

# Illinois at the Center of the Nation's Labor Movement

By Phil Luciano Journal Star of Peoria

From organizing unions to effecting labor laws, Illinois has played a vital historical role as a flash point—sometimes involving violence and danger—for workplace fairness. These are some of the key figures and events of that struggle.

#### **Mother Jones**

She lost her own family, so she adopted a new one, a huge one, lifting up the cause of labor

In the process, Mother Jones became perhaps the greatest labor force in the history of Illinois.

An Irish immigrant and dressmaker, Mary Harris landed in Memphis, Tennessee, where she met and wed George Jones, a foundry worker and union supporter. They'd had four children by 1867, when an epidemic of yellow fever claimed the entire household, save Mary. The 30-year-old widow relocated to Chicago to start anew with a dress shop, but it was lost in the Great Chicago Fire of 1871.

She scraped to get by, sometimes sewing piecework for wealthy Chicago families. As she'd gaze out their picture windows, she gained a keen eye and soft heart for disenfranchised.

Jones gravitated to organizing with the Knights of Labor, then the United Mine Workers. Her labor-rights moxie quickly won over workers. She'd travel to help wherever the call — garment workers in Chicago, steelworkers in Pittsburgh, bottle washers in Milwaukee — railing against companies and corporations for fair wages and safe working conditions.

At the close of the 19th century, Illinois became a labor battleground, especially for downstate miners, drawing her attention. After she died in 1930, she was buried among the miners laid to rest at Union Miners Cemetery in Mount Olive. Her simple marker carries some uncharacteristically purple prose, in part extolling: "She gave her life to the world of labor, her blessed soul to heaven."

It's almost a shame she isn't remembered there from one of her most telling quotes: "I'm not a humanitarian. I'm a hell raiser."

#### The Haymarket Affair

With the explosion of a stick of dynamite, the Haymarket Affair became a key flashpoint of the U.S. labor movement.

By May 1886, Chicago had become a labor battleground, with pro-labor forces fighting for better working conditions and pay. The tug-of-war also included radical anarchists who wanted to overthrow capitalism, sparking fear among much of the public.

To advance the idea of an eight-hour workday, a labor rally was set for May 4 — a day after police fired upon on an angry mob of striking Chicago workers, killing two. The rally seemed peaceful, ending as a throng of police stepped through to disperse attendees. Then a stick of dynamite was hurled at the police, killing seven cops and one civilian. In return, officers started firing into the crowd, wounding dozens.

Eight men were arrested and convicted in connection with the bombing, though the thrower was never found. Still, four were hanged; at the gallows, one said, "The time will come when our silence will be more powerful than the voices you strangle today."

His words proved prescient. Though a wave of xenophobia had swept the nation immediately after the bombing, public skepticism gradually grew over what increasingly seemed like a sham prosecution. Of the other four defendants, one committed suicide while the other three were



This 1894 political cartoon depicts "the condition of laboring man at Pullman." The employee is being squeezed by Pullman between high rent and low wages.

sent to prison; however, they were later pardoned.

The martyrdom of the defendants fueled pro-labor forces, eventually leading to the eight-hour workday, along with the creation of International Workers' Day on May 1.

#### The Pullman Strike

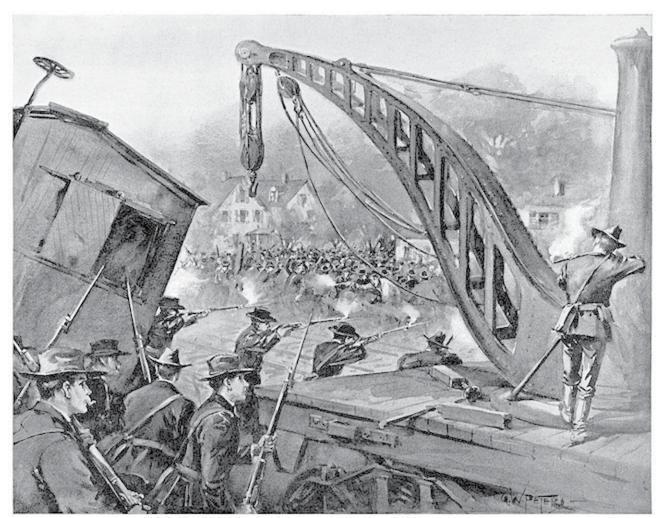
The Pullman Strike was the first national strike in American, riveting the country to the burgeoning labor movement. South of Chicago, the Pullman Co. not only built and leased passenger train cars but set up a company town of Pullman, allegedly as a model community. But during a recession in 1893, the company laid off workers and cut wages, yet did not reduce rents.

Led by the American Railway Union, 4,000 Pullman workers went on strike May 22, 1894. Gradually, the strike grew nationally: by June 30, 125,000 workers on 29 railroads had walked off the job rather than handle Pullman cars. The strike shut down much of the nation's freight and passenger traffic west of Detroit.

In early July, the federal government (leaning on antitrust and commerce laws) obtained a court injunction ordering ARU leaders from inciting workers to refuse to work. President Grover Cleveland sent federal troops into Chicago. With the city swarmed with more than 14,000 troops and policemen, 6,000 rioters destroyed hundreds of railcars on July 6. The next day, federal troops responded to an assault by firing into a mob, killing as many as 30 people.

Public opinion, originally in favor of workers, switched to opposition

Continued on Page 2



NATIONAL GUARDSMEN FIRING INTO THE MOB AT LOOMIS AND FORTY-NINTH STREETS, JULY 7th.—Drawn by G. W. Peters from a Sketch by G. A. Coffis.

Harper's Weekly's coverage of the Pullman strike included this illustration: "National Guardsmen firing into a mob at Loomis and 49th Streets, July 7th," by G.W. Peters, sketch by G.A. Coffin.

#### Labor

#### Continued from page 1

as rail service languished. Federal troops were recalled on July 20, effectively ending the strikes. The company agreed to rehire strikers, as long as they sign a pledge to never join a union. But their rents were not reduced.

As a conciliatory gesture to the labor movement, President Cleveland and Congress created Labor Day.

#### The Herrin Massacre

In 1922, a nation recoiled in horror at gruesome strike violence in downstate Illinois.

That month, the United Mine Workers continued a nationwide strike. However, at the Southern Illinois Coal Co.'s strip mine near Herrin, workers kept working to pull coal from the earth but not ship it out.

In mid-June, however, the owner decided to violate the agreement and ship coal. When the union workers refused, he fired them and called in replacements from Chicago — 50 men unaware that they had been hired as strikebreakers in an area where 90 percent of the workforce carried a union

On June 21, shots rang out at the mine, though accounts differ as to who pulled the trigger first. Regardless, soon one strikebreaker and two strikers were dead, with a third seriously wounded. Union men from the entire region thundered to the mine, en route grabbing guns and ammunition from shops.

Realizing their outnumbered predicament, the strikebreakers agreed to stop work in exchange for safe passage out. On the morning of June 22, they came out of the mine, and union workers marched them toward town, along the way killing the mine's one-legged superintendent.

After several miles of walking, the group reached a barb-wire fence. Strikers lined up the scabs against the fence and told them to run for their lives. As they clawed to climb the fence, strikers opened fire, killing and wounding many.

The final death toll was 23. In the aftermath, prosecutors obtained 214 indictments. But when the first few resulted in acquittals by sympathetic local

### ≫ Obituaries ≫

Hammond, Gordon, 85, Belvidere, August 22 Smith, Wayne, 87, Belvidere, August 22 Strom, Virginia "Maxine", 96, Belvidere, Aug. 25 Rasmussen, Donald, 89, Davis Junction, Aug. 22



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Each week, the Journal seeks to present a variety of voices. Letters. Every attempt will be made to print all letters received with the exception of those that are libelous or obscene. Letters should be signed and include an ID or phone number, so that we can contact the author prior to publication to verify authenticity.

**Guest columns.** Community leaders are encouraged to submit guest columns consistent with our editorial guidelines for possible inclusion in the Journal.

**Opinions.** The opinions expressed in the Journal are those of their authors and do not necessarily reflect the opinions of The Boone County Journal management or ownership



In this 1909 photo, Mother Jones and her army of striking Philadelphia textile workers start out on their descent on New York. The textile workers say they intend to show the people of the country their condition by marching through big cities. [PIERCE & JONES PHOTOGRAPHERS]

juries, the rest were dropped.

The nation reacted to the massacre with disgust. President Warren Harding characterized it as a "shocking crime, barbarity, butchery, rot and madness."

#### The Cherry Mine Disaster

Though touted for modern safeguards, the St. Paul Coal Co. Mine sparked one of the worst disasters in mining history. The mine, located in Cherry about 50 miles northeast of Peoria, was considered to be secure when it opened in 1905. But on Nov. 13, 1909, an electric outage prompted miners to light kerosene lanterns and torches to continue to pull coal from the deep mine.

Shortly after noon, embers from a wall lantern dropped below into a coal car filled with hay for mules. Flames spread to support timbers and quickly raced through the mine.

Of 490 miners, 200 men and boys managed to scramble out. Meanwhile, a large shaft fan was reversed in an attempt to blow out the fire, but only succeeded in spreading the blaze. The mine's two shafts were shut to smother the fire, but the tactic cut off oxygen to miners and allowed black damp (a suffocating mixture of carbon dioxide and nitrogen) to build up in the mine.

Twelve volunteers went down a shaft in a lift to attempt a rescue. All died.

Eight days after the ordeal began, 21 survivors were brought to the surface, though two later died. In the end, 259 men and boys died. Several families lost two or more relatives. Among the dead were a father-son team, the Kralls, whose bodies were found locked in an embrace.

The disaster also claimed the lives of brothers John, Morrison, David and James Love, immigrants from Scotland. A surviving Love brother, William, later married the widow of one of the men who died while trying to rescue the trapped miners.

The Cherry Mine Disaster inspired a crackdown on child-labor laws and led to mine-safety rules that eventually paved the way to modern worker's compensation laws.

Sources for these stories include britannica. com, ehistory.osu.edu, wikipedia.com, history.com, allthatsinteresting.com, americanheritage.com.

Phil Luciano can be reached at pluciano@pjstar. com.



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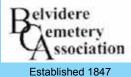
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### Letter to The Editor

1415 Cranston Rd. Beloit, WI

#### Editor.

I am hoping youall print my letter in defense of the gas tax increase: Some simple truths about Illinois' gas tax

There has been a lot talk about the gas tax increase that went into effect on July 1st. However, most of the talk has been short on facts and context.

The last time the gas tax was raised was in 1990. If Illinois had just adjusted for inflation over the last 30 years the gas tax would be \$ 0.37 per gallon. If the gas tax had been tied to inflation Illinois would not have the backlog of road and bridge repairs we now face.

Once road repairs can begin, the cost of the tax will be offset because our cars will face less wear and tear. A study reported in the Chicago Sun-Times found that drivers pay \$633 a year in car repairs due to poorly maintained roads. This figure does not include car accidents or injuries caused by road disrepair. By comparison, the average consumer will pay only \$164 more a year due to the tax increase.

Some people believe that the gas tax will not be used for the road and bridge repair as intended. In 2016. Illinoisans voted for the popularly named "Lockbox Constitutional Amendment" which states any additional funds from the gas tax must be spent on road repair. This increase is governed by that vote.

We all agree Illinois' roads and bridges need repair and we need to have a plan to pay for it. Let's give this a chance.

Wendy LaFauce Belvidere, IL



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## **Opinion**

By Scott Reeder

Rich folks in the Chicago suburbs are working a scam to bilk taxpayers and needy youngsters out of financial-aid dollars for college.

They are having poor friends or relatives adopt their 17-year-old kids so they qualify for financial aid

I'm not making this up.

It's about the most shameless display of entitlement I've seen -- and I've been covering politicians for more than 30 years.

After the guardianship is switched, the child from a wealthy family applies for financial aid and he or she doesn't have to claim parental income or assets. This makies them eligible for assistance including state and federal grants, which are intended for lowincome students.

The rich are bilking the poor and middle class — with the help of government.

But wait, doesn't a judge have to approve a change in guardianship? Yes, that is the case.

And here in Illinois we pay circuit judges \$184,000. For that kind of dough, we ought to be getting some awfully good judgments on their part.

After all, we don't pay them to sign all of the papers shuffled in front of them. We pay them to make wise decisions.

Where was that good judgment when they were asked to change the guardianships for 17 year-year-old kids who live in fancy neighborhoods in houses valued between \$500,000 and \$1 million?

The reason given to the court for these affluent youngsters to receive new guardians was so: "The guardian can provide educational and financial support and opportunities to the minor that her parents could not otherwise provide."

Did the judge ever think to ask how a new guardian would do this or whether it was in the public interest?

Retired Illinois Circuit Court Judge John Donald O'Shea, of Moline, said judges should be asking questions.

"When people come before a court to establish a guardianship, they have a clear duty to fully and fairly advise the court of the true reason why the guardianship is necessary," he said. "If wealthy parents are setting up guardianships so that colleges being asked to give financial aid to their children do not realize that the income and assets of the parents would preclude the requested award of financial assistance to their child or children, the parents by not disclosing the true purpose of the guardianship are perpetrating a fraud on the court in an effort to defraud whoever would be ultimately providing the assistance."

Unlike some court proceedings, guardianship hearings are non-adversarial and usually only have one lawyer present. But O'Shea said questions still need to be asked.

"Our appellate court has said that the judge is not a mere umpire, and that he is not required to sit by like an alabaster bust of his grandsire. If he has any reason to suspect his court is being misused, he has a right and even a duty to ask questions to make sure the requested guardianship is being sought for a proper purpose, and not for improper purposes. A knowing failure to disclose all material facts to the court is a direct criminal contempt of court. Such direct contempt [is] punishable on the spot."

We don't know if those questions were asked but we do know the change in guardianships were granted.

The architects of this scheme and the participating parents are without conscience.

For every one of these rich kids who received a need-based scholarship, a deserving youngster from modest circumstances was told "no."

This ethical laxity goes beyond our present circumstances.

What moral lessons are the students benefiting from this scheme learning?

Be assured, they aren't good ones.

Scott Reeder is a veteran statehouse journalist and a freelance reporter. ScottReeder1965@gmail.com.

# **Community News & Events**

Art in the Park Returns for Labor Day Weekend- Krape Park will provide a beautiful backdrop for the 12th Annual Art in the Park festival on Sunday, September 1st. For more information, please visit our website at www. artintheparkfreeport.com

Community Building Complex Finance, Rules & Regulations and Building & Grounds Committee Meeting- Tuesday, September 3, 2019 at 11:45 a.m. At The Steam Plant Restaurant, Belvidere.

The Fox On The Fairway- The Fox On The Fairway will be performed September 5-22 in the Cheek Theatre in the Clark Arts Center at Rockford University. Performances are Thursdays at 7:30, Fridays at 7:30, Saturdays at 4:00 and 7:30, and Sundays at 2:00. Thursday tickets are \$19. All other performances are \$30, \$28 for seniors, and \$10 for students. Tickets may be purchased online at www.artistsensemble.org or by calling 815-394-5004.

Beattie is....Arts Festival- Rain or shine, the Rockford Area Arts Council is hosting the Beattie Is....Arts Festival in the second year of its return on Sunday, September 8! Or more information on attending or volunteering at Beattie Is... Back, please visit www.artsforeveryone.com or www.BeattieIs.com; Contact Caitlyn Baylor caitlynbaylor@artsforeveryone.com or call the Arts Council: 815-963-6765.

Illinois Extension to Host Sheep and Goat Program- Join Teresa Steckler a Commercial Agriculture Educator with Illinois Extension for a program on raising sheep and goats. The program will be held on Tuesday, September 17 from 6:30 to 8:30 p.m. at the Jo Daviess County Extension Office, 204 Vine St., Elizabeth, IL 61028. There is no charge to attend the program, but preregistration is requested by September 16. For more information or to register for the program please call the Jo Daviess County Extension Office at 815-858-2273.

Kirkland Historical Society Fall Meeting-Wednesday, September 18th, 2019 at 7PM at the Olson Chapel, 309 S. 5th St., Kirkland. The program will be "Kirkland's Hemp Mill" by Connie Worden. All are welcome-Refreshments will be served.

Rock Valley College and Rockford University Hosting Career & Internship Fair- Rock Valley College and Rockford University will be cohosting a Career & Internship Fair on Wednesday, September 18, 2019 from 1:00 p.m. to 4:00 p.m. in the Physical Education Center (PEC) gymnasium on RVC's main campus (3301 North Mulford Road). Pre-registration is strongly encouraged but NOT required. Walk-ins are welcome and can register at the door for FREE. This event is free to students, alumni, and the community. More information is available online at rockvalleycollege. edu/careerservices

**Community Building Complex Committee Regular Board Meeting-** Thursday, September 19, 2019 at 5:00 p.m. in the Community Building Board Room.

Winnebago County CASA Program to Hold Oktoberfest Golf Outing- The CASA program will hold a fundraiser on Friday September 20, 2019 at Forest Hills Country Club (5135 Forest Hills Road, Rockford). To purchase tickets and for more information visit www.WinnebagoCountyCASA. org.



### Pritzker Signs Bill Phasing in \$40K Minimum Teacher Pay

Goal is to address statewide teacher shortage

by Peter Hancock Capitol News Illinois

Some teachers in Illinois will get a pay raise starting next year, thanks to a bill that Democratic Gov. J.B. Pritzker signed into law Thursday.

House Bill 2078, which passed the General Assembly in the final days of the 2019 session, phases in an increase in minimum teacher salaries to \$40,000 a year over the next four years.

"As Illinois' children head back to school this week and next, this new law says to them and their parents loud and clear, we value teachers," Pritzker said during a Statehouse news conference.

The bill is aimed at relieving what many have described as a severe statewide teacher shortage in Illinois. During the 2018-2019 school year, Pritzker said, roughly 1,500 teaching positions across the state were unfilled.

"We need to start taking this problem seriously and this legislation is a good step toward solving it," state Sen. Andy Manar, D-Bunker Hill, the chief Senate sponsor of the bill, said in a statement.

According to data from the Illinois State Board of Education, the average salary of a public school teacher in the state was \$65,721 during the 2017-2018 academic year, the most recent year for which figures are available. But the salaries for individual teachers varies greatly, depending on their location, years of experience, their own level of education and the financial resources of the district in which they teach.

Officials estimate the new law will affect about 8,000 of the state's 127,000 full-time public school teachers.



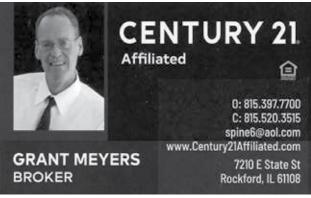












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Bentley Stewart, a second-year teacher at Crossroads Learning Center in the Jacksonville School District, said during the news conference that she earns about \$34,000 teaching students who've been suspended or expelled from regular schools.

"It's a very hard job and teachers don't mind that, but we also want to be secure in knowing we'll be able to raise our own families and that our families will be secure," she said. "This law goes a long way towards that."

Under current law, the minimum salary for a teacher ranges from \$9,000 for someone with less than a bachelor's degree to \$11,000 for someone with a master's degree. That law hasn't changed since the early 1980s.

The new law raises the minimum salary to \$32,076 in the 2020-2021 school year. It then adds \$2,500 in each of the next two years, finally arriving at \$40,000 in the 2023-2024 school year. After that, mandatory increases will be indexed to inflation.

Although passage of the bill will increase costs for some school districts, Pritzker noted that this year's budget included a \$375 million increase in state funding for K-12 education.

According to a fiscal analysis of the bill, the higher minimum salary will add, on average, about 0.5 percent to each district's "adequacy target" under the state's new Evidence Based Funding system. It also could widen the gap between current funding and the adequacy target for many districts.

Under that funding system, each district is assigned a target for adequate funding, and those that are the furthest below their target receive top priority for funding increases each year, with the goal of providing adequate funding to all districts by 2027.

State dollars currently account for only about 27 percent of all school funding in Illinois. The bulk of K-12 funding, 66 percent, comes from local property taxes, with the remaining 7 percent coming from the federal government.

According to the state's most recent data, of Illinois' 851 public school districts, 702 received less than "adequate" funding during the 2017-2018 school year. The percentages of adequate funding vary widely across the state, from a low of 47 percent in the J.S. Morton High School District in Cicero, to a high of 288 percent in the Rondout School District in Lake Forest.

"The districts that benefit from EBF – the evidence-based funding – are in fact the districts where many of the people are getting paid under \$40,000," Pritzker said.



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### New Gun Dealer Regulations Proposed in Illinois

Requirements come from new law that is under court challenge

by Peter Hancock Capitol News Illinois

Following through on a new law that Gov. J.B. Pritzker signed in January, the Illinois State Police published a set of proposed new regulations requiring gun dealers in Illinois to comply with stricter security and recordkeeping requirements.

That law, however, is being challenged in Sangamon County Circuit Court by the Illinois State Rifle Association and a number of gun dealers in the state who argue it's an unconstitutional infringement on their right to keep and bear arms.

Known as the Firearms Dealer License Certification Act, the state law requires anyone who holds a federal firearms license to also obtain a state "certificate of license" and comply with state regulations.

Those proposed new regulations were published in the Illinois Register on Friday, opening a 45-day public comment period. After that, ISP may amend the proposed rules based on the feedback it receives. It then must publish a second notice and forward the proposals to the General Assembly's Joint Committee on Administrative Rules, or JCAR. That opens another 45-day comment period, after which JCAR can either approve the rules for adoption or request additional changes.

Under the proposed new rules, starting Jan. 2, 2020, all licensed and certified gun dealers who maintain an inventory will be required to have electronic security alarms that notify local law enforcement of any unauthorized intrusion into areas where firearms are kept and maintained.

Also beginning in 2020, all licensed and certified dealers operating retail locations must implement electronic record systems to track their changing inventory. That means recording all sales and purchases within 24 hours of the transaction and recording shipments from manufacturers or wholesalers within 24 hours of unpacking the shipment.

They will also be required to maintain records of sales, including a copy of the buyer's photo ID, for at least 20 years, the same length of time required under federal regulations.

Starting Jan. 2, 2021, all certified licensees that operate retail stores will be required to maintain a video surveillance system that monitors all building entrances and exits, as well as any interior portion of the building where firearms are stored, handled, displayed or transferred.

Those certificates will cost \$300 for people operating without a retail location and \$1,500 for a retail location. If someone owns multiple retail locations, whether under the same name or different names, each location will have to have its own certificate of license, but the total fee cannot exceed \$40,000.

"This bipartisan law is a long-overdue step to do more to prevent gun violence, to make sure guns don't fall into the wrong hands, to make sure that we license gun shops just like restaurant and other businesses, and deter straw purchases, so that we can prevent someone from buying a gun for someone who is not legally

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Continued page 8

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NOTICE OF SALE
PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on April 30, 2019, an agent for The Judicial Sales Corporation, will at 1:00 PM on September 18, 2019, at the NLT Title L.L.C, 530 S. State, Suite 201 (Logan Avenue entrance), BELVIDERE, IL, 61008, sell at a public sale to the highest bidder, as set forth below, the following described real estate:

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Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale.

The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information.

If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS and the legal rees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g-1).

IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORFCL OSURE I AW

FORECLOSURE LAW.

You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales

MCCALLA RAYMER LEIBERT PIERCE, LLC Plaintiff's Attorneys, One North Dearborn Street, Suite 1200, Chicago, IL, 60602. Tel No. (312) 346-9088.

THE JUDICIAL SALES CORPORATION

One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312)

You can also visit The Judicial Sales Corporation at www.tjsc.com for

a 7 day status report of pending sales. MCCALLA RAYMER LEIBERT PIERCE, LLC

One North Dearborn Street, Suite 1200

Chicago IL, 60602 312-346-9088

E-Mail: pleadings@mccalla.com Attorney File No. 268365 Attorney ARDC No. 61256 Attorney Code. 61256

Case Number: 2018 CH 119 TJSC#: 39-2856

NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff's attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used

Published in The Boone County Journal 8-16, 23, 30

IN THE CIRCUIT COURT OF THE SEVENTEENTH
JUDICIAL CIRCUIT BOONE COUNTY, ILLINOIS
WELLS FARGO BANK, N.A. Plaintiff, -v.JACOB L. BENJAMIN A/K/A JACOB BENJAMIN, SONJA L. BENJAMIN
A/K/A SONJA BENJAMIN, STATE OF ILLINOIS, UNITED STATES OF

AMERICA Defendant

NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on February 27, 2018, an agent for The Judicial Sales Corporation, will at 1:00 PM on September 11, 2019. at the NLT Title L.L.C. 530 S. State. Suite 201 (Logan Avenue entrance) BELVIDERE, IL, 61008, sell at a public sale to the highest bidder, as set forth below, the following described real estate:

Commonly known as 310 WEST BOONE STREET, BELVIDERE, IL

Property Index No. 05-26-402-028

The real estate is improved with a single family residence. The judgment amount was \$107,584.01.

Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial Sale fee for the Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/or wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court.

Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale.

Where a sale of real estate is made to satisfy a lien prior to that of the United States, the United States shall have one year from the date of sale within which to redeem, except that with respect to a lien arising under the internal revenue laws the period shall be 120 days or the period allowable for redemption under State law, whichever is longer, and in any case in which, under the provisions of section 505 of the Housing Act of 1950, as amended (12 U.S.C. 1701k), and subsection (d) of section 3720 of title 38 of the United States Code, the right to redeem does not arise, there shall be no right of redemption.

The property will NOT be open for inspection and plaintiff makes no

representation as to the condition of the property. Prospective bidders are

If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a

mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g-1).

IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW

You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts

For information, The sales clerk, SHAPIRO KREISMAN & ASSOCIATES, LLC Plaintiff's Attorneys, 2121 WAUKEGAN RD., SUITE 301, Bannockburn, IL, 60015 (847) 291-1717 For information call between the hours of 1pm - 3pm.. Please refer to file number 17-085002.

THE JUDICIAL SALES CORPORATION
One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE

You can also visit The Judicial Sales Corporation at www.tjsc.com for a 7

day status report of pending sales. SHAPIRO KREISMAN & ASSOCIATES, LLC

2121 WAUKEGAN RD., SUITE 301

Bannockburn IL, 60015

E-Mail: ILNotices@logs.com Attorney File No. 17-085002 Attorney Code. 42168

Case Number: 17 CH 145 TJSC#: 39-4979

NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff's attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

Published in The Boone County Journal 8-16, 23, 30

IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL

CIRCUIT BOONE COUNTY, ILLINOIS
MIDLAND STATES BANK, AS SUCCESSOR IN INTEREST TO
ALPINE BANK & TRUST COMPANY Plaintiff,

JORGE A. VALDEZ, UNKNOWN OWNERS AND NON-RECORD CLAIMANTS, Defendant

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to an Amended Judgment of Foreclosure and Sale entered in the above cause on June 25, 2019, an agent for The Judicial Sales Corporation, will at 1:00 PM on September 23, 2019, at the NLT Title L.L.C, 530 S. State, Suite 201 (Logan Avenue entrance), BELVIDERE, IL, 61008, sell at a public sale to

(Logar Avenue entrance), BELVIDERE, IL, OTOGO, Sen at a public safe to the highest bidder, as set forth below, the following described real estate:

Lots Nine (9), Ten (10) and Eleven (11) in Block Fourteen (14) of William H. Gilman's First Addition to the Town of Belvidere, Boone County, Illinois; situated in the County of Boone and State of Illinois.

Commonly known as 504 WHITNEY BOULEVARD, BELVIDERE,

Property Index No. 05-25-361-001

The real estate is improved with a commercial building. Lot Five (5) EXCEPTING the Southerly 8 1/2 feet thereof, in Block Seven (7) of Joel Walker's Addition to the Town (now City) of Belvidere; situated in the County of Boone and State of Illinois.

Commonly known as 309 N. STATE ST., BELVIDERE, IL 61008-

Property Index No. 05-26-427-002

Property Index No. 05-26-427-002

The real estate is improved with a single family residence.

\*\*Please note properties may be sold separately.

Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial Sale fee for the Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purphers not to exceed statutated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/or wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate arose, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court.

Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate

after confirmation of the sale.

The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information.

If this property is a condominium unit, the purchaser of the unit at

the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the

part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g-1).

IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW.

You will need a photo identifaction insurable a common content of the content of the common content of the common content of the commo

You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales.

For information, WILLIAMSMCCARTHY LLP Plaintiff's Attorneys, 120 W. STATE STREET, P.O. BOX 219, Rockford, IL, 61105.

Please refer to file number .

THE JUDICIAL SALES CORPORATION One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312)

You can also visit The Judicial Sales Corporation at www.tjsc.com for

day status report of pending sales.
WILLIAMSMCCARTHY LLP
120 W. STATE STREET, P.O. BOX 219
Rockford IL, 61105

E-Mail: TSandquist@wilmac.com

Case Number: 19 CH 26 TJSC#: 39-5069

NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff's attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used

Published in The Boone County Journal 8-23, 30 & 9-6

IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL CIRCUIT BOONE COUNTY, ILLINOIS MORTGAGE SOLUTIONS OF COLORADO, LLC

JEREHMY E. MONSON et al

2016 CH 28

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on October 17, 2017, an agent for The Judicial Sales Corporation, will at 1:00 PM on September 24, 2019, at

the NLT Title L.L.C, 530 S. State, Suite 201 (Logan Avenue entrance), BELVI-DERE, IL, 61008, sell at a public sale to the highest bidder, as set forth below, the following described real estate:

Commonly known as 1908 SOUTHWICK LN, BELVIDERE, IL 61008

Property Index No. 06-31-104-009 The real estate is improved with a residence.

Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial Sale fee for the Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/or wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and

in "AS IS" condition. The sale is further subject to confirmation by the court.

Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after

The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information.

If this property is a condominium unit, the purchaser of the unit at the fore-closure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g-1).

IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE

RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW.

You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales

For information, examine the court file, CODILIS & ASSOCIATES, P.C. Plaintiff's Attorneys, 15W030 NORTH FRONTAGE ROAD, SUITE 100, BURR RIDGE, IL, 60527 (630) 794-9876

THE JUDICIAL SALES CORPORATION

One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-

You can also visit The Judicial Sales Corporation at www.tjsc.com for a 7 day status report of pending sales. CODILIS & ASSOCIATES, P.C.

15W030 NORTH FRONTAGE ROAD, SUITE 100

BURR RIDGE IL, 60527 630-794-5300

E-Mail: pleadings@il.cslegal.com Attorney File No. 14-18-08221 Attorney ARDC No. 00468002

Attorney Code. 21762

Case Number: 2016 CH 28 TJSC#: 39-5240

NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff's attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

Published in The Boone County Journal Aug 30; Sep 6, 13, 2019.

# LEGAL NOTICES **Foreclosures**

IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL CIRCUIT BOONE COUNTY, ILLINOIS WELLS FARGO BANK, N.A. Plaintiff, -v.-JACOB L. BENJAMIN A/K/A JACOB BENJAMIN, SONJA L. BENJAMIN A/K/A SONJA BENJAMIN, STATE OF ILLINOIS, UNITED STATES OF

17 CH 145 NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on February 27, 2018, an agent for The Judicial Sales Corporation, will at 1:00 PM on September 11, 2019, at the NLT Title L.L.C, 530 S. State, Suite 201 (Logan Avenue entrance), BELVIDERE, IL, 61008, sell at a public sale to the highest bidder, as set forth below, the following described real estate:

below, the following described real estate:

PART OF LOTS FOUR (4) AND FIVE (5) AS DESIGNATED UPON THE PLAT OF ASSESSOR'S SURVEY OF BLOCK ONE (1) OF ISAAC MILLER'S ADDITION AND BLOCKS 69 AND 70 OF THE ORIGINAL TOWN OF BELVIDERE, THE PLAT OF WHICH IS RECORDED IN BOOK 33 OF PLATS ON PAGE 547 IN THE RECORDER'S OFFICE OF BOONE COUNTY, ILLINOIS, BOUNDED AND DESCRIBED AS FOLLOWS, TO-WIT: COMMENCING AT THE SOUTHWEST CORNER OF LOT 10 AS DESIGNATED LIPON SAID PLAT OF ASSESSOR'S OF LOT 10 AS DESIGNATED UPON SAID PLAT OF ASSESSOR'S SURVEY; THENCE NORTHWESTERLY, ALONG THE WESTERLY LINE OF LOTS 10 AND 5, A DISTANCE OF 138.0 FEET TO THE PLACE OF BEGINNING FOR THE FOLLOWING DESCRIBED TRACT; THENCE NORTHWESTERLY, ALONG THE WESTERLY LINE OF LOT FIVE (5), A DISTANCE OF 126.71 FEET TO THE NORTHWESTERLY CORNER OF LOT FIVE (5); THENCE NORTHEASTERLY, ALONG THE NORTHERLY LINE OF LOTS FIVE (5) AND FOUR (4), A DISTANCE OF 99.0 FEET TO THE EAST LINE OF THE WEST HALF OF LOT FOUR (4); THENCE SOUTHEASTERLY, ALONG THE EAST LINE OF THE WEST HALF OF LOT FOUR (4), A DISTANCE OF 126.73 FEET TO A POINT WHICH IS 138.0 FEET NORTHWESTERLY FROM THE SOUTHERLY LINE OF LOT ELEVEN (11) AS DESIGNATED UPON SAID PLAT OF ASSESSOR'S SURVEY, AS MEASURED ALONG THE EAST LINE OF THE WEST HALF OF LOTS FOUR (4) AND ELEVEN (11); THENCE SOUTHWESTERLY, PARALLEL WITH THE SOUTHERLY LINE OF LOTS ELEVEN (11) AND TEN (10), A DISTANCE OF 99.0 FEET TO THE PLACE OF BEGINNING; SITUATED IN THE COUNTY OF BOONE AND

THE STATE OF ILLINOIS.

Commonly known as 310 WEST BOONE STREET, BELVIDERE, IL

Property Index No. 05-26-402-028

The real estate is improved with a single family residence. The judgment amount was \$107,584.01.

Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial Sale fee for the Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/or wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for

sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court. Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after

confirmation of the sale. Where a sale of real estate is made to satisfy a lien prior to that of the United States, the United States shall have one year from the date of sale within which to redeem, except that with respect to a lien arising under the internal revenue

laws the period shall be 120 days or the period allowable for redemption under State law, whichever is longer, and in any case in which, under the provisions of section 505 of the Housing Act of 1950, as amended (12 U.S.C. 1701k), and subsection (d) of section 3720 of title 38 of the United States Code, the right to

The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information.

If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a common interest of the purchaser of the property is a condominium to the condominium of the property is a condominium of the property is interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g-1).

IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW.

You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales.

For information, The sales clerk, SHAPIRO KREISMAN & ASSOCIATES, LLC Plaintiff's Attorneys, 2121 WAUKEGANRD, SUITE 301, Bannockburn, IL, 60015 (847) 291-1717 For information call between the hours of 1pm -3pm.. Please refer to file number 17-085002.
THE JUDICIAL SALES CORPORATION

One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-

You can also visit The Judicial Sales Corporation at www.tjsc.com for a 7

day status report of pending sales.
SHAPIRO KREISMAN & ASSOCIATES, LLC

2121 WAUKEGAN RD., SUITE 301 Bannockburn IL, 60015

847-291-1717

E-Mail: ILNotices@logs.com Attorney File No. 17-085002 Attorney Code. 42168

Case Number: 17 CH 145 TJSC#: 39-4979

NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff's attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

Published in The Boone County Journal 8-16, 23, 30

IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL CIRCUIT BOONE COUNTY, ILLINOIS WELLS FARGO BANK, N.A. Plaintiff, -v.-

KIMBERLY H ALLEN A/K/A KIMBERLY ALLEN et al Defendant 2018 CH 119

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on April 30, 2019, an agent for The Judicial Sales Corporation, will at 1:00 PM on September 18, 2019, at the NLT Title L.L.C, 530 S. State, Suite 201 (Logan Avenue entrance), BELVIDERE, IL, 61008, sell at a public sale to the highest bidder, as set forth below, the following described real estate:

ALL THAT CERTAIN REAL PROPERTY SITUATED IN THE COUNTY OF BOONE, STATE OF ILLINOIS, DESCRIBED AS FOLLOWS: LOT FIVE (5) OF H.H. HICKS SUBDIVISION, AS PLATTED AND RECORDED IN THE RECORDER'S OFFICE OF BOONE COUNTY, ILLINOIS IN BOOK 1 OF PLATS, ON PAGE 25; SITUATED IN THE COUNTY OF BOONE AND THE STATE OF ILLINOIS ILLINOIS.

Commonly known as 630 EAST MADISON STREET, BELVIDERE, IL 61008

Property Index No. 05-25-152-015

The real estate is improved with a yellow vinyl siding, two story multi

unit home with no garage.

Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial Sale fee for the Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/or wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court.

Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale.

The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information.

If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g-1).

IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW.

You will need a photo identification issued by a government agency

dentification issued by a governm (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales

MCCALLA RAYMER LEIBERT PIERCE, LLC Plaintiff's Attorneys, One North Dearborn Street, Suite 1200, Chicago, IL, 60602. Tel No.

THE JUDICIAL SALES CORPORATION

One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312)

You can also visit The Judicial Sales Corporation at www.tjsc.com for

a 7 day status report of pending sales.
MCCALLA RAYMER LEIBERT PIERCE, LLC One North Dearborn Street, Suite 1200

Chicago IL, 60602

312-346-9088

E-Mail: pleadings@mccalla.com Attorney File No. 268365 Attorney ARDC No. 61256

Attorney Code. 61256 Case Number: 2018 CH 119

TJSC#: 39-2856

NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff's attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used

for that purpose.
Published in The Boone County Journal 8-16, 23, 30

NOTE: PURSUANT TO THE FAIR DEBT COLLECTION PRAC-TICES ACT, YOU ARE ADVISED THAT THE LAW FIRM OF HIN-SHAW & CULBERTSON LLP IS DEEMED TO BE A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFOR-MATION OBTAINED WILL BE USED FOR THAT PURPOSE.

State of Illinois

In the Circuit Court of the 17th Judicial Circuit County of BOONE

BLACKHAWK BANK f/k/a BLACKHAWK STATE BANK,

Plaintiff,

v. Case No. 2019CH99

HOWARD M. COOK; SANDRA COOK; ILLINOIS DEPARTMENT OF REVENUE; UNKNOWN OWNERS; UNKNOWN TENANTS; UNKNOWN SPOUSES; UNKNOWN HEIRS and NONRECORD CLAIMANTS,

Defendants.

NOTICE TO UNKNOWN OWNERS; UNKNOWN TENANTS; UNKNOWN SPOUSES; UNKNOWN HEIRS AND NONRECORD **CLAIMANTS FOR PUBLICATION** 

The requisite Affidavit having been duly filed in my office, NO-TICE is hereby given you, UNKNOWN OWNERS; UNKNOWN TEN-ANTS; UNKNOWN SPOUSES; UNKNOWN HEIRS and NONRE-CORD CLAIMANTS, Defendants in the above-entitled suit, that the said suit has been commenced in the Circuit Court of Boone County, by the said Plaintiff, against you and other Defendants, praying for the foreclosure of a certain mortgage concerning the premises described as follows, to-wit:

Lot Three (3) in Block Four (4) as designated upon the Plat of Homedale as platted and recorded in Book 2 of Plats on Page 40 in the Recorder's Office of Boone County, Illinois; situated in the County of Boone and State of Illinois.

COMMON ADDRESS:

517 King Street Belvidere, IL 61008

P.I.N.: 05-26-304-007

And for other relief; that Summons was duly issued out of the said

Court against you as provided by law, and that the suit is now pending. NOW, THEREFORE, unless you, the said above-named Defendants, file your Answer to the Complaint of said suit or otherwise make your appearance therein, in the Office of the Clerk of the Circuit Court of Boone County, Boone County Courthouse in the City of Belvidere, Illinois, on or before the 16th day of September, 2019, default may be entered in accordance with the prayer of said Complaint.

LINDA ANDERSON, Clerk of the Circuit Court, 17th Judicial

Boone County, Illinois

PREPARED BY:

Staci M. Holthus (ARDC #6327045)

HINSHAW & CULBERTSON LLP

100 Park Avenue P.O. Box 1389

Rockford, IL 61105-1389 Phone: 815-490-4900

Fax: 815-490-4901

sholthus@hinshawlaw.com

Published in The Boone County Joournal 8/16. 23. 30

IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL

CIRCUIT BOONE COUNTY, ILLINOIS
MIDLAND STATES BANK, AS SUCCESSOR IN INTEREST TO ALPINE BANK & TRUST COMPANY Plaintiff,

JORGE A. VALDEZ, UNKNOWN OWNERS AND NON-RECORD CLAIMANTS, Defendant

NOTICE OF SALE
PUBLIC NOTICE IS HEREBY GIVEN that pursuant to an Amended Judgment of Foreclosure and Sale entered in the above cause on June 25, 2019, an agent for The Judicial Sales Corporation, will at 1:00 PM on September 23, 2019, at the NLT Title L.L.C, 530 S. State, Suite 201 (Logan Avenue entrance), BELVIDERE, IL, 61008, sell at a public sale to the highest bidder, as set forth below, the following described real estate:

Lots Nine (9), Ten (10) and Eleven (11) in Block Fourteen (14) of William H. Gilman's First Addition to the Town of Belvidere, Boone County, Illinois; situated in the County of Boone and State of Illinois.

Commonly known as 504 WHITNEY BOULEVARD, BELVIDERE, IL 61008-3731

Property Index No. 05-25-361-001

The real estate is improved with a commercial building.

Lot Five (5) EXCEPTING the Southerly 8 1/2 feet thereof, in Block Seven (7) of Joel Walker's Addition to the Town (now City) of Belvidere; situated in the County of Boone and State of Illinois.

Commonly known as 309 N. STATE ST., BELVIDERE, IL 61008-3224

Property Index No. 05-26-427-002

The real estate is improved with a single family residence.
\*\*Please note properties may be sold separately.
Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial Sale fee for the Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/or wire transfer, is due within twentyfour (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court.

Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation the sale.

The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information.

If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g-1).

IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE

THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW.

You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales.

For information, WILLIAMSMCCARTHY LLP Plaintiff's Attorneys, 120 W. STATE STREET, P.O. BOX 219, Rockford, IL, 61105 Please refer to file number

THE JUDICIAL SALES CORPORATION

One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312)

You can also visit The Judicial Sales Corporation at www.tjsc.com for a 7 day status report of pending sales.
WILLIAMSMCCARTHY LLP

120 W. STATE STREET, P.O. BOX 219

Rockford IL, 61105

E-Mail: TSandquist@wilmac.com
Case Number: 19 CH 26
TJSC#: 39-5069
NOTE: Pursuant to the Fair Debt Collection Practices Act, you

are advised that Plaintiff's attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used

Published in The Boone County Journal 8-23, 30 & 9-6

## IN THE CIRCUIT COURT FOR THE SEVENTEENTH JUDICIAL CIRCUIT BOONE COUNTY, ILLINOIS

PNC BANK, NATIONAL ASSOCIATION Plaintiff, v. Case No.: 2019CH106 EDUARDO CARABALLO; STATE OF ILLINOIS DEPARTMENT OF REVENUE; UNKNOWN OWNERS; AND NON-RECORD CLAIMANTS Defendant(s). Residential Mortgage Foreclosure Property Address:

420 Gardner St. Belvidere, IL 61008 NOTICE BY PUBLICATION

NOTICE IS GIVEN YOU, UNKNOWN OWNERS AND NON-RECORD CLAIMANTS, Defendants, this case has been commenced in this Court against you and others, asking for foreclosure of the Mortgage held by the Plaintiff on the property located at 420 Gardner St. Belvidere, IL 61008, more particularly described as: LEGAL DESCRIPTION OF PROPERTY

LOT 1 IN H.H. HICK'S SUBDIVISION, AS PLATTED AND RECORDED IN THE RECORDER" S OFFICE OF BONE COUNTY, ILLINOIS, SITUATED IN THE CITY OF BELVIDERE COUNTY OF BOONE AND STATE OF ILLINOIS.

Permanent Index Number: 05-25-152-011

Commonly known as: 420 Gardner St., Belvidere, IL 61008

This case is set for a Case Management Conference in courtroom 3 on 02/18/2020 at 1:30PM. FAILURE TO APPEAR MAY RESULT IN THE CASE

BEING DISMISSED OR AN ORDER OF DEFAULT BEING ENTERED.

UNLESS YOU FILE your answer or otherwise file your appearance in this cause in the Office of the Circuit Court of Boone County at the Boone County Courthouse located at 601 N. Main Street, Belvidere, IL 61008 on or before September 30, 2019, A JUDGMENT OR DECREE BY DEFAULT MAY BE TAKEN AGAINST YOU FOR RELIEF ASKED IN THE COMPLAINT FOR FORECLOSURE.

THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A

DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Quintairos, Prieto, Wood & Boyer, P.A.

233 S. Wacker Drive, 70th Floor Chicago, IL 60606 Phone: (312) 566-0040

Fax: (312) 566-0041 Published in The Boone County Journal Aug 30; Sep 6, 13, 2019.

#### IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL CIRCUIT BELVIDERE, BOONE COUNTY, ILLINOIS

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Plaintiff, vs. CASE NO. 19-CH-73
UNKNOWN HEIRS AND DEVISEES OF SUSAN M. SIEK, DECEASED,

UNKNOWN CLAIMANTS AND LIENHOLDERS AGAINST THE ESTATE OF SUSAN M. SIEK, DECEASED, UNKNOWN CLAIMANTS AND LIENHOLDERS AGAINST THE UNKNOWN HEIRS AND

DEVISEES OF SUSAN M. SIEK, DECEASED, DEBORAH L. SCHROEDER, KIM YUREK, DAN YUREK, STATE OF ILLINOIS-DEPARTMENT OF REVENUE and SHERRY ZACK, AS SPECIAL REPRESENTATIVE OF SUSAN M. SIEK, DECEASED, Defendants.

PROPERTY ADDRESS: 2360 RANDOLPH ST.

CALEDONIA, II. 61011
NOTICE BY PUBLICATION
NOTICE IS GIVEN YOU, Unknown Heirs and Devisees of Susan M. Siek, deceased, Unknown Claimants and Lienholders Against the Estate of Susan M. Siek, deceased and Unknown Claimants and Lienholders Against the Unknown Heirs and Devisees of Susan M. Siek, deceased, Defendants, this case has been commenced in this Court against you and others, asking for foreclosure of the Mortgage held by the Plaintiff on the property located at 2360 Randolph St., Caledonia, IL 61011, more particularly described as:

i. The names of all plaintiffs and the case number are identified

above.

The court in which said action was brought is identified above. iii. The names of the title holders of record are: Heirs and Devises of

Susan M. Siek, deceased A legal description of the real estate sufficient to identify it with

reasonable certainty is as follows:

Lot Three (3) in Block Twelve (12) of J.A. Cornwell's Addition to the Town of Caledonia Center, situated in Boone County, State of Illinois.

Permanent Index Number: 03-21-176-010 A common address or description of the location for the real estate is as follows:

2360 Randolph St., Caledonia, IL 61011 An identification of the mortgage sought to be foreclosed is as follows:

Names of the Mortgagors: Susan M. Siek and Deborah L. Schroeder

Names of the Mortgagee: Chase Bank USA, N.A. Date of the Mortgage: July 13, 2005 Date of the recording: October 25, 2005

County where recorded: Boone County

Recording document identification: Document No. 2005R12501 YOU MAY STILL BE ABLE TO SAVE YOUR HOME. DO NOT IGNORE THIS DOCUMENT.By order of the Chief Judge of the Seventeenth Judicial Circuit, this case is subject to the Residential Mortgage Foreclosure Mediation Program. You must follow the instructions issued by the Program

to participate.
UNLESS YOU FILE your answer or otherwise file your appearance in this cause in the Office of the Clerk of this Court at the Boone County Courthouse, 601 North Main Street, #303, Belvidere, IL 61008-2644 on or before September 30, 2019, A JUDGMENT OR DECREE BY DEFAULT MAY BE TAKEN AGAINST YOU FOR RELIEF ASKED IN THE COMPLAINT

FOR FORECLOSURE. CLERK OF THE COURT

THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Danielle Patterson (#6306717) HEAVNER, BEYERS & MIHLAR, LLC

Attorneys at Law P.O. Box 740 Decatur, IL 62525 Send Notice/Pleadings to: Veronika J. Miles (#6313161)

Email: Non-CookPleadings@hsbattys.com Telephone: (217) 422-1719

Facsimile: (217) 422-1754

Published in The Boone County Journal Aug 30; Sep 6, 13, 2019.

IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL CIRCUIT BOONE COUNTY, ILLINOIS MORTGAGE SOLUTIONS OF COLORADO, LLC Plaintiff,

-v.- 2016 CH 28 JEREHMY E. MONSON et al Defendant

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on October 17, 2017, an agent for The Judicial Sales Corporation, will at 1:00 PM on September 24, 2019, at the NLT Title L.L.C, 530 S. State, Suite 201 (Logan Avenue entrance), BELVI-DERE, IL, 61008, sell at a public sale to the highest bidder, as set forth below, the following described real estate:

LOT 165 AS DELINEATED UPON FINAL PLAT NO. 5 OF WY-CLIFFE, BEING A SUBDIVISION OF PART OF THE SOUTHWEST 1/4 OF SECTION 30 AND PART OF THE NORTHWEST 1/4 OF SECTION 31, TOWNSHIP 44 NORTH, RANGE 4 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED

### **Gun Dealers**

from page 5

allowed to own a gun," Pritzker said when he signed the bill in January.

But gun-rights advocates have been harshly critical of the law, and at least one is now reaching out to constituents to protest the proposed new regulations.

Rep. Darren Bailey, R-Louisville, issued a news release Tuesday urging his constituents to take part in the public comment process.

"Generally speaking, anything that goes against a gun owner's right goes against the Second

Amendment," he said in a phone interview. "I'm a very staunch Second Amendment believer. And I see this law as just kind of chipping away at the iceberg."

Bailey said the cost of the state certificates, combined with the cost of the security and video monitoring systems, will likely force many small gun retailers out of business.

That's also one of the arguments being used in the constitutional challenge filed by gun dealers and the Illinois State Rifle Association.

A hearing in that lawsuit is scheduled for Sept.

### **Smoking in Cars with Children Now Illegal** in Illinois

Violations can result in fines of \$100 to \$250

by Peter Hancock Capitol News Illinois

It is now illegal in Illinois to smoke in a vehicle in which a minor child is present.

Democratic Gov. J.B. Pritzker on Friday signed House Bill 2276 into law making it a petty offense to smoke in a vehicle in which there are one or more children under age 18. That can result in a fine of up to \$100 for a first violation, and up to \$250 for each subsequent violation.

Law enforcement officers are not allowed to issue tickets solely for violating the law, but they can issue tickets if they pull a vehicle over for some other violation. The law also does not apply if the person smoking is a minor who is the sole occupant of the vehicle.

If a minor is present in the vehicle, however, citations can be issued to anyone in the vehicle who is smoking, including the driver and any other passenger.

Earlier this year, Pritzker signed another bill into law, commonly known as "Tobacco 21," which makes it illegal to sell or provide tobacco products to anyone younger than 21. That new law, however, removed an earlier prohibition against minors possessing or using tobacco products.

That means minors cannot be charged with an offense solely for smoking. But if they smoke

> in a vehicle in which other minors present, they could be cited for violating the new law banning smoking minors in vehicles.

> **Proponents** the new law say it's intended to reduce children's exposure to secondhand smoke.

For purposes the law, the word "smoke" means, "to inhale, exhale, burn or carry a lighted cigarette, cigar, pipe, weed, plant, regulated narcotic, or other combustible substance." The word "vehicle" does not include motorcycles.

The bill sponsored by Rep. Jonathan Carrol, D-Northbrook, Sen. Julie Morrison, D-Deerfield.

It passed the Senate by a vote of 42-10 on May 29. It passed the House by a vote of 97-14 on June 1.

APRIL 19, 2004 AS DOCUMENT NO. 2004R04384 IN THE RECORDER'S OFFICE OF BOONE COUNTY, ILLINOIS; SITUATED IN THE COUNTY OF BOONE AND STATE OF ILLINOIS.

Commonly known as 1908 SOUTHWICK LN, BELVIDERE, IL 61008

Property Index No. 06-31-104-009

The real estate is improved with a residence.

Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial Sale fee for the Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/or wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court.

Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale.

The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information.

If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g-1).

IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE

RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW.

You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure

For information, examine the court file, CODILIS & ASSOCIATES, P.C. Plaintiff's Attorneys, 15W030 NORTH FRONTAGE ROAD, SUITE 100, BURR RIDGE, IL, 60527 (630) 794-9876

THE JUDICIAL SALES CORPORATION

One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-

You can also visit The Judicial Sales Corporation at www.tjsc.com for a 7 day status report of pending sales. CODILIS & ASSOCIATES, P.C. 15W030 NORTH FRONTAGE ROAD, SUITE 100

BURR RIDGE IL, 60527

630-794-5300 E-Mail: pleadings@il.cslegal.com

Attorney File No. 14-18-08221 Attorney ARDC No. 00468002 Attorney Code, 21762

In re:

TJSC#: 39-5240
NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff's attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose. 13130053

Published in The Boone County Journal Aug 30; Sep 6, 13, 2019.

### Public Notices

NOTICE

DOCKET #19-27

The involuntary revocation of the operating certificate for the Munch Heliport Restricted Landing Area (RLA) located near Chemung, Illinois, issued to Wilbur Munch on January 3,

Please take notice that on or after September 20, 2019, the Illinois Department of Transportation, Division of Aeronautics ("IDOT") intends to enter an Order pursuant to Section 64 of the Illinois Aeronautics Act (620 ILCS 5/64) which will rescind the operating certificate of the Munch Heliport RLA. The Heliport RLA is located near Chemung, in the Northeast 1/4 of the Southwest 1/4 and part of the North ½ of the Northwest ¼ of the Southeast ¼ of Section 36, Township 46 North, Range 4 East of the Third Principal Meridian, Boone County, Illinois.

Said revocation will be based on a determination that the subject Heliport RLA has been abandoned for more than two consecutive years as stated in Section 14.120(d)c3 of the Division of Aeronautics Aviation Safety Rules (92 III Adm. Code Part 14).

All persons affected by the proposed Order may, prior to the entry of said Order, submit comments to, or request to be heard by, IDOT by contacting the Department at: IDOT-Division of Aeronautics, Bureau of Aviation Safety, 1 Langhorne Bond Drive, Springfield, Illinois 62707-8415.

Matt Magalis, Acting Director

Office of Intermodal Project Implementation

TO BE SERVED: August 30, 2019 DATED: July 30, 2019 Published in The Boone County Journal Aug 30, 2019.

### Assumed

ASSUMED NAME CERTIFICATE OF INTENTION

State of Illinois County of Boone) ss This is to certify that the undersigned intend...to conduct and transact a Excavating business in said County and State under the name of LaLoggia's Excavating at the following addresses: 6544 Joan Dr, Belvidere IL, 61008 and that the true and real full names of all persons owning, conducting or transacting such business, with the respective residence address of each, are as follows: NAME AND ADDRESS OF RESIDENCE: Ross LaLoggia, 2380 Randolph St, Caledonia IL, 61011 Signed: Ross LaLoggia 08/13/19

Subscribed and sworn (or affirmed) to before me, this 13th day of

Julie A. Stapler, County Clerk, by Christine Gardner, Deputy Published in the Boone County Journal 08/16,23,30

ASSUMED NAME CERTIFICATE OF INTENTION

State of Illinois County of Boone) ss This is to certify that the undersigned intend...to conduct and transact a Photography business in said County and State under the name of Karen Chambers Photography at the following addresses: 1103 Maple Ave, Belvidere IL, 61008 and that the true and real full names of all persons owning, conducting or transacting such business, with the respective residence address of each, are as follows: NAME AND ADDRESS OF RESIDENCE: Karen Chambers, 1103 Maple Ave., Belvidere IL, 61008 Signed: Karen Chambers 08/20/19

Subscribed and sworn (or affirmed) to before me, this 20th day of August 2019.

Julie A. Stapler, County Clerk, by Giselle Lenover, Deputy Published in the Boone County Journal 08/23,30 09/06

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### Dear Taxpayer:

### Your return has been selected for examination.

Getting that letter is not fun. If you do hear from the IRS, call me. I can help. Whether business or personal, managing a tax audit is not a job for the inexperienced. Nobody can protect your rights as a taxpayer better than a tax attorney. My experience will help you pay no more than you legally owe.



### CHARLES HERBST, J.D., LL.M.

LAW, PLANNING AND TAX

Belvidere and Rockford ● 815 484 9482 ● taxviking.com