

Friday • September 7, 2018 Vol. 24, Issue 19 • No. 1162 **FREE** 



# One Sunny Day in May

by David Larson

116 years after this photograph was taken, we see a good picture of a very early model automobile and that we see much has changed in the 200 block of South State Street in Belvidere. But there is much more under this black and white surface that we need to know to fully understand and appreciate the trajectory of Belvidere in the 20th century.

The automobile in 1902 was tantamount to the personal computer business in the early 1980's. Here is what local newspapers tell us about the time. The facts presented were taken from the Boone County Republican and the Daily Republican newspapers over a 4 month period from January to early May 1902.

The Daily Republican headlines its February 5, 1902 edition with "New Auto on Streets"..."The new automobile made by the National was on the street this afternoon." And, within 4 days, a newspaper classified advertisement appeared on behalf of Ed Livingston advertising that he is a car dealer. No address was given, but just to contact him if interested. Everyone must have known Ed! Well, not everything has changed.

By February 11 the first car produced by the National Sewing Machine Company was finished, tested and sent to the New York Auto Show. This first model the National produced was under contract manufacture for the Friedman Automobile Company of Chicago. This was an arrangement similar to the Sears Kenmore brand in that Sears is not a manufacturer of anything, but retails products under its own "Kenmore" label and contracts with a manufacturer to make the product. Friedman gave the National an order for 500 autos of Friedman's design. The show went well.

By March 1, the first auto had been shipped by rail and routed to the Chicago Auto Show. Reports from the Chicago Auto Show were tremendous. It is there that the market for the Friedman Auto broke open, taking the second highest number of orders at the

show. Several hundred were ordered and Friedman doubled its order with the National to 1,000. The Friedman retailed for \$750.

With that success, the National put out a call for 500 more workmen to meet this demand. At the same time, the demand for its sewing machines and bicycles was growing rapidly. The National had to go to 24-hour production, and opened three production lines just for automobile production. In March, the company received a new order for 5,000 sewing machines with up to 15,000 promised annually from just one new east coast customer. There was already the largest seasonally-adjusted backlog in the company's history when this order came in. And the British Army had also placed an unusually large order for bicycles for its forces in South Africa that month.

This news was celebrated repeatedly in the newspapers with glowing interviews from both Messer's Patton and Eldredge, the senior management of the National Sewing Machine Company. The company announced it would increase the pay of all of its workers by 20 percent. In April, after Friedman's success at the Chicago Auto Show, and new orders in sewing machines and bicycles the National doubled the increase to its workforce from 500 to 1,000 new hires by June. The city was booming with industrial production on an international and technical scale of the day. Any farm kid who wanted to come to town and work had employment. There was work for immigrants as well.

By late April the factory was producing one car per day and ramping up production to two per day in May and June. Today, at the Belvidere Assembly plant, a Jeep Cherokee is produced every 51 seconds. Mass production was being invented here and the parts room of the National was managing over 600 different parts. The National in Belvidere made all of the parts for the automobiles from raw materials, except tires and a few other minor parts, according to Eldredge.

On April 30, the company announced that the National would begin production of its own brand of automobile, the Eldredge. The first Eldredge rolled out in the first week in May. It boasted a 4 cylinder gasoline motor, invented by a National engineer by the name of Miller. The power train featured 14 horsepower with a friction clutch. By contrast, the Friedman auto was only two cylinders. On May 6 the Eldredge was given a street trial. The Eldredge was modeled after the Friedman, but had a heavier design, and was test driven over the next ten days before it was sent to to market.

The Daily Republican reported the first auto accident here on April 2, 1902 when Howard Coleman of Rockford hit the curb and then a hitching post and finally a tree, smashing in the front end of the car and tossing himself and his passenger into the dirt. The Belvidere City Council reacted April 21 by passing a speeding ordinance. In the second reading, a spirited debate evolved. The ordinance on the floor restricted speed by an automobile to 10 miles per hour and headlights required after dusk. The conservative alderman, Hagemeire, argued that 10 mph was too dangerous of a speed and made a motion to change the speed limit to 5 miles per hour. The liberal alderman, Andrews, alternatively argued for a 12 mile per hour speed limit. It was noted that surrounding cities had often been using 8 miles per hour. In the end, the ordinance passed with a 10 mile per hour speed limit. Hagemeire voted no.

The automobile ordinance included the provision that headlights are required after dusk. Violations of the ordinance carried a fine of not less than 3 dollars and not more than 10 dollars.

It is hard to imagine, but at that time anything was possible. Rail service had opened opportunity to locate in Belvidere by a Chicago Industrialist a decade before. Today, one could say the same. The Tollway and our close proximity to Chicago and O'Hare International Airport and its 8.5 billion dollar expansion, present a similar opportunity.

# Letter to Jhe Editor

Editor,

Thursday 8/30, I attended a candidate forum hosted by the Association of Mature American Citizens. AMAC invited all candidates, Republican, Democrat and Independent for the county, state and federal races in Winnebago County. AMAC has no affiliation with any party, but they do lean conservative on the issues. I was looking forward to hearing questions about some issues that were not my "hot button" issues.

I also felt confident that Rep Adam Kinzinger, who is a Republican, would show. The audience would consist of constituents who are more representative of his base, conservative. Unfortunately he chose not to show. In an email from his office he stated "we've got our campaign initiatives covered..." Apparently those initiatives don't involve taking time to answer questions from constituents, even conservative ones.

One candidate that did show though was Sara Dady, who is running for Kinzinger's seat as a Democrat. She emphasized that it is important to her to speak with voters in the district regardless of the party affiliation. She feels that above all, we are Americans and as House Representative, her job is to represent us in Congress.

This is impressive and is definitely representative of how Sara has run her campaign. In the last year as she has campaigned, we have seen her travel multiple times to all 14 counties that make up this district. Every day, she is meeting with voters, asking them what is important to them. This is a welcome contrast to Kinzinger, who tells us what should be important to us

November 6 we go to the polls to choose who will represent us in Congress. That person will need to remember they represent all voters in the district, not just those from their party or the ones who donate a lot of money.

Bill Becker

## Classifieds

Private Party Ads Only \$5 For First 15 Words/

## >>> Obituaries >>>>

Dolmant, Carl, 76, Poplar Grove, September 2 Knox, Gerald "Jerry", 84, Belvidere, Sept 3 Smith, Richard "Dick, Smitty", 76, Bel., Aug. 29 Steinborn, Grace, 102, Belvidere, August 27



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#### THE BOONE COUNTY JOURNAL

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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.

# **Liquor and Signage at City**

by David Larson

Belvidere City Council Committee of the Whole had an average work load in this week's Committee of the Whole meeting, not having to grapple with any major question or projects. Aside from normal housekeeping, two issues did come before the body.

The first was a moral question for legislation. Presently, the city has had a requirement that anyone serving liquor be a minimum of 21 years old. 21 is also the state's limit on the consumption of liquor. But, the state's age limit on the serving of liquor is 18. The question considered was should Belvidere lower the age to serve liquor to match the state's code. This would include checkers at retail locations like a grocery store, gas stations, a waitress in a restaurant or bar, or a bartender.

The request was made by Russell Caldwell, a local restaurant owner. Caldwell's reasoning was that the state and other local municipalities allow 18 year olds to serve liquor, those are under 21 are required to take a test demonstrating that the server understands the law, and that the labor market is limited, making it difficult to find good employees.

After debate between the aldermen, the mayor asked why does this need to be so complicated. It is against the law to drink when under 21. It is that simple. Serving is something else and if consumption occurs, a law is broken. Alderman Snow backed that up with the comment that, "I don't see the rationale. Either your serving or you're not".

Caldwell, as an employer, argued that there is a labor problem in Belvidere where the larger business who can afford to raise wages dilutes the labor pool for servers making it difficult to find 21 year olds to be servers.

City Attorney Mike Drella informed the council that his research has shown that Belvidere is the only government in the area, including Chicago that does not simply adopt the state minimum age requirement. Drella suggested passing a resolution to draft a code revision to simply adopt the state code. It passed unanimously.

The second issue was brought to the council by alderman Mark Sanders in the 5th Ward. Signage in the right-a-way has become a problem. The code does permit qualified sandwich signs and nonprofits.

Drella said that many of the improper signs are collected by the city but that it is very difficult to discover and charge who placed the sign, or at least very time consuming.

# Oakland Trades Mack to Chicago in Record Breaking Deal

By Sofi Zeman

On Saturday, September 1, news broke that Oakland's Khalil Mack was traded to the Chicago Bears. This transaction made for a record-setting six year contract with a \$141 million extension, which has since set Mack to replace defensive tackle Aaron Donald, as the highest paid defensive player in NFL history. Donald held the title just briefly when signed by the Los Angeles Rams with a six year extension worth \$135 million, including \$87 million guaranteed.

The terms of the deal were released shortly after, which entail \$23.5 million per year on average (as of next year), a \$60 million signing bonus and \$90 million guaranteed. The trade will also give Chicago a 2020 second-round pick and a conditional 2020 fifth-round pick. On the counter, the Raiders will receive a 2019 first-round pick, a 2019 sixth-round pick, a 2020 first-round pick and a

2020 third-round pick.

The past two weeks made for multiple record

breaking NFL contracts. It began on Monday of last week, when Odell Beckham Jr. received the most guaranteed money for a wide receiver at \$65M. Aaron Rodgers was later granted the most guaranteed money on an NFL contract on the following Wednesday, setting the bar with a \$103M deal. This was followed by Aaron Donald's \$87M deal on Friday, only to be topped by Mack on Saturday.

In light of this trade, multiple experts have since begun to question Oakland's actions, due to the fact that trading a player of this caliber holds the possibility to make a change in team dynamic for the coming season.

The former defensive player was allegedly missing camp with the Raiders because he was holding out for a new contract.

"I don't believe we were anywhere close to where the Bears were," said Oakland coach Jon Gruden. "The Bears made us an offer that we thought was really unique and very, very tough to say goodbye to a great player, but here we are today."

As a veteran player, the 27 year old linebacker is expected to play on Sunday night as the Chicago Bears take on the Packers in Green Bay. Mack has since begun practice with the team in preparation for the first official game of the season.

"When you add a defensive player of the year like Khalil Mack to your team and give him a \$141M extension, it lets everyone know that the rebuild is over. It also amps up the entire team," said Chicago head coach Matt Nagyl.

Mack himself is excited to be a Chicago Bear. Feeling that he didn't have a change to properly say goodbye to his fans and teammates after the trade took place, he posted a farewell tweet, which read: "Raider Nation the love you've shown my family and I for the past four years has been amazing. We loved every minute of it! Unfortunately it has come to an end but I will cherish my time in Oakland forever and will forever have love for the Nation!"

# Interested in Boone County?

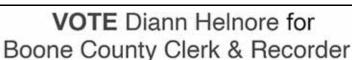
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BOONE COUNTY BAKED IN SUMMER OF 1936

#### **Hottest Summer** in American History

By Tom Emery

Boone County residents can swelter in the summer on occasion. But rarely have they suffered more than in the summer of 1936.

That summer remains the hottest on record in American history, and towns across the county felt the wrath. That year, Belvidere set daily records eleven times, including a brutal stretch of eight consecutive days from July 7-14.

However, Boone County was not as affected by the heat snap of 1954, which is the worst on record in Illinois. On July 14 of that year, the highest temperature ever recorded in Illinois, a whopping 117 degrees, was set in East St. Louis.

Springfield also set its record high that same day at 112, while it was 114 in Jacksonville, breaking the all-time record in that city. The thermometer reached 113 in Decatur and 109 in Champaign, the warmest all-time in each city.

wasn't much better in Belvidere in 1936, the midst of the Great Depression and an era with virtually no air conditioning. As in 1954, that year was the continuation of a string of abnormally hot summers.

One of the toughest was the summer of 1934, which saw the mercury hit a record 107 in Belvidere on June 1, the warmest June temperature ever in the city. It was a sign of things to come. In one horrid three-day stretch from July 22-24, the highs in Belvidere kept reaching higher - from 105 on July 22 to 106 each of the next two days. It was 107 degrees in Rockford on the twenty-fourth.

Two years later worse, even was particularly in July. Belvidere celebrated the Fourth of July 1936 amid unseasonable heat, and it only got warmer from there. From July 7-14, the city set daily record highs eight straight times.

The misery included 105-degree readings on both July 7-8, as well as 106 on July 10. It was 108 in town on July 11 and a scorching 109 on the fourteenth, the hottest July temperature ever in the city.

Nearby, it was even worse in Rockford. There, the city set daily records eleven times in twelve days from July 6-17, including nine in a row from July 6-14. The searing run came with a 106-degree reading on July 10, followed by four of the hottest days ever in the city. On July 11, the mercury topped out at 108, followed by 109 the next day and 110 the day after. The horrible four days finished with a high of 112 on July 14, the all-time warmest temperature ever in Rockford.

It was little better around the state. Springfield reached 100 degrees on twenty-nine days that summer, and four of the city's top ten warmest temperatures occurred in July 1936. Thirty people died in the capital city from the heat that summer. Peoria residents suffered through twenty-three days of 100 or better.

In Moline, the mercury hit 100 or above for eleven straight days from July 5-15, 1936. The sizzling stretch included the all-time record for the city, a high of 111 degrees on July 14. The low temperature that night was a stuffy 84 degrees.

Other hot summers in Belvidere included the summers of 1911 and 1918 as well as 1947, when the city broke daily records on six consecutive days

from August 19-24. Still, it was worse

in 1936, both locally

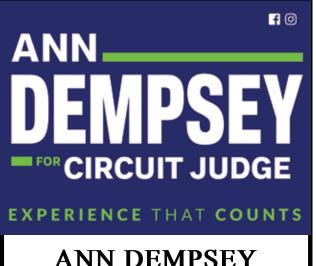
and nationally. At least thirteen states from New Jersey to Louisiana recorded their warmest-ever temperatures during the summer of 1936. Many were in neighboring states, including at Wisconsin Dells (114 on July 13), Mio, Mich. (112 on July 13), Moorhead, Minn. (114 on July 6), and Iowa (117 in both Atlantic and Logan on July 25)

On July 15, 1936, the average high for all 113 weather stations in Iowa charted at 108.7 degrees. An estimated 4,500 to 5,000 deaths nationwide were attributed to the heat in 1936.

While warm winters sometimes lead to warm summers, that was not the case in 1936. The Upper Midwest actually was in a deep freeze for much of the previous winter, and February 1936 remains the coldest February on record in our nation's history.

Weeks earlier in Belvidere, residents suffered through a frigid three-day stretch from January 23-25, which included lows of minus-23, minus-25, and minus-23, respectively. It was also minus-21 in town on Feb. 5, 1936 and minus-14 six days later. On February 18, the mercury dipped to minus-21. All are record lows for those dates in the city.

In addition, a low of minus-5 was recorded in Belvidere on Feb. 27, 1934, which also preceded that abnormally hot summer.



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## SUPPORT THE BELVIDERE-**BOONE COUNTY FOOD PANTRY**

# Annual Banquet

Thursday September 27th (RSVP September 6th) The Community Building 111 W 1st Street Belvidere Social Hour beginning at 5:30 PM Buffet Style Dinner at 6:30 PM

Tickets Available at: **The Boone County Journal** or call 815-569-1571

> Individual \$50 Full Table of 8 \$360

Sponsorships from \$500 to \$5,000

#### BHS 45th Class Reunion 1973

Friday: Sept. 14

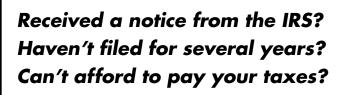
Ice Breaker at Backstop 7p.m. (use north door)

Saturday: Sept. 15

Golf Outing 9:30 a.m. (info Class of 73 Facebook) Tour of Boone Co. Historical Museum

**Dance and Dinner Community Building** 

5 p.m. to 11 p.m. cash bar





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#### The Community is invited to an **OPEN HOUSE** at the Belvidere Cemetery

Saturday, September 8 and Sunday, September 9 12:00-3:00 pm each day

Visit the office facility at 1121 N. Main St., then see the plans in the Pettit Chapel for the new administration building to be constructed at the main entrance, on Highway 76/Fairgrounds Rd. Refreshments will be served

## **Community News & Events**

**Rockford City Market Starts Fall Hours-** With the daylight hours getting shorter as the first day of fall approaches, the market will now have hours of 3:30-7:30 p.m. Starting on Friday, September 7 and continuing until the end of the 2018 season. Vendors will start selling fall-focused items and goods in the coming weeks as the season begins to transition into fall. For more information about Rockford City Market, visit www.rockfordcitymarket.com

Young at Heart (But Old in Other Places)- The Winnebago & Boone Counties Genealogical Society will host its regular meeting at Spring Creek United Church of Christ (4500 Spring Creek Road, Rockford IL) at 1:30 PM on Saturday, September 8, 2018. Take a humorous look at the process of aging with local author Nancy Stacy, who is "young at heart, but older in other places". Mix doctor's advice with the best medicine of all: Laughter! All interested persons are welcome! Refreshments will be served. There is no cost to attend. For more information, call: (779) 203-

The Literacy Council to Host Free English Language Classes-Classes will be held in two separate locations! Rockford: Monday/Wednesday from 5:30-8:00 PM Located at Rasmussen College's 4th Floor 6000 E State Street, Rockford IL. Registration and testing takes place on Monday, September 10, 2018 at 5:30 PM. Belvidere: Monday/Wednesday from 6:00-9:00 PM and Tuesday/Thursday from 9:00AM-12:00 PM. Located at The Salvation Army 422 S. Main Street, Belvidere IL. Registration and testing takes place on Monday, September 10, 2018 at 6:00 PM or Tuesday, September 11, 2018 at 9:00 AM. Classes are FREE. No Childcare available. For more information call 815-963-7323.

Homegrown & Homemade Genoa Market-Buy Fresh, Buy Local. Located in the City Parking Lot (Corner of Route 72 & S. Genoa St.) Live Music, Fresh Produce, Kids Activities, Tastings and More! September 22nd. From 9:00am-2:00pm.

37th Annual Autumn Pioneer Festival-September 22nd-23rd 2018. Located at 603 N. Appleton Road Belvidere, IL 61008. Admission is FREE! Donations are welcome. Call (815) 547-7935 or www.bccdil.org for more information.

Rock Valley College's Annual Fall Softball Camp-Sunday, September 30, 2018 from 12PM-4PM on the campus of Rock Valley College. All instruction will be similar to that of the 5 time NJCAA Division III National Champion Rock Valley College softball team. Please contact DJ Johnson at d.johnson@ rockvalleycollege.edu or by phone at 815-921-3812 for further details.

#### **Boone County Volunteer Board Vacancy-**

**Boone County Sanitary District** Term Expires Length of Term (3) Year Term May 1, 2021 Remainder of Term May 1, 2019 Capron Cemetery Association

Term Expires Length of Term

February 1, 2024 (6) Year Term

Interested parties are asked to send a letter and/ or resume expressing your interest and qualifications along with your contact information to Boone County Board Chairman Karl Johnson, Administration Campus, 1212 Logan Avenue, Suite 102, Belvidere. IL 61008. Please respond by October 1, 2018 to assure being considered.

# **Interested in Becoming** a Master Gardener?

Do you have a love for spending hours planting and tending to your backyard garden? Do you have a knack for teaching and enjoy sharing your knowledge with others? If gardening is your passion, and you would like to be part of a team that educates youth and adults alike on the joys of gardening, consider becoming a University of Illinois Extension Master Gardener.

The mission of the University of Illinois Extension Master Gardener program is "Helping Others Learn to Grow." There are more than 3,000 Master Gardener volunteers in Illinois. Each year, they reach thousands of people and are a valuable resource to many schools, communities, and youth programs and farmers markets. Together, they teach classes and workshops, answer telephone inquiries concerning

home horticulture, guide planting and educational demonstrations in community and school gardens, represent the program at the county and state fair, and work with many community organizations to convey up-to-date, research based gardening information.

This year's Master Gardener training will be offered on Mondays, beginning September 24, 2018 through December 10, 2018, from 9 a.m. to 3.30 p.m. at the DeKalb County Center for Agriculture (Farm Bureau Building), 1350 W. Prairie Drive in Sycamore. In-person training costs \$250, and will include the Master Gardener manual with helpful resources and other materials. Submitted applications will be reviewed and interviews will be set up with Extension staff. Applicants must complete an application, interview, and screening.

If you are interested in becoming a Boone County Master Gardener, contact University of Illinois Extension at 815-544-3710, visit us online at http:// web.extension.illinois.edu/bdo or stop by and see us in the Boone County Extension office at 205 Cadillac Ct. Suite 3 in Belvidere.

If you need a reasonable accommodation to participate in the program, please contact the DeKalb County Extension office at 815-758-8194.

University of Illinois College of Agricultural, Consumer & Environmental Sciences United States Department of Agriculture g Local Extension Councils Cooperating

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### **Op-Ed:**Settlement deal helps prevent parents' nightmares from coming true

By Austin Berg | Illinois News Network

When do you leave your children alone?

It's a deeply personal decision that reflects family values, circumstance and a child's unique personality. But if state government gets involved in the wrong place at the wrong time, that decision can ruin parents? lives. And potentially their child's, too.

Thankfully, a recent class-action lawsuit resulted in a settlement agreement that could bring some solace to Illinois parents.

One Chicago mom, Natasha Felix, made the decision in July 2013 to let her three sons, ages 11, 9 and 5, along with their 9-year-old cousin, play at a local park next door to their apartment.

The eldest was responsible. And all the children were perfectly fine. Felix even checked on them every 10 minutes from her kitchen window. But a passerby called the Illinois Department of Children and Family Services.

DCFS has a book of rules that sorts different types of child abuse or neglect by the type of allegation. Allegation No. 74 is called "inadequate supervision." Although Felix's children were not taken from her, she became a neglectful parent in the eyes of the state due to the department's finding of her "inadequate supervision" that day. This scarlet letter prevented her from volunteering at her children's school and blocked needed job opportunities.

Short of harm to her children, can you imagine a worse fate for a mother than being wrongfully pegged as a child abuser?

For more than two years, thanks to the help of the nonprofit Family Defense Center, Felix fought the finding. And in 2015, she rightfully had her name removed from the state's registry.

But Felix was not alone. As it turns out, the department's "inadequate supervision" allegations

can be extremely vague. A parent could have been flagged as a neglector Allegation under No. 74 if "a child is placed in a situation or circumstances that are likely to require judgment or actions greater than the child's level of maturity..."

But who should decide what situations are within the child's maturity level - the state or the parent? Plenty of parents think challenging their kids in situations slightly outside their comfort zone is the best way for them to learn.

Also important to note: Rules with plenty of wiggle room tend to work against the least powerful among us.

That's why in 2016, the Family Defense Center filed a class-action lawsuit on behalf of thousands of parents whacked with child neglect under that rule. And in May 2017, the department changed it. Investigators now must find that a child was placed "at a real, significant and imminent risk of likely harm" because of a parent's "blatant disregard of ... responsibilities of care and support."

And this summer, the Family Defense Center and DCFS finally reached a settlement.

The department will allow thousands of moms and dads who were flagged because of "inadequate supervision" to request a special review of their case. If the charge wouldn't pass muster under the new, better standards for what constitutes neglect, their name will be removed from the list.

"This settlement brings relief to thousands of families who were unfairly labeled neglectful," Family Defense Center Executive Director Rachel O'Konis Ruttenberg said. "Hopefully this will help DCFS focus on the families who truly need help."





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There is still much more work to be done.

For example, any parents who leave their children age 13 or younger home alone might be guilty of neglect under Illinois state law - the strictest law of its kind in the nation. Only a handful of other states have a minimum age for leaving children home alone. Three states set the minimum age at 12 for leaving children home alone, another three states set the minimum age at 8 and Kansas lists the minimum age at 6. At least 30 states have no minimum age for when a child can be left home alone.

Illinois lawmakers may have passed this measure and others like it with the best of intentions. Unfortunately, they result in far more stories like

It's in the best interest of all Illinois children that likelihood of real harm – not just investigators' personal parenting preferences - drives decisionmaking from lawmakers and DCFS.

Vague, arbitrary and overly protective rules, like we see often in Illinois, don't do anyone any favors.

### **Illinois Pention News**

Among the 23 former city of Springfield employees who retired at age 50, five have accumulated more than \$1 million in pension benefits.

For many former local government employees enrolled in the Illinois Municipal Retirement Fund, or IMRF, early retirement isn't unusual.

But for five former city of Springfield employees who retired at just 50 years old, that has also meant more than \$1 million in total pension benefits.

In the last 20 years, 23 former Springfield employees retired at 50 years old, according to IMRF records. The five retirees who have since become pension millionaires each receive current annual payouts larger than the total amount they contributed to IMRF over the course of their careers.

These retirees are only a handful of former city of Springfield employees who have benefitted from overgenerous pension benefits. The city has 1,155 retired employees enrolled in IMRF. Among them, eight collect annual pension payouts greater than \$100,000, and more than 50 have collected at least \$1 million in total retirement benefits over the course of their retirements, according to IMRF records.

It's not the fault of local government retirees that this system is unaffordable for taxpayers. State lawmakers set the rules. But rising property tax bills driven by growing pension costs are crushing Springfield homeowners. While many municipal retirees benefit from overpromised pensions, Springfield taxpayers are stuck with the bill.

According to property data company ATTOM Data Solutions, residents of Sangamon County - where Springfield is located – paid an average effective property tax rate of 2.3 percent in 2017. That's nearly double the national average. For the typical Springfield homeowner, those property tax dollars flow to 10 different units of local government, with the city being the second-largest recipient. More than 11 percent of that homeowner's property tax bill went to the city in 2017, with 100 percent of those funds going to pensions.

It's a growing problem: Property taxes in Sangamon County have increased by \$446 per person over the last 20 years, adjusted for inflation, outgrowing home values by 49 percent.

If the city's high pension costs aren't reined in, Springfield homeowners can expect not only to see their property taxes continue to increase, but more of those bills dedicated to pensions rather than government services as well.

This system is not sustainable. For the benefit of taxpayers and government workers alike, lawmakers should immediately implement 401(k)-style retirement plans for all new government workers. This would provide relief to overburdened taxpayers and a more promising future for government employees. In the long term, however, state lawmakers must amend the Illinois Constitution to allow adjustments to future, unearned benefits for government workers.



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# **Red Light Cameras**

A recent analysis confirms what many Illinoisans already know: While red-light cameras serve as reliable sources of revenue, they do not improve public

A recent study from Case Western Reserve University, or CWRU, found that red-light cameras do not increase traffic safety, despite claims made to the contrary by public officials in Illinois and elsewhere.

Researchers looked at traffic accident data in Houston after the city implemented its red-light camera program in 2006, and after residents voted to eliminate it in 2010. Analyzing the Houston data and similar data from Dallas, the study concluded that red-light camera enforcement had no measurable positive effect on public safety.

More than 400 communities across the United States operate red-light cameras, including many municipalities in Illinois. In Chicago, the city's flawed and corrupt red-light camera program has cost motorists millions.

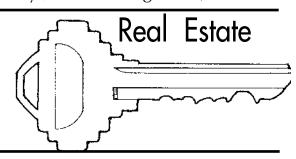
The analysis found that while side-impact accidents, such as T-bone collisions, did indeed decrease, red-light camera enforcement actually increased the number of "non-angle" accidents, such as rear-end collisions. Causing drivers to brake more abruptly ahead of red lights, the study found red-light cameras to have changed the pattern of traffic accidents, rather than reduce them. Moreover, since non-angle accidents are more common than side-impact accidents, the increase that resulted from red-light camera enforcement likely led to more accidents overall, according to the study.

Data on types of injuries caused by traffic accidents, the study notes, also fail to support the claim that red-light cameras improve traffic safety.

A 2017 report paid for by the Chicago Department of Transportation recommended the city continue its red-light camera program, but that report remains a curious outlier. The CWRU study follows other research in determining that red-light cameras fail to enhance public safety.

The CWRU study confirms what many Illinoisans

already know: Red-light cameras offer little in the way of public safety, but remain reliable sources of revenue for local officials. Illinois municipalities should discontinue their red-light camera programs, which have for too long burdened motorists - without making them safer.



IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL CIRCUIT BOONE COUNTY, ILLINOIS ARVEST CENTRAL MORTGAGE COMPANY Plaintiff,

BEVERLY J. BRUCCI, et al Defendant

2018 CH 22

NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on July 24, 2018, an agent for The Judicial Sales Corporation, will at 1:00 PM on October 16, 2018, at the NLT Title L.L.C, 530 S. State, Suite 201 (Logan Avenue entrance), Belvidere, IL, 61008, sell at public auction to the highest bidder, as set forth below, the following described real estate:

Commonly known as 1115 S STATE ST, BELVIDERE, IL 61008 Property Index No. 05-36-156-016.

The real estate is improved with a single family 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 in certified funds/or wire transfer, is due within twenty-four (24) hours. The subject property is subject to general real estate taxes, special essments, 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

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 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 or contact Plaintiff's attorney: CO-DILIS & ASSOCIATES, P.C., 15W030 NORTH FRONTAGE ROAD, SUITE 100, BURR RIDGE, IL 60527, (630) 794-9876 Please refer to file number 14-18-00290.

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. 14-18-00290 Attorney ARDC No. 00468002

Case Number: 2018 CH 22

TJSC#: 38-6337 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 Sep 7, 14, 21, 2018

#### IN THE CIRCUIT COURT FOR THE 17th JUDICIAL CIRCUIT, BOONE COUNTY, ILLINOIS

Byline Bank, Plaintiff, v. Kincer Clan, LLC; Autobuddy, Inc.; Buddy B. Kincer; Non-Record Claimants and Unknown Owners, Defendants, Case No. 2018 CH 52

Pursuant to a Judgment made and entered by said Court in the above entitled cause on August 7, 2018, Dave Ernest, Sheriff of Boone County Illinois will on September 26, 2018 at 10:00 a.m. at the entrance of the Boone County Courthouse, 601 N. Main Street, Belvidere, IL sell at public auction the following described premises and real estate mentioned in said Judgment:

Address: 3680 Newburg Road, Belvidere, IL 61008. Improvements: Site size – 0.92 acre improved with Commercial Service Building, gross building area + 5852 sq.ft.

Sale shall be under the following terms: 10% down of the highest bid, by cashier's or certified check at close of auction, with the balance in immediately available funds due within 24 hours. The sale is offered without representation or warranty, express or implied, and in an "AS IS" condition. The sale is subject to confirmation by the court.

Sale shall be subject to general taxes, special assessments and any prior first mortgages.

Premises will NOT be open for inspection.

For information: David L. Hazan, Grach, Masini, Hazan & Gurysh, LLP, Plaintiff's Attorneys, 140 S. Milwaukee Avenue, Libertyville, IL 60048. Tel. No. (847) 816-6442.

Published in The Boone County Journal 8/24, 31 and 9/7/2018

IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL CIRCUIT BOONE COUNTY, ILLINOIS U.S. BANK NATIONAL ASSOCIATION Plaintiff,

ROBBIE J EASTERBROOKS, et al Defendant

2018 CH 7
NOTICE OF SALE
PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on July 17, 2018, an agent for The Judicial Sales Corporation, will at 1:00 PM on October 18, 2018, at the NLT Title L.L.C, 530 S. State, Suite 201 (Logan Avenue entrance), Belvidere, IL, 61008, sell at public auction to the highest bidder, as set forth below, the following described real estate:
Commonly known as 1701 13TH AVENUE, BELVIDERE, IL 61008

Property Index No. 05-35-377-002. The real estate is improved with a single family 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 in certified funds/or wire transfer, is due within twenty-four (24) hours. 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

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.



#### 6 August 31, 2018 The Boone County Journal

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 foreclo-sure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure

McCalla Raymer Leibert Pierce, LLC, Plaintiff's Attorneys, One North Dearborn Street, Suite 1200, Chicago, IL 60602. Tel No. (312) 346-9088. Please refer to file number 265281.

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.
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. 265281 Attorney ARDC No. 61256 Case Number: 2018 CH 7 TJSC#: 38-5970

Published in The Boone County Journal Sep 7, 14, 21, 2018

IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL CIRCUIT BOONE COUNTY, ILLINOIS NATIONWIDE ADVANTAGE MORTGAGE COMPANY Plaintiff,

ANTHONY ADAMS, et al Defendant

NOTICE OF SALE
PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of
Foreclosure and Sale entered in the above cause on August 21, 2018, an agent for The Judicial Sales Corporation, will at 1:00 PM on October 2, 2018, at the NLT Title L.L.C, 530 S. State, Suite 201 (Logan Avenue entrance), Belvidere, IL, 61008, sell at public auction to the highest bidder, as set forth below, the

following described real estate:
Commonly known as 319 WEST 7TH STREET, BELVIDERE, IL 61008
Property Index No. 05-35-431-008.

The real estate is improved with a single family home with a one and a half

detached 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 in certified funds/or wire transfer, is due within twenty-four (24) hours. 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

McCalla Raymer Leibert Pierce, LLC, Plaintiff's Attorneys, One North Dearborn Street, Suite 1200, Chicago, IL 60602. Tel No. (312) 346-9088. Please refer to file number 264797.

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. 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. 264797 Attorney ARDC No. 61256 Case Number: 17 CH 135

TJSC#: 38-7013 I3097603

Published in The Boone County Journal Sep 7, 14, 21, 2018

# oreclosures

IN THE CIRCUIT COURT FOR THE 17th JUDICIAL CIRCUIT, BOONE COUNTY, ILLINOIS

Byline Bank, Plaintiff, v. Kincer Clan, LLC; Autobuddy, Inc.; Buddy B. Kincer; Non-Record Claimants and Unknown Owners, Defendants, Case No. 2018 CH 52.

Pursuant to a Judgment made and entered by said Court in the above entitled cause on August 7, 2018, Dave Ernest, Sheriff of Boone County Illinois will on September 26, 2018 at 10:00 a.m. at the entrance of the Boone County Courthouse, 601 N. Main Street, Belvidere, IL sell at public auction the following described premises and real estate mentioned in said Judgment:

Lot 1 in Newburg Industrial Park being a Subdivision of Part of the East Half of the Northeast Quarter of Section 33, Township 44 North, Range 3, East of the Third Principal Meridian, the Plat of which is recorded in the Recorder's Office of Boone County, Illinois as Document Number 88-4713 and located in Plat Envelope 68A, being situated in Boone County, Illinois. P.I.N. 05-33-226-001. Address: 3680 Newburg Road, Belvidere, IL 61008. Improvements: Site size – 0.92 acre improved with Commercial Service Building, gross building area + 5852 sq.ft.

Sale shall be under the following terms: 10% down of the highest bid, by cashier's or certified check at close of auction, with the balance in immediately available funds due within 24 hours. The sale is offered without representation or warranty, express or implied, and in an "AS IS" condition. The sale is subject to confirmation by the court.

Sale shall be subject to general taxes, special assessments and any prior first mortgages.

Premises will NOT be open for inspection.

For information: David L. Hazan, Grach, Masini, Hazan & Gurysh, LLP, Plaintiff's Attorneys, 140 S. Milwaukee Avenue, Libertyville, IL 60048. Tel. No. (847) 816-6442.

Published in The Boone County Journal 8/24, 31 and 9/7/2018

IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL CIRCUIT BOONE COUNTY, ILLINOIS NATIONWIDE ADVANTAGE MORTGAGE COMPANY Plaintiff,

ANTHONY ADAMS, et al Defendant 17 CH 135

NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on August 21, 2018, an agent for The Judicial Sales Corporation, will at 1:00 PM on October 2, 2018, at the NLT Title L.L.C, 530 S. State, Suite 201 (Logan Avenue entrance), Belvidere, IL, 61008, sell at public auction to the highest bidder, as set forth below, the following described real estate:

LOT THREE (3) IN BLOCK ONE OF STARR'S THIRD SUBDIVISION, AS PLATTED AND RECORDED IN THE RECORDER'S OFFICE OF BOONE COUNTY, ILLINOIS; SITUATED IN THE CITY BELVIDERE, BOONE COUNTY, STATE OF ILLINOIS.

Commonly known as 319 WEST 7TH STREET, BELVIDERE, IL 61008 Property Index No. 05-35-431-008.

The real estate is improved with a single family home with a one and a half

detached 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 in certified funds/or wire transfer, is due within twenty-four (24) hours. 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 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 foreclo-

McCalla Raymer Leibert Pierce, LLC, Plaintiff's Attorneys, One North Dearborn Street, Suite 1200, Chicago, IL 60602. Tel No. (312) 346-9088. Please refer to file number 264797.

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.

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. 264797

Attorney ARDC No. 61256

Case Number: 17 CH 135

13097603

Published in The Boone County Journal Sep 7, 14, 21, 2018

IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL CIRCUIT BOONE COUNTY, ILLINOIS ARVEST CENTRAL MORTGAGE COMPANY Plaintiff,

BEVERLY J. BRUCCI, et al Defendant

2018 CH 22 NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on July 24, 2018, an agent for The Judicial Sales Corporation, will at 1:00 PM on October 16, 2018, at the NLT Title L.L.C, 530 S. State, Suite 201 (Logan Avenue entrance), Belvidere, IL, 61008, sell at public auction to the highest bidder, as set forth below, the following described real estate:

THE NORTH 1/2 OF LOT 2 IN BLOCK 3 IN B.N. DEAN'S ADDITION TO BELVIDERE, BOONE COUNTY, ILLINOIS AS PLATTED AND RECORDED IN BOONE COUNTY RECORDER'S OFFICE, ALL IN BOONE COUNTY, ILLINOIS.

Commonly known as 1115 S STATE ST, BELVIDERE, IL 61008 Property Index No. 05-36-156-016.

The real estate is improved with a single family 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 in certified funds/or wire transfer, is due within twenty-four (24) hours. 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 (driv-

er'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, examine the court file or contact Plaintiff's attorney: CODILIS & ASSOCIATES, P.C., 15W030 NORTH FRONTAGE ROAD, SUITE 100, BURR RIDGE, IL 60527, (630) 794-9876 Please refer to file number 14-18-00290

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. 14-18-00290 Attorney ARDC No. 00468002 Case Number: 2018 CH 22

TJSC#: 38-6337 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* Sep 7, 14, 21, 2018

IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL CIRCUIT BOONE COUNTY, ILLINOIS U.S. BANK NATIONAL ASSOCIATION Plaintiff,

ROBBIE J EASTERBROOKS, et al Defendant

2018 CH 7

NOTICE OF SALE

NOTICE OF SALE
PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of
Foreclosure and Sale entered in the above cause on July 17, 2018, an agent for
The Judicial Sales Corporation, will at 1:00 PM on October 18, 2018, at the
NLT Title L.L.C, 530 S. State, Suite 201 (Logan Ovenue entrance), Belvidere, IL, 61008, sell at public auction to the highest bidder, as set forth below, the

IL, 01008, Sell al public auction to the highest bloder, as set form below, the following described real estate:

LOT ONE (1) IN BLOCK SIXTEEN (16) AS DESIGNATED UPON THE PLAT NO. 4 OF SHEFFIELD GREEN, BEING A SUBDIVISION OF PART OF THE SOUTH HALF (1/2) OF SECTION 35, TOWNSHIP 44 NORTH, RANGE 3 EAST OF THE THIRD PRINCIPAL MERIDIAN, THE PLAT OF WHICH IS RECORDED IN BOOK 7 OF PLATS ON PAGES 42 AND 43 IN STREET OF DOONE COUNTY, IL INOUS, SITUATED THE RECORDER'S OFFICE OF BOONE COUNTY, ILLINOIS; SITUATED IN BOONE COUNTY, ILLINOIS.

Commonly known as 1701 13TH AVENUE, BELVIDERE, IL 61008

Property Index No. 05-35-377-002.

The real estate is improved with a single family 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 in certified funds/or wire transfer, is due within twenty-four (24) hours. 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 rep-

resentation 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

McCalla Raymer Leibert Pierce, LLC, Plaintiff's Attorneys, One North Dearborn Street, Suite 1200, Chicago, IL 60602. Tel No. (312) 346-9088. Please refer to file number 265281.

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.

McCalla Raymer Leibert Pierce, LLC

One North Dearborn Street, Suite 1200

Chicago, IL 60602 (312) 346-9088

(312) 340-9060 E-Mail: pleadings@mccalla.com Attorney File No. 265281 Attorney ARDC No. 61256 Case Number: 2018 CH 7

Published in *The Boone County Journal* Sep 7, 14, 21, 2018

# Public Notices

STATE OF ILLINOIS IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT BOONE COUNTY

IN THE MATTER OF THE PETITION OF Robert Boustead By Tonia Pridie Case No. 18-MR-111 NOTICE OF FILING PETITION FOR NAME CHANGE

Notice is hereby given, that on October 16, 2018, at 10:00 am, I will present a Petition requesting that the Court change his/her present name of Robert Boustead , a minor, to the name of Robert Pridie. The hearing will take place at the Boone County Courthouse, 601 N. Main

St., Belvidere, IL 61008. Robert Boustead, a minor, by, Tonia Pridie Published in the Boone County Journal 08/31, 09/07,14

STATE OF ILLINOIS IN THE CIRCUIT COURT OF THE 17TH

JUDICIAL CIRCUIT
COUNTY OF BOONE PROBATE DIVISION
IN THE MATTER OF THE ESTATE OF: GEORGE H. MILLER, Deceased CASE NO 2018-P-50

CLAIM NOTICE

NOTICE is given of the death of George H. Miller. Letters of Office as Public Administrator were issued on July 25, 2018, to Attorney Mary J. Gaziano, One Court Place, Suite 200, Rockford, Illinois 61101, who is the legal representative/attorney of the estate.

Claims against the estate may be filed on or before February 24, 2019, that date being at least six (6) months from the date of first publication, or within three (3) months from the date of mailing or delivery of Notice to creditors, if mailing or delivery is required by Section 5/18-3 of the Illinois Probate Act, 1975 as amended, whichever date is later. Any claim not filed by the requisite date stated above shall be barred.

Claims against the estate may be filed in the office of the Winnebago County Circuit Clerk--Probate Division at the Winnebago County Courthouse, 400 West State Street, Rockford, Illinois, or with the estate legal representative, or both. When a claim is filed with the representative but not with the Court, the representative may file the claim with the Court but has no duty to do so.

Copies of claims filed with the Circuit Clerk's Office--Probate Division, must be mailed or delivered to the estate legal representative and to his/her attorney within ten (10) days after said claim has been filed.

DATED: 8/24/2018 Mary J. Gaziano, Public Administrator

PRÉPARED BY:

Attorney Mary J. Gaziano - ARDC #6184225 One Court Place, Suite 200

Rockford, Illinois 61101

(815) 962-6800 E-mail: MJGaziano@aol.com

Public Administrator

Published in The Boone County Journal Aug 24, 31 and Sept 7-2018

IN THE CIRCUIT COURT OF THE 17th JUDICIAL CIRCUIT BOONE COUNTY, ILLINOIS

IN THE MATTER OF THE ESTATE OF LUELLA P. LAWTON, DECEASED.Case No. 2018 P 054 CLAIM NOTICE

Notice is given of the death of LUELLA P. LAWTON of Belvidere, Illinois. Letters of Office were issued on August 28, 2018 to SANDRA LAWTON, P.O. Box 102, Kirkland, Illinois, 60146 whose attorney is Robert C. Becker, Jr., 213 West Main Street, Genoa, Illinois 60135

Claims against the estate may be filed in the office of the Clerk of the Court at The Boone County Court House, 601 N. Main Street, Belvidere, Illinois 61008, or with the representative, or both, within 6 months from the date of issuance of letters and any claim not filed within that period is barred. Copies of a claim filed with the Clerk must be mailed or delivered to the representative and to the attorney within 10 days after it has been filed.

Linda J. Anderson (Clerk of the Circuit Court) Published in The Boone County Journal 8-31 & 9-7, 14-2018

#### NOTICE OF PUBLIC HEARING

BOONE COUNTY ZONING BOARD OF APPEALS

Notice is hereby given that the Boone County Zoning Board of Appeals will hold a public hearing on Tuesday, September 25, 2018 at 7:00 p.m. in the County Board Room, 1212 Logan Ave, Belvidere, IL 61008 upon the following:

The applicant, Kevin Wagner, 300 Manchester Rd, South Beloit, IL 61080, is requesting a Special Use Permit pursuant to Section 2.7 (Special Uses) and Section 3.16.1 (Table of Permitted Uses) of the Boone County Zoning Ordinance to allow for the operation of commercial stables. The subject property is located at 300 Manchester Rd, South Beloit, IL 61080 in unincorporated Manchester Township, Boone County, IL on 11.30 acres. PINs: 01-07-300-023 and 01-07-300-026. Legally Described, including the PINs, as follows in order of PINs above: Part of Lot One (1) of the Southwest Quarter (1/4) of Section 7, Township 46 North, Range 3 East of the Third Principal Meridian, bounded and described as follows, to-wit: Beginning at a point in the South line of the Southwest Quarter of said Section which bears North 88 degrees-32'-26" East, 1823.11 feet from the Southwest corner of the Southwest Quarter of said Section, said point of beginning being the Southwest corner of said Lot 1; thence North 00 degrees-17'-25" East, along the West line of said Lot 1 a distance of 549.00 feet; thence North 88 degrees-22'-34" East, 486.00 feet; thence South 01 degree-44'-27' West, 551.00 feet to a point in the South line of the Southwest Quarter of said Section which bears North 88 degrees-32'-26" East, 472.00 feet from the point of beginning; thence South 88 degrees-32'-26" West, along the South line of the Southwest Quarter of Section, 472.00 feet to the point of beginning. Situated in the County of Boone and the State of Illinois. Part of Lot One (1) of the Southwest Quarter (1/4) of Section Seven (7), Township Forty-six (46) North, Range Three (3) East of the Third Principal Meridian, bounded and described as follows, to-wit: Beginning at a point in the South line of the Southwest Quarter of said Section which bears North 88 degrees-32'-26" East, 1823.11 feet from the Southwest comer of the Southwest Quarter of said Section, said point of beginning being the Southwest corner of Lot 1; thence North 00 degrees- 17'-25" East, along the West line of said Lot 1 a distance of 549.00 feet to the point of beginning for the parcel herein described; thence North 00 degrees-17'-25" East, 187.69 feet; thence South 89 degrees-42'-35" East, 666.27 feet; thence South 01 degree-27'-46" East, 716.01 feet; thence South 88 degrees-32'-27" West, 216.49 feet; thence North 01 degree-44'-27" East, 551.00 feet; thence South 88 degrees-22'-34" West, 486.00 feet to the point of beginning; situated in the County of Boone and the State of Illinois

The applicant, Joel Zehrung, 643 Lindgren Ln, Belvidere, IL 61008, is requesting a Variance under Section 3.5.4 (Lot Development Standards) of Section 3.5 (Single-Family Residential District) of the Boone County Zoning Ordinance to allow a 5 foot (5') side setback to construct a swimming pool and a 7 foot (7') side setback to construct a detached garage. The subject property is located at 643 Lindgren Ln, Belvidere, IL 61008 in unincorporated Belvidere Township, Boone County, IL on 0.72 acres. PIN: 05-18-203-009. Legally Described: LOT 63 PLAT 3 RAMBLIN' RIDGE SUBDIVISION 643 LINDGREN LN.

The applicant, Sacamano Solar, LLC, 130 Roberts St, Asheville, NC 28801 (Cypress Creek Renewables Development is the sole and managing member of Sacamano Solar, LLC, whose authorized agents are Geoff Fallon, Evan Riley, and Peter Bruno), and West Grant Development, Inc. as landowner, are requesting a Special Use Permit pursuant to Section 2.7 (Special Uses) and Section 3.16.1 (Table of Permitted Uses) of the Boone County Zoning Ordinance to allow for the operation of an energy facility, 1.0 MW or greater, commonly known as a solar energy development. The subject property is located to the south of Kelly Rd and 2,000 feet or more west of Caledonia Rd in unincorporated Caledonia Township, Boone County, IL on roughly 21 acres. PIN: 03-28-100-001. Legally Described: THAT PART OF SECTION 28, TOWNSHIP 45 NORTH, RANGE 3 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN BOONE COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHWEST CORNER OF SAID SECTION 28; THENCE SOUTH 00°17'09" WEST 1800.00 FEET ALONG THE WEST LINE OF THE NORTHWEST QUARTER OF SAID SECTION 28 TO A LINE THAT IS 1800.00 FEET SOUTH OF AND PARALLEL WITH THE NORTH LINE OF THE NORTHWEST QUARTER OF SAID SECTION 28; THENCE SOUTH 89°49'45" EAST 100.00 FEET TO A LINE THAT IS 100.00 FEET EAST OF AND PARALLEL WITH THE WEST LINE OF THE NORTHWEST QUARTER OF SAID SECTION 28 AND THE POINT OF BEGINNING; THENCE NORTH 00°17'09" EAST 1050.00 FEET ALONG SAID PARALLEL LINE TO A LINE THAT IS 750 FEET SOUTH OF AND PARALLEL WITH THE NORTH LINE OF SAID NORTHWEST QUARTER; THENCE SOUTH 89°49'45' EAST 900.00 FEET ALONG SAID PARALLEL LINE TO A LINE THAT IS 1000 FEET EASTERLY OF THE WEST LINE OF SAID NORTHWEST QUARTER; THENCE SOUTH 00°17'09" WEST 1050.00 FEET ALONG SAID PARALLEL LINE TO A LINE THAT IS 1800 FEET SOUTH OF AND PARALLEL WITH THE NORTH LINE OF SAID NORTHWEST QUARTER; THENCE NORTH 89°49'45" WEST 900.00 FEET ALONG SAID PARALLEL LINE TO THE POINT OF BEGINNING. IN ADDITION TO: THAT PART OF SECTION 28, TOWNSHIP 45 NORTH, RANGE 3 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN BOONE COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF SAID SECTION 28; THENCE SOUTH 89°49'45" EAST 100.00 FEET ALONG THE NORTH LINE OF SAID SECTION 28 TO A LINE THAT IS 100 FEET EASTERLY OF AND PARALLEL WITH THE WEST LINE OF THE NORTHWEST QUARTER OF SAID SECTION 28; THENCE SOUTH 00°17'09" WEST 1800.00 FEET ALONG SAID PARALLEL LINE TO A LINE THAT IS 1800.00 FEET SOUTH OF AND PARALLEL WITH THE NORTH LINE OF SAID NORTHWEST QUARTER; THENCE NORTH 89°49'45" WEST 100.00 FEET ALONG SAID PARALLEL LINE TO THE WEST LINE OF SAID NORTHWEST QUARTER; THENCE NORTH 00°17'09" EAST 1800.00 FEET ALONG SAID WEST LINE TO THE POINT OF **BEGINNING** 

The applicant, Sacamano Solar II, LLC, 130 Roberts St, Asheville, NC 28801 (Cypress Creek Renewables Development is the sole and managing member of Sacamano Solar, LLC, whose authorized agents are Geoff Fallon, Evan Riley, and Peter Bruno), and West Grant Development, Inc. as landowner, are requesting a Special Use Permit

pursuant to Section 2.7 (Special Uses) and Section 3.16.1 (Table of Permitted Uses) of the Boone County Zoning Ordinance to allow for the operation of an energy facility, 1.0 MW or greater, commonly known as a solar energy development. The subject property is located to the south of Kelly Rd and a half a mile or more to the west of Caledonia Rd in unincorporated Caledonia Township, Boone County, IL on roughly 21 acres. PINs: 03-28-100-001 and 03-28-300-007. Legally Described, including the PINs, as follows in order of PINs above: PART OF SECTION 28, TOWNSHIP 45 NORTH, RANGE 3 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN BOONE COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHWEST CORNER OF SAID SECTION 28; THENCE SOUTH 00°17'09" WEST 1800.00 FEET ALONG THE WEST LINE OF THE NORTHWEST QUARTER OF SAID SECTION 28 TO A LINE THAT IS 1800.00 FEET SOUTH OF AND PARALLEL WITH THE NORTH LINE OF THE NORTHWEST QUARTER OF SAID SECTION 28 AND THE POINT OF BEGINNING; THENCE SOUTH 89°49'45' EAST 1000.00 FEET ALONG SAID PARALLEL LINE TO A LINE THAT IS 1000 FEET EASTERLY OF THE WEST LINE OF SAID NORTHWEST QUARTER; THENCE SOUTH 00°17'09" WEST 1075.00 FEET ALONG SAID PARALLEL LINE TO A LINE THAT IS 2875 FEET SOUTH OF AND PARALLEL WITH THE NORTH LINE IF SAID NORTHWEST QUARTER; THENCE NORTH 89°49'45" WEST 1000.24 FEET ALONG SAID PARALLEL LINE TO THE WEST LINE OF THE SOUTHWEST QUARTER OF SAID SECTION 28; THENCE NORTH 00°20'40" EAST 228.68 FEET ALONG THE WEST LINE OF SAID SOUTHWEST QUARTER TO THE NORTHWEST CORNER THEREOF; THENCE NORTH 00°17'09" EAST 846.33 FEET ALONG THE WEST LINE OF SAID NORTHWEST QUARTER, TO THE POINT OF BEGINNING. IN ADDITION TO: THAT PART OF SECTION 28, TOWNSHIP 45 NORTH, RANGE 3 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN BOONE COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF SAID SECTION 28; THENCE SOUTH 89°49'45" EAST 100.00 FEET ALONG THE NORTH LINE OF SAID SECTION 28 TO A LINE THAT IS 100 FEET EASTERLY OF AND PARALLEL WITH THE WEST LINE OF THE NORTHWEST QUARTER OF SAID SECTION 28; THENCE SOUTH 00°17'09" WEST 1800.00 FEET ALONG SAID PARALLEL LINE TO A LINE THAT IS 1800.00 FEET SOUTH OF AND PARALLEL WITH THE NORTH LINE OF SAID NORTHWEST QUARTER; THENCE NORTH 89°49'45" WEST 100.00 FEET ALONG SAID PARALLEL LINE TO THE WEST LINE OF SAID NORTHWEST QUARTER; THENCE NORTH 00°17'09" EAST 1800.00 FEET ALONG SAID WEST LINE TO THE POINT OF BEGINNING.

All persons interested may appear at the hearing and be heard at the stated time and place.

Tony Savino, Chair, Boone County Zoning Board of Appeals

#### NOTICE OF PUBLIC HEARING

BELVIDERE HISTORIC PRESERVATION COMMISSION

Notice is hereby given that the City of Belvidere Historic Preservation Commission will hold a public hearing on Tuesday, September 25, 2018 at 5:30 pm in the City Council Chambers, 401 Whitney Boulevard, Belvidere, IL 61008 upon the following: the application of Alexandra and Ryszard Omiotek, 401 East Lincoln Avenue, Belvidere (applicants and owners) for the local landmark designation of 401 East Lincoln Avenue according to the requirements of Chapter 58 of the Belvidere Municipal Code. The proposed landmark meets the following criteria of Section 58-61: it embodies distinguishing characteristics of an architectural style valuable for the study of period and type; it has a unique location or singular physical characteristics that make it an established or familiar visual feature; it has character, interest, or value which is part of the development, heritage or cultural characteristics of Belvidere; it is architecturally significant due to the design; and it is suitable for preservation. The subject property is legally described as:

All the lands and premises located in said City of Belvidere on the South side of Lincoln Avenue in the Southwest Quarter (1/4) of Section Twenty-Five (25), Township Forty-Four (44) North, Range Three (3) East of the Third Principal Meridian, occupied by Nellie Dunton at the time of her decease as her home and place of residence, being and including the Premises conveyed by Jonathon Heywood and Wife to William S. Dunton by Deed dated May 14, 1881 and recorded in the Office of Recorder of Deeds of said Boone County, May 1, 1882, in Volume 42 of Deeds, Page 425, and further known as Lot Twentyfour (24) of Assessor's Addition to the Town (now City) of Belvidere; situated in the County of Boone and State of Illinois. PIN: 05-25-301-

All persons interested in the petitions may attend and be heard at the stated time and place.

David Kummerow, Chairman,

Belvidere Historic Preservation Commission

STATE OF ILLINOIS IN THE CIRCUIT COURT OF THE 17th JUDICIAL CIRCUIT COUNTY OF BOONE

IN RE THE MATTER OF: JACOB BASS PERSON WITH ALLEGED DISABILITY

CASE NO: 2018 P58 NOTICE

The requisite Affidavit for Publication having been filed, NOTICE IS HEREBY GIVEN YOU, HEATHER SHLEMON, the adult sibling of JACOB BASS in the above entitled action, that a Petition for appointment of guardian has been filed in the Circuit Court of Boone County by the Petitioner therein, praying that she be appointed guardian of the alleged disabled adult; that proper procedures according to law have been taken

and said suit is still pending. Hearing on said Petition is scheduled for October 9. 2018 at 9:00 am in Room 3 at the Boone County Courthouse, 601 N. Main Street, Belvidere, Illinois, before the Honorable Young, Circuit Judge

NOW THEREFORE, unless you appear at the hearing on the Petition for Guardianship, or prior to said hearing date, file your appearance and objection to the proposed guardianship of the alleged disabled adult with the Circuit Clerk of the 17" Judicial Circuit, County of Boone, default may be entered against you and an Order awarding guardianship of the alleged disabled adult, JACOB BASS to the Petitioner may be entered in accordance with the prayer of said Petition for Guardianship. DEBRA D. FENNELL, ARDC#6239704

Attorney at Law 303 N. Main St., Suite 600 Rockford, IL 61101 (815) 975-0034 butlercru5@aol.com

SprintCom, Inc. (SPRINT) proposes to collocate antennas and equipment to an existing 125' monopole (129' overall) at 7700 Shaw Rd in Belvidere, Boone County, IL (Project 39913).

In accordance with the National Historic Preservation Act of 1966 and the 2005 Nationwide Programmatic Agreement, SPRINT is hereby notifying the public of the proposed undertaking and soliciting comments on Historic Properties which may be affected by the proposed undertaking. If you would like to provide specific information regarding potential effects that the proposed undertaking might have to properties that are listed on or eligible for listing in the National Register of Historic Places and located within 1/2 mile of the site, please submit the comments (with project number) to: RAMAKER, Contractor for SPRINT, 855 Community Dr, Sauk City, WI 53583 or via e-mail to history@ramaker.com within 30 days of this notice.

LEGAL NOTICE - REQUEST FOR PROPOSALS AUDIT AND OTHER PROFESSIONAL ACCOUNTING SERVICES

The Boone County Government, 1212 Logan Ave, Belvidere, IL 61008, desires to enter into a three year contract for the examination and preparation of all financial statements for all County funds, for the fiscal years 2018, 2019, and 2020. The County Fiscal Year is December 1 to November 30. These audits are to be performed in accordance with generally accepted auditing standards, the standards set forth for financial audits in the General Accounting Office's (GAO) Government Auditing Standards, the provisions of tahe federal Single Audit Act of 1984 (as amended in 1996), and U.S. Office of Management and Budget (OMB) Circular A-133/Uniform Guidance, Audits of States, Local Governments, and Non-Profit Organizations. For the Circuit Clerk Financial Statement Audit, provisions of state law and relevant audit guidelines shall also be followed. The County reserves the right to accept or reject any or all proposals. Proposals are due September 25, 2018 at 2:00 P.M. in the Boone County Clerk's Office, 1212 Logan Ave Suite 103, Belvidere, IL 61008. Bid documents and information may be obtained from the Boone County website at www.boonecountyil.org or by contacting the Boone County Administration Office at 815-547-4770.

# <u> Assumed Names</u>

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 General Labor business in said County and State under the name of Chuy's General Labor at the following post office addresses: 150 N. Wooster St. Unit #9, Capron IL, 61012 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: Jesus Arias Flores 150 N. Wooster St. Unit #9, Capron IL, 61012. Signed: Jesus Arias Flores, 08/20/18 Subscribed and sworn (or affirmed) to before me this 20th. day of August, 2018, Julie A. Stapler, County Clerk, by Christine Gardner, Deputy

Published in the Boone County Journal 08/24, 31 09/07

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 Septic Excavating business in said County and State under the name of GPD Septic Excavating at the following post office addresses: 10221 Denny Rd, 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,

NAME AND ADDRESS OF RESIDENCE: William Fred Genrich 10221 Denny Rd, Belvidere IL, 61008. Signed: William Fred Genrich, 08/29/18 Subscribed and sworn (or affirmed) to before me this 29th. day of August. 2018, Julie A. Stapler, County Clerk, by Sheryl R. Rickabaugh, Deputy Published in the Boone County Journal 08/31, 09/07,14



Monday thru Friday - 9 am to 5 pm Saturday - 9 am to 1 pm

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419 S. State Street Belvidere, IL 61008

### Home is Where the Hurt is:

# How Property Taxes are Crushing Illinois' Middle Class

by Austin Berg Illinois Policy Institute Sticker shock

Joel Schurtz lived all across the U.S. before coming to Illinois. He took promising job opportunities where he could find them, from California to Alabama. His wife, Michelle, and their three young children would follow.

"Our family always had a plan," Joel said. "We had three- to five-year goals and a plan. But when we came to Illinois that plan went out the window."

Before the welcoming committee even arrived at their front door, the Schurtz family's first property-tax bill arrived in the mail. "We laughed," Michelle said. "That's all we could do."

The Schurtzes paid their first full year of property taxes in 2015. The bill totaled \$11,000.

When it comes to property taxes, sticker shock is typical in Illinois. From small-business owners in Chicago to suburban dwellers in middle-of-the-pack school districts, long-time Illinoisans are often bewildered as to why they pay the second-highest property taxes in the nation, at an average of more than 2 percent of a home's value.

And the nonpartisan Tax Foundation said Chicago's record-setting property-tax hike will likely vault Illinois to the top of the table, making the Land of Lincoln home to the highest property taxes in the U.S.

But an average only tells so much of the story.

Property taxes become a second mortgage that homeowners can never pay off, or an endless expense for a small business that grows more costly each year. The Schurtz family's first year of property taxes came out to 4 percent of the value of their Geneva, Illinois, home. For many Illinoisans, the burden is even heavier.

Job Varghese, an Indian-American immigrant who left his job with the federal government to strike out as a hospitality entrepreneur, pays \$220,000 per year in property taxes on his southern Cook County hotel – more than he pays on the mortgage.

And it gets worse each year. Over the last 10 years, Varghese's annual property-tax bill has risen by \$70,000.

"If I moved my hotel three miles away from here [to Indiana], that \$70,000 would be my entire property tax [for one year]," Varghese said.

"Our family came to this country for opportunity, but I find myself discouraging my son from working at our business here."

#### A disturbing trend

The pace and scale of property-tax growth over the last few decades in Illinois is overwhelming. Since 1990, residential property taxes have grown 3.3 times faster than the state's median household income.

Simply put, Illinoisans' property taxes are going up while salaries are stagnant at best.

Illinois Policy Institute research shows nearly every Illinois county has seen dramatic increases in its residents' average property-tax burden since 1999.

Residential property taxes now eat up an average of 6.4 percent of a typical household income in Illinois. In 1990, that share was 3.6 percent. In this shift lies the pain currently felt by Illinoisans whose family budgets have been thrown into disarray.

Take Cassandra Bajak, a lifelong Illinoisan and mother of two. Bajak and her husband, an Army veteran, built their Crystal Lake home in 2002. Their children were born and raised there.

Over the last 13 years, the Bajaks' property-tax bill has doubled. They now pay \$1,500 a month in property taxes and insurance. Their mortgage payment is \$1,100 a month.

"We're being taxed out of our home," Cassandra said.
"... [I]t's basically like we're renting our home from the government. [The rate] is well over 4 percent of what the house is worth. The only reason we would ever leave our home or this state is property taxes, and that's what's

going to happen."

Bajak said she and her husband plan to move their family to Florida within the next two years. Her reasoning is straightforward: "Taxes are less, and schools are the same," she said.

Cassandra and her family are not alone.

In McHenry County, where the Bajaks reside, property taxes take up nearly 8 percent of the median household income. The average monthly property-tax bill stands at \$499, and the typical property-tax burden in the county has ballooned by over 45 percent since 2000.

Suburban father Peter Brunk has felt the squeeze in Lake Villa, Illinois, which is located in Lake County. Brunk, too, has made plans for an Illinois exit in the near future

Since his family moved into their home in 2010, the annual property-tax bill has risen by more than \$2,300, or nearly 30 percent. Meanwhile, the value of his home actually decreased. The home's assessed value, which is used to calculate property taxes, has dropped by 11 percent.

"I don't really want to leave here," Brunk said. "It's a nice place. And it's affordable because we've paid off our mortgage."

"But I look at nine to 10 years [from now] when I retire ... my property taxes will completely consume my Social Security check."

The typical Lake County household's property-tax burden has risen by 44 percent since 1999, with the average property-tax bill now coming in at more than \$600 per month – the most expensive of any Illinois county.

Brunk's most likely destination after his daughter graduates from high school? Florida. He said the difference in property taxes alone will more than pay for the move and a nicer home.

A closer look at government data reveals the cause behind the meteoric rise of Illinois property taxes, which forces people like Brunk out to greener pastures in other states

#### **Follow the money**

When it comes to property taxes, four main factors drive the pinch felt in Illinois pocketbooks: government-worker pensions, government-worker health care, prevailing-wage requirements and workers' compensation costs.

These four horsemen of fiscal doom are all multiplied by the sheer number of taxing bodies in Illinois – at nearly 7,000 – each with its own staffing and programming costs. No U.S. state comes close to Illinois on this number.

In Wauconda, Illinois, Mayor Frank Bart sees the squeeze on middle-class residents brought by these rising costs. After accounting for inflation, Wauconda's median household income has dropped since 2009, according to U.S. Census Bureau estimates. But property-tax bills have continued to rise.

#### Why?

Take government-worker pension benefits, for example, which are mandated at the state level, regardless of whether local governments can afford them.

Bart expects police pensions to cost the village over \$1 million annually within the next two years. The village has 25 police employees and a general fund budget of just over \$9 million.

Bart uses his second-lowest paid police officer to illustrate the high personnel costs village taxpayers shoulder. The officer has been with the village for more than 10 years, and the village pays his \$85,000 salary and \$15,000 in benefits annually. On top of that, taxpayers contribute \$25,000 to his pension each year, Bart said.

That's not all.

Prevailing-wage laws levy another massive blow to local governments' bottom lines. These laws can mandate six-figure salaries plus benefits for the lucky private-sector employees who work on government projects. Bart estimates this easily adds 20 percent to project costs above what would be offered in a competitive bidding process.

Finally, while Bart said effective departmental leadership has prevented workers' compensation costs from getting out of hand in his community, this is not always the case.

Take Williamson County, for example, which has spent \$2.7 million on workers' compensation claims over the last three fiscal years, nearly four times as much as the previous three-year period.

"... [S]ome of this is frivolous," said Chief Deputy Bob McCurdy, according to The Southern. "We need to make an example of somebody."

County Board Chairman Jim Marlo echoed McCurdy's concerns, describing the costs as "eating away" at the county budget.

"It is a system that['s] easily manipulated in this state and until you get legislative action to change the way claims are handled, the way insurance handles and the way courts handle it, we are going to be faced with this problem," Marlo said.

#### **Turning the tables**

A major effort to stop Illinois' sky-high property tax rates from creeping even higher lies in House Bill 4224, which would freeze property taxes at current levels unless local voters approve a future property-tax increase. This legislation is part of Gov. Bruce Rauner's Turnaround Agenda.

But a freeze alone won't be enough. Property taxes would have to stay frozen for the next 28 years for Illinois residents' property-tax burden to return to levels seen in 1990.

So it is important that HB 4224 also gives local governments more flexibility in controlling costs, such as allowing cash-strapped localities to narrow the scope of collective-bargaining agreements and to take less expensive bids for government work.

Another key component to easing residents' propertytax burden will be aggressive consolidation and resourcesharing across Illinois' thousands of local taxing bodies. DuPage County has taken the lead in this area. Other counties should follow suit.

When it comes to skyrocketing, unsustainable pension costs, Illinois' local governments must also be empowered to take control of their fiscal futures by filing bankruptcy. Workers' compensation reform to bring Illinois' out-of-whack costs in line with those of surrounding states is another essential piece of the puzzle.

Local leaders in Illinois must actively avoid the ignominious title of the nation's leader in taxing homeowners.

As average property-tax bills begin to bump up against average mortgage payments, communities will increasingly be ripped apart as people and businesses flee to areas where they need not pay twice for their property: once to the bank and once to the government.

Unfortunately, this is already happening. Many of Chicago's south suburbs may have already crossed this line in the sand, and face a long, painful road to recovery. Numbers at the state level are equally concerning. Illinois has lost a greater share of its population to out-migration than any Midwestern state since 2010.

Susann D., a retired widow and longtime resident of Mt. Prospect, Illinois, best describes the angst among Illinois' middle-class residents who can no longer shoulder the tax burden placed upon them by a broken system

"... the property-tax increase is never a kind of earth-shattering amount," she said. "But people have to make it work by cutting their budgets. I look online for houses like mine in other states on a similar size lot, and the property taxes are \$400 a year. My property taxes here are \$7,000 a year."

"I do want to leave. But this is the most difficult question in my life," she said.

"If I knew where I was going, that 'For Sale' sign would be in front of my house. But I have no family or friends anywhere else. What do I do? Where do I go?"

Susann's poignant questions should be met with loud cries for reform from Springfield and across the state.



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