I guess I'd better go. I hope you like the brush. And I wish you both a very Merry Christmas." There, he had put his foot in it again, wishing them a Merry Christmas when they were thinking about their dead son.

Brownie tugged fiercely at her chain as George went down the porch steps and accompanied his departure with a hostile, rolling growl.

He wanted desperately now to see Mary. He wasn't sure he could stand not being recognized by her, but he had to see her.

The lights were on in the church, and the choir was making last-minute preparations for Christmas vespers.

The organ had been practicing "Holy Night" evening after evening until George had become thoroughly sick of it. But now the music almost tore his heart out. He stumbled blindly up the path to his own house. The lawn was untidy, and the flower bushes he had kept carefully trimmed were neglected and badly sprouted. Art Jenkins could hardly be expected to care for such things.

When he knocked at the door there was a long silence, followed by the shout of a child. Then Mary came to the door.

At the sight of her, George's voice almost failed him. "Merry Christmas, ma'am," he managed to say at last. His hand shook as he tried to open the satchel. When George entered the

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living room, unhappy as he was, he could not help noticing with a secret grin that the too-high-priced blue sofa they often had quarreled over was

brush, smoothing out the velvety nap. "It is a nice brush. Thank you. I—" There was a sudden scream from the kitchen, and two small children rushed in. A

apprehensively at the door.

Art Jenkins came in. He stood for a moment in the doorway, clinging to the knob for support. His eyes were glazed, and his face was very red. "Who's this?" he demanded thickly.

"He's a brush salesman," Mary tried to explain. "He gave me this brush." "Brush salesman!" Art sneered. "Well, tell him to get outa here. We don't want no brushes." Art hiccupped violently and lurched across the room to the sofa, where he sat down suddenly. "An' we don't want no brush salesmen neither."

George looked despairingly at Mary. Her eyes were begging him to go. Art had lifted his feet up on the sofa and was sprawling out on it, muttering unkind things about brush salesmen. George went to the door, followed by Art's son, who kept snapping the pistol at him and saying: "You're dead—dead—dead!"

Perhaps the boy was right, George thought when he reached the porch. Maybe he was dead, or maybe this was all a bad dream from which he might eventually awake. He wanted to find the little man on the bridge again and try to persuade him to cancel the whole deal.

He hurried down the hill and broke into a run when he neared the river. George was relieved to see the little stranger standing on the bridge. "I've had enough," he gasped. "Get me out of this—you got me into it."

The stranger raised his eyebrows. "I got you into it! I like that! You were granted your wish. You got everything you asked for. You're the freest man on earth now. You have no ties. You can go anywhere—do anything. What more can you possibly want?"

"Change me back," George pleaded. "Change me back—please. Not just for



there. Evidently Mary had gone through the same thing with Art Jenkins and had won the argument with him too.

George got his satchel open. One of the brushes had a bright blue handle and varicolored bristles. It was obviously a brush not intended to be given away, but George didn't care. He handed it to Mary. "This would be fine for your sofa," he said.

"My, that's a pretty brush," she exclaimed. "You're giving it away free?"

He nodded solemnly. "Special introductory offer. It's one way for the company to keep excess profits down—share them with its friends."

She stroked the sofa gently with the

little, homely-faced girl flung herself into her mother's arms, sobbing loudly as a boy of seven came running after her, snapping a toy pistol at her head. "Mommy, she won't die," he yelled. "I shot her a hunert times, but she won't die."

He looks just like Art Jenkins, George thought. Acts like him too.

The boy suddenly turned his attention to him. "Who're you?" he demanded belligerently. He pointed his pistol at George and pulled the trigger. "You're dead!" he cried. "You're dead. Why don't you fall down and die?"

There was a heavy step on the porch. The boy looked frightened and backed away. George saw Mary glance

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my sake but for others too. You don't know what a mess this town is in. You don't understand. I've got to get back. They need me here."

"I understand right enough," the stranger said slowly. "I just wanted to make sure you did. You had the greatest gift of all conferred upon you—the gift of life, of being a part of this world and taking a part in it. Yet you denied that gift."

As the stranger spoke, the church bell high up on the hill sounded, calling the townspeople to Christmas vespers. Then the downtown church bell started ringing.

"I've got to get back," George said desperately. "You can't cut me off like this. Why, it's murder!"

"Suicide rather, wouldn't you say?" the stranger murmured. "You brought it on yourself. However, since it's Christmas Eve—well, anyway, close your eyes and keep listening to the bells." His voice sank lower. "Keep listening to the bells..."

George did as he was told. He felt a cold, wet snowdrop touch his cheek—and then another and another. When he opened his eyes, the snow was falling fast, so fast that it obscured everything around him. The little stranger could not be seen, but then neither could anything else. The snow was so thick that George had to grope for the bridge railing.

As he started toward the village, he thought he heard someone saying "Merry Christmas," but the bells were drowning out all rival sounds, so he could not be sure.

When he reached Hank Biddle's house he stopped and walked out into the roadway, peering down anxiously at the

base of the big maple tree. The scar was there, thank heaven! He touched the tree affectionately. He'd have to do something about the wound—get a tree surgeon or something. Anyway, he'd evidently been changed back. He was himself again. Maybe it was all a dream, or perhaps he had been hypnotized by the smooth-flowing black water. He had heard of such things.

At the corner of Main and Bridge Streets he almost collided with a hurrying figure. It was Jim Silva, the real estate agent. "Hello, George," Jim said cheerfully. "Late tonight, ain't you? I should think you'd want to be home early on Christmas Eve."

George drew a long breath. "I just wanted to see if the bank is all right. I've got to make sure the vault light is on."

"Sure it's on. I saw it as I went past."

"Let's look, huh?" George said, pulling at Silva's sleeve. He wanted the assurance of a witness. He dragged the surprised real estate dealer around to the front of the bank where the light was gleaming through the falling snow.

"I told you it was on," Silva said with some irritation.

"I had to make sure," George mumbled. "Thanks—and Merry Christmas!" Then he was off like a streak, running up the hill.

He was in a hurry to get home, but not in such a hurry that he couldn't stop for a moment at his parents' house, where he wrestled with Brownie until the friendly old bulldog waggled all over with delight. He grasped his startled brother's hand and wrung it frantically, wishing him an almost hysterical Merry Christmas. Then he dashed across the parlor to examine a certain photograph. He kissed his mother, joked with his

father, and was out of the house a few seconds later, stumbling and slipping on the newly fallen snow as he ran on up the hill.

The church was bright with light, and the choir and the organ were going full tilt. George flung the door to his home open and called out at the top of his voice: "Mary! Where are you? Mary! Kids!"

His wife came toward him, dressed for going to church, and making gestures to silence him.

"I've just put the children to bed," she protested. "Now they'll—" But not another word could she get out of her mouth, for he smothered it with kisses, and then dragged her up to the children's room, where he violated every tenet of parental behavior by madly embracing his son and his daughter and waking them up thoroughly.

It was not until Mary got him downstairs that he began to be coherent. "I thought I'd lost you. Oh, Mary, I thought I'd lost you!"

"What's the matter, darling?" she asked in bewilderment.

He pulled her down on the sofa and kissed her again. And then, just as he was about to tell her about his queer dream, his fingers came in contact with something lying on the seat of the sofa. His voice froze.

He did not even have to pick the thing up, for he knew what it was. And he knew that it would have a blue handle and varicolored bristles.

The End.

ADDITIONAL **RESOURCES**



**American
Foundation
for Suicide
Prevention**

AMERICAN FOUNDATION FOR SUICIDE PREVENTION - ILLINOIS CHAPTER

The grassroots work AFSP does focuses on eliminating the loss of life from suicide by: delivering innovative prevention programs, educating the public about risk factors and warning signs, raising funds for suicide research and programs, and reaching out to those individuals who have lost someone to suicide.

CRISIS TEXT LINE |

CRISIS TEXT LINE

Text TALK to 741-741 to text with a trained crisis counselor from the Crisis Text Line for free, 24/7.



**nami
CHICAGO**

NAMI CHICAGO

Works to improve the quality of life for those whose lives are affected by mental health conditions by promoting community wellness, breaking down barriers to mental health care, and providing support and expertise for families, professionals and individuals in Chicago and beyond.



**National Institute
of Mental Health**

NATIONAL INSTITUTE OF MENTAL HEALTH

A collection of resources including links to get immediate help in a crisis, plus information on finding a health care provider and deciding if a provider is right for you.

**988 SUICIDE & CRISIS
LIFELINE**

24/7 CALL, TEXT, CHAT

988 SUICIDE & CRISIS LIFELINE

The 988 Suicide & Crisis Lifeline provides free and confidential emotional support to people in suicidal crisis or emotional distress 24 hours a day, 7 days a week, across the United States and its territories. The 988 Lifeline is comprised of a national network of over 200 local crisis centers, combining local care and resources with national standards and best practices.

ABOUT **AMERICAN BLUES THEATER**

MISSION

American Blues Theater is an ensemble of artists committed to producing new and classic diverse stories that ask the question: “What does it mean to be American?”

VALUES

American Blues Theater does our *part* –

Pragmatism – we get things done, making steady progress in all areas of theater making.

Altruism – we make art in service of others, strengthening communities through compassion, care, and creativity.

Resilience – we meet obstacles with imagination, transforming struggles with growth and renewal.

Teamwork – we invest in collaboration and build toward a shared future.

ABOUT US

Winner of the prestigious National Theatre Company Award from American Theatre Wing (Tony Awards), American Blues Theater is a non-profit arts organization that produces high-quality productions with a focus on stories that are relevant, timeless, and inclusive to the American spirit.

American Blues Theater is **committed to developing new work as more than half of the productions are world and Chicago premieres**. Play development programs include the nationally-recognized Blue Ink Award, commissions, readings, and the 18th annual *Ripped Festival* of short plays.

American Blues Theater **believes in teamwork both on and off-stage**. A leader in community engagement for decades, the theater matches each play’s themes with other non-profits’ missions to raise awareness.

In addition to producing plays, American Blues Theater **offers a range of free services**, including continuing education programs, writing instruction and matinees for Chicago Public Schools, dramaturgical materials, and post-show discussions to widen access in the community.

American Blues Theater and its artists have earned 246 Joseph Jefferson Awards and nominations, 44 Black Theater Alliance Awards, and numerous industry accolades, including nomination and awards for the Pulitzer Prize, Academy Awards, Tony Awards, Golden Globes Awards, Emmy Awards, and more.

UPCOMING PRODUCTIONS AT AMERICAN BLUES THEATER



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AMERICANBLUESTHEATER.COM

American Blues Theater is located in Chicago, the traditional homelands of the Council of the Three Fires: the Odawa, Ojibwe, and Potawatomi Nations. Read more at AmericanBluesTheater.com/neighborhood.