

**FREE**

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## The Hub at the Center of the City

By David Larson

On the corner of State and Pleasant Streets in Belvidere, a town clock marks the location of one of the longest, if not the longest, running business in Belvidere, The Hub Cigar Store. The buildings were removed, and a park was created about 15 years ago from State Street to Whitman Street to enhance the location of the Boone County Historical Museum. Today, it is a picturesque park with a faux antique town clock, a gazebo, a mural, and a newly placed statue. Annually, the museum has an ice cream social the park.

In the *Journal's* October 13th issue, Charles Herbst wrote "The String City" which discussed, in part, Belvidere in 1919 being a community that was comparatively isolated. An identity developed out of the 1830s prairie; as a community formed a town, and ultimately a city. It was a time just before radio, and long before television and the internet. Rockford was a day trip. tripBoone County had several sports teams, all composed of

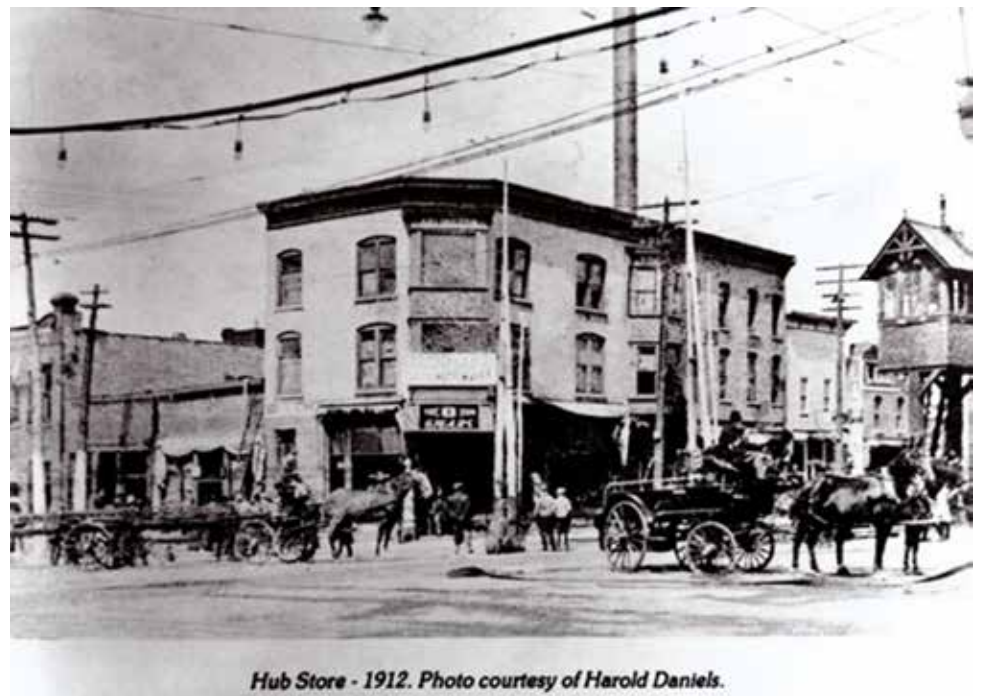
local players. Sporting matches wereSports can be a spectator's experience as much as they are a player's competition. If you were also interested in the national sports teams, like the Chicago Cubs or the Chicago White Sox, you had to buy a newspaper, and the "Hub" was the place where you could get one. The Hub sold them all: Rockford, Chicago, Milwaukee, and New York. You could buy a magazine. You could buy any kind of magazine: sporting, teen, rock and roll, news, women's and, later *Playboy* (until a local Christian group was able to ban the sale of that magazine in the 1990s in Belvidere.) The Hub sold candy, fancy or plain, coffee, soft drinks, and ice cream. The Hub was a regular stop for high school students before and after school from the beginning. In 1910, the Hub sold tickets for the first Homecoming Week in Belvidere, which was sponsored by the Belvidere Commercial Club. Homecoming was a week-long event in which all who had at one time or another lived here returned to reunite with old friends. The newspaper referred to those who returned as neighbors from the "Golden Era." Every day of the week, a parade went through town. E.O. Andrew and a band were scheduled to play.

The Hub's specialty was tobacco: chew, cigars, cigarettes, and pipe. Horse-shoe, Star, and Peachy plug tobacco were clearance-priced at 40 cents a pound in 1914. The Mark Twain cigar, which went for 5 cents, could be purchased in boxes of 25 for \$1.00. The Manila cigar went 3 for 10 cents. or \$3.25 for 100. Humidors, cigar holders, and pipes were sold at the Hub.

Back in 1919, the store sold fishing gear and bait. A cane pole would sell for 25 to 35 cents, depending on the length. Bristol rods could go for \$1.75 to as high as \$12.00 for the high-class stuff. The Hub sponsored fishing contests, with a \$1.00 prize for the biggest fish story, \$2.00 for the first 4-pound black bass, first 6-pound pickerel, and the first 12-pound carp. The Hub was a regular newspaper advertiser and used the slogan, "where friends meet friends"



Delbert "Dell" Daniels behind the counter 1913 and connecting barbershop in the background (photo provided by James Daniels)



Hub Store - 1912. Photo courtesy of Harold Daniels.

when running promotions.

The Hub was a place that everyone knew when the Belvidere Building & Loan Association was being formed, and a newspaper advertisement pointed interested parties to the Hub to acquire applications for membership. It was a central place to purchase advance tickets for almost any area event.

In 1908, Dell Daniels, owner of the Hub, became the special agent for the *Chicago Tribune*, *Chicago Inter-Ocean*, and the *Chicago Journal*. It's believed that Mr. Daniels may have operated not only as an agency selling newspapers, but as a reporter of area news for those papers. Dell Daniels, pictured here, passed the newspaper distribution business on to his son Harold, which ultimately became his grandson Jim's business. Jim Daniels is still active, and provides services for this newspaper and many others yet today.

When the Royal Arcanum Society in Elgin held a confirmation of the Oriental degree, "King of the Orient," for certain members, an invitation went out to all members to attend. A special car was arranged on the interurban railway, which was scheduled to leave from the Belvidere Station, and tickets were sold at the Hub Cigar Store. (Despite their Oriental fixation, the Society, whose members believed in a Supreme Being, restricted "Mongolians" from membership, whether of pure or of mixed blood). In the rear of the store, as seen in this photo, was The Hub Barbershop, which still exists today, and is now owned and operated by Jim Emanuel on the 400 block of South State Street. It was in the barbershop that all stories, true-or-false, were told. Such was the occasion in September of 1926, when Oscar Fallburg, a truck driver for the National Sewing Machine Company, confessed to a group gathered at the Hub about how he had committed a series of 15 murders. He had recently done the same with fellow residents of the Mayer Hotel, which was above the Hub. Belvidere

*Continued on Page 2*



The Hub Cigar Store in the 1950's (photo provided by The Boone County Historical Museum)

**Hub** *Continued from page 1*

Police investigated and, while Fallburg was held in jail, quickly disproved the stories..

When it came time for the World Series, the Hub was the place to be. Attendees of the store and barbershop could get a real-time play by play, as reflected in the following 1919 advertisement in a local newspaper:

“FREE RETURNS. The Hub Cigar Store will furnish baseball returns of the World Series at 1pm. There will be no phone calls answered at the Hub (during the game).” It is assumed that the Hub had a contact at the ball game, who would report over the phone a play-by-play of the games. The events of that 1919 World Series are often associated with the Black Sox Scandal, when several members of the Chicago franchise conspired with gamblers, allegedly led by Arnold Rothstein, to throw the World Series games the Chicago White Sox played against the Cincinnati Reds. The next year, specifically on August 31, 1920, the first radio news program was broadcast in Detroit, Michigan. The first college radio station began broadcasting on October 14, 1920, from Union College in Schenectady, New York, under the personal call letters of Wendell King, an African-American student at the school. Sports broadcasting began at this time as well, including a college football radio broadcast of a 1921 West Virginia vs. Pittsburgh football game. It would be a few years yet before radio was common, and folks from Belvidere would be able to hear the games on the radio. But that still didn’t stop them from listening to it at the Hub or its barbershop for many years to come.

This writer found it of particular interest when looking through the newspapers of the day and discovered a news story about an employee of the Hub. It was usual for individuals who worked in Belvidere retail to be announced in the newspaper when the person changed positions. But in this case, the Hub, “where friends meet friends,” an employee had passed away, and a rather unusual news story memorialized his passing. This particular notice was somewhat unusual in that the average person would not normally receive this degree of notoriety.

The deceased was Chauncey Payney. He was only 47, and died of pneumonia at St. Joseph’s Hospital in Belvidere. He was born in Wisconsin in 1875, married, and had lived in Belvidere for the last three years, working for Mr. Daniels since his arrival. He lived at 109 East Lincoln with his rather large family, which included his in-laws. He was remembered as someone who was able to draw and had superior penmanship. In the newspaper it said, at the Hub where by his many fine qualities he won a host of friends who will regret learning of his untimely death.” Mr. Payney was African-American. In 1922, the year of his death, in the Southern United States, the torture and ritual killing of African-American citizens by hanging was common and ignored by law enforcement. (Today, drug cartels behead their victims and hang the corpse by the feet from bridges to send a similar message.) The story of the Hub Cigar Store tells us something about the character of the early Twentieth Century in Boone County. Individuals who shared a common experience and, while struggling with one another, respected one another.

which is part of the state’s 14th congressional district in Lake County. That’s the home territory of the committee’s vice chair, Democratic U.S. Rep. Lauren Underwood.

Earlier this year, the House Intelligence Committee reported Illinois was one of 21 states whose election systems were targeted by Russian government hackers in 2016. In the Prairie State, the hackers were able to penetrate the entire statewide voter registration database and, by the end of 2018, had accessed as many as 200,000 voter registration records, according to the report.

“Russian cyber actors were in a position to delete or change voter data, but the committee is

*Continued on Page 4*

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## Illinois: More Money, Leadership Needed to Secure Elections

*State officials tell congressional committee that cybersecurity is still an issue*

*by Peter Hancock Capitol News Illinois*

Illinois made substantial progress in securing its election systems since Russian government officials hacked into its voter registration database in 2016, but more needs to be done to protect those systems heading into the 2020 elections.

That was the message two Illinois election officials, State Board of Elections Director Steve Sandvoss and Lake County Clerk Robin O’Connor, delivered to a congressional committee Tuesday.

“Cybersecurity is an ongoing, ever-escalating process that doesn’t have an end date, and as such there will be an ongoing need for funds to maintain the program,” Sandvoss told the U.S. House Homeland Security Committee.

That panel had a special meeting — known as a “field hearing” — in the village of Gurnee,

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## Obituaries

Blake, Betty, 87, Belvidere, October 9

**Publisher/Editor** David C. Larson  
**Senior Writer/Editorial** Charles Herbst  
**Advertising** Bethany Staniec  
**Photography** Susan Moran  
**Office** Amanda Nelson

*David Grimm April 1938 - Dec. 2000  
Richelle Kingsbury Aug. 1955 - June 2013*

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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.  
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# Community News & Events

**“Nothing To Fear”**- Friday, October 18, 2019 from 8 P.M. to 9:30 P.M. “Nothing To Fear” as told by Al Kelchner of the Willow Grove Haunted Farm House. Any donations, if desired, will go to the Camp Grant Museum. 1004 Samuelson Rd. Rockford, IL, 61109. Call 815-395-0679 or 815-395-0678 for further information.

**The Autism Program of Easterseals Upcoming Trick-or-Treat Event**- YMCA of Rock River Valley (8451 Orth Road, Loves Park, IL 61111). Friday, October 18, 2019, hours will be from 5:30 P.M.- 8:30 P.M. Trunk-or-Treat. Activities will continue until 8:00 P.M. There will be 20 themed trucks, inflatables, and other games and activities.

**Midway Village All Hallows’ Eve Trick or Treat Event**- Saturday, October 19, 2019. The event will be from Noon to 6:00 P.M. Located at the Midway Village Museum. Take time to enjoy the day and showoff your family-friendly costumes while trick or treating in a safe and unique environment on the grounds of the history museum. Admission is \$6 per person. Museum members and infants (0-2) are free. Tickets may be purchased in advance online at <https://tinyurl.com/AllHallowsEveMVM> or at the Museum Gift Store. Tickets will also be available at the gates the day of the special event. Call 815-397-9112 for further information.

**Belvidere High School Class of 1974 45<sup>th</sup> Reunion**- Main Event Saturday, October 19, 2019. The Social starts at 6:00 P.M. with dinner and entertainment starting at 6:30 P.M. Located at Sam’s Ristorante, (6075 E. Riverside Blvd. Loves Park, IL). Cost is \$30 per person with a cash bar, guests are welcome and there’s more, join us for a Casual Mixer on Friday, October 18, 2019 at 6:30 P.M., location Concordia Lanes Bowling Alley, (1205 Logan Ave, Belvidere). No cover fee with a cash bar. Reservations for Saturday must be received by October 8, 2019. Email [BelvidereHSClassof74@gmail.com](mailto:BelvidereHSClassof74@gmail.com) or call Patti at 815-979-8764 for further information.

**The Southern Lakes Auto Modelers Club Host’s 4<sup>th</sup> Annual NNL Model and Toy Show**- Saturday, October 19<sup>th</sup> from 9 A.M.- 4 P.M. at the Johnstown Community Center, (9937 E. County Road A, Johnstown, just outside of Janesville, Wisconsin). If you are interested in more information about the event, please contact Rick Allen at 262-745-5500 or Alex Drake at 262-661-4432.

**Kelly Education Hiring Event**- Wednesday, October 23, 2019 from 9:00 A.M. to 4:00 P.M. Located at Kelly Education Belvidere Central Office (1201 5<sup>th</sup> Avenue, Belvidere, IL.) Hiring Substitute Teachers and Paraprofessionals! Kelly Education is hiring substitute teachers for Boone and Winnebago Counties. Enjoy exciting perks such as, Competitive Pay, Free Pre-Hiring Training, Weekly Pay and Flexible Schedule!

**The Autism Program of Easterseals Upcoming Trick-or-Treat Event**- Friday, October 25, 2019. Located at the IDA Public Library (320 N. State Street, Belvidere, IL 61008). The hours will be from 5:30 P.M. – 7:00 P.M.

**Youth Mental Health First Aid Training**- A Youth Mental Health First Aid Training session will be held on Friday, October 25, 2019 at Immanuel Lutheran Church on Belvidere (1045 Belvidere Road, Belvidere, IL 61008) from 9 A.M. to 5 P.M. with registration starting at 8:30 A.M. Participants should enter through door #4. Youth Mental Health First Aid is designed to teach parents, family members, caregivers, teachers, school staff, peers, neighbors, health and human service workers, and other caring citizens how to help an adolescent (age 12-25) who is experiencing a mental health or addictions challenge or is in crisis. A \$40 fee covers the cost of training and manual. A light lunch will be provided. Register early, as space is limited to 30 participants. Deadline is October 21. To register for this training, visit our website at [web.extension.illinois.edu/bdo](http://web.extension.illinois.edu/bdo) or call the Boone County Extension office at 815-544-3710. Free CEU’s and CPDU’s are available for LPC, LCPC, LSW, LCSW and teacher who complete the entire workshop. For more information, please contact Judy Hodge, Extension Program Coordinator at 815-544-3710 or [hodg@illinois.edu](mailto:hodg@illinois.edu)

**A Driving Track in Rockford**- Saturday, October 26, 2019 from 1:30 P.M. to 3:00 P.M. A Driving track in Rockford as told by Amanda Becker. Books will be available for purchase. Donation if desired to benefit Camp Grant Museum 1004 Samuelson Rd, Rockford. Call 815-395-0679 or 815-395-0678 for further information.

**Genoa Township Park District Halloween Happenings**- October 26, 2019 from 2:00-4:00 P.M. at Chamberlain Park. Food, games, prizes, balloon artist, inflatables, costume contest, wagon rides and face painting. This event is FREE!

**The History of Camp Grant**- Tuesday, October 29, 2019 from 1:30 P.M. to 3:00 P.M. Would you like to know the history of camp grant? Yolanda will tell you and will discuss it with you. Donations if desired will benefit the museum. 1004 Samuelson Rd., Rockford IL, 61109. Call 815-395-0679 or 815-395-0678 for further information.

**Music Academy Presents Heartstrings**- Heartstrings Night at the Museum, the biennial fundraising event of The Music Academy in Rockford, will be held Saturday evening, November 2 at the Burpee Museum of Natural History. Heartstrings celebrate the connection between music, medicine and science and benefits the school’s scholarship, financial aid and professional development fund. For reservations and information call 815-987-0036 or go to [www.musicacademyinrockford.com](http://www.musicacademyinrockford.com)

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## RSO ROCKFORD SYMPHONY ORCHESTRA **RSO Music Director Announces Retirement**

*Steven Larsen, Music Director*

RSO Music Director Steven Larsen has announced that after 30 years leading the orchestra, he will retire at the end of the 2020/21 season. Larsen was hired in 1991 to guide the RSO to new levels of performance achievement. Under his tenure the RSO moved from the Midway Theatre to the Coronado Performing Arts Center, added a Pops Series, and became the 2007 Illinois Orchestra of the Year.

Steven Larsen reflected on his decision and his relationship with the orchestra; “When I moved to Rockford in 1991, the RSO performed five concerts a year. Today we play three times that number, and the RSO has become the region’s premier performing arts organization. It is time for fresh, visionary leadership that can take the RSO to new levels. I love this orchestra; it can play almost anything of excellence usually reserved for major symphonies in large cities. I look forward to welcoming our next Maestro or Maestra!”

The RSO Board of Directors has assembled a search committee of community members, Board members, and RSO musicians to lead the process of hiring a new music director. RSO Board member Dr. Arnold Rosen is serving as chair of the committee.

*Continued on Page 4...*

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**Secure Elections** *continued from page 2*

not aware of any evidence that they did so,” the report stated.

An intelligence community assessment concluded that the hacks were part of a broader Russian campaign to influence the elections to the detriment of Democratic presidential nominee Hillary Clinton, former secretary of state, and that they were prepared to launch a social media campaign to undermine Americans’ faith in the election if Clinton had won.

The report also contained a warning about the next presidential election, noting: “If Russia’s preferred candidate does not prevail in 2020, the Russians may seek to delegitimize the election.”

In 2018, the State Board of Elections launched what it calls the “Cyber Navigator” program. With \$13.2 million in federal grant funding distributed through the Help America Vote Act, the agency was able to upgrade its security systems and hire nine individuals — the “navigators” — to consult with local election officials throughout the state and help them address their own vulnerabilities.

O’Connor said that money helped Lake County secure its election systems, but added the county will not let its guard down.

“The threat of election interference, we believe, all of us who are here, is constant and requires proactive monitoring,” she said.

That \$13.2 million was Illinois’ share of \$380 million Congress appropriated nationwide for election security in 2018. But now, as the 2020 elections approach, the U.S. House and Senate have been at loggerheads over how much to spend for additional election security.

The Democrat-controlled House has authorized \$600 million, while the Republican-controlled Senate has agreed to just \$250 million.

“Now, the 2020 election is right around the corner and adversaries are already working to interfere,” Underwood said at the start of Tuesday’s hearing. “We don’t have time to wait. The Senate should immediately pass legislation

to strengthen our election security.”

But Elizabeth Howard of the Brennan Center for Justice’s Democracy Program, said even the \$600 million contained in the House plan wouldn’t be enough. She estimated the cost of securing the entire country’s election system at \$2.2 billion.

That would encompass \$750 million to replace “antiquated paperless voting machines” throughout the country, including \$175 million in Illinois alone; \$100 million for post-election audits over the next five years; \$500 million for voter registration cybersecurity improvements; and \$830 million to extend cyber navigator programs like the one in Illinois nationwide.

“In short, we know what we need to do to harden our infrastructure, but we’re lacking in leadership and funding,” Howard said. “Illinois election officials are as acutely aware of the threats facing our election systems as anyone. The successful attacks on Illinois’ voter registration database serve as an unwelcome alarm to election officials everywhere, and Illinois’ efforts, including their successes and struggles, are instructive when analyzing the current national election security landscape.”

**RSO** *continued from page 3*

The RSO Board has engaged the services of Henry Fogel, an artistic consultant for orchestras across the US, to help facilitate the search process. Fogel is a respected member of the orchestra community, having served as the President of the Chicago Symphony Orchestra, Executive Director of the National Symphony Orchestra in Washington DC, and President and CEO of the League of American Orchestras.

The new music director will begin in the 2022/23 season. Final candidates for the position will be featured as guest conductors throughout the season between Larsen’s departure and the new director’s start. The process will be very collaborative, and RSO patrons and musicians will be invited to offer feedback on each candidate. An official announcement of the new music director will be made by June 2022.

RSO Board President, Joe McCoy said of Larsen’s contributions; “In Steve’s 30 years as Music Director, the RSO became one of the best symphonies in the Midwest, giving the Rockford community wonderful concerts every season during his tenure. We are incredibly thankful for Steve’s work ethic, dedication, and talent, and wish him the very best in retirement after the 2020/21 season.”

For more information on the Rockford Symphony Orchestra go to [www.rockfordsymphony.com](http://www.rockfordsymphony.com).

**GOP Lawmaker Call for State Ethics Task Force**

*Rep. McCombie Says ‘Cost Of Corruption Is Too High To Ignore’*

*by Peter Hancock Capitol News Illinois*

A Republican state lawmaker said Wednesday she plans to introduce legislation to establish a State Ethics Task Force to tighten ethics rules within Illinois government.

“To have the public’s trust, we must take action whenever confidence is broken,” Rep. Tony McCombie, R-Savanna, said in a news release. “We’ve seen the headlines of the FBI’s recent activity, including raiding the homes of legislators, lobbyists, and offices within the State Capitol. The cost of corruption is too high for Illinoisans to ignore.”

McCombie — who is chair of the House Republican Organization, the political arm of the caucus which works and raises money to elect House Republicans — said several events in the past year “raise concerns” that the state’s ethics rules are not strict enough. The first of which, she said, is the August indictment of state Sen. Tom Cullerton, D-Villa Park, on multiple counts of embezzlement from a labor union.

She also mentioned an ongoing and wide-ranging investigation centering on state Sen. Martin Sandoval, D-Chicago, whose Statehouse and district offices, as well as his home, were searched by federal agents in September.

Other recent events McCombie mentioned were a federal investigation into the campaign finance activities of former lawmaker and current state auditor general Frank Mautino and a secretary of state investigation of state Sen. Patricia Van Pelt, D-Chicago, for possible “economic conflicts of interest” for offering paid seminars to teach people about how to get involved in the emerging cannabis industry.

“The State Ethics Task Force will identify areas of concern, study best practices for ethics and transparency in public business implemented by other states and the federal government toward proposing legislation early next year to ensure Illinois has among the toughest ethics laws in the nation,” McCombie said.

She indicated that she hopes to have the legislation considered in the upcoming veto session, which begins Oct. 28.

Steve Brown, spokesman for Illinois House Speaker Michael Madigan, D-Chicago, said he could not comment without having seen the legislation.

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He did, however, point to incidents during former Republican Gov. Bruce Rauner's administration that also could be viewed as ethical lapses. The most notable of those, Brown said, is his continuing investment activity that included ownership interest in Sterigenics, the company that owns a medical equipment sterilization plant in Willowbrook that has been linked to higher cancer rates in that area.

## 2018 Tax Summaries Show Pritzkers with More than \$6M in Gross Income

*Trust Fund Tax Information Not Included In Campaign's Document Release*

*By Jerry Nowicki Capitol News Illinois*

Gov. J.B. Pritzker and his wife, M.K. Pritzker, reported more than \$6 million in gross income last year, about \$5.5 million of which was federally taxable, according to a nine-page summary of 2018 state and federal tax returns released by his campaign Tuesday.

The governor's campaign did not, however, release any tax return documentation regarding trust funds which benefit the Pritzkers. The only information about the trusts was contained in a single sentence in the email which distributed the summary of personal tax returns.

"According to the information provided by the trustees, in 2018, trusts benefitting J.B. Pritzker paid an additional \$5.3 million in Illinois taxes at a rate of 6.45 percent and \$29 million in federal taxes," the campaign said in the email.

The tax return summaries also lacked supporting forms which would have offered more information on some of the total revenue and deduction streams.

The email from the Pritzker campaign touted the governor's signature tax overhaul proposal, claiming the Pritzkers and trusts benefitting the family would have paid an additional \$2.8 million in state taxes under proposed graduated income tax rates.

The graduated income tax will be on the statewide ballot for the November 2020 elections. If the governor-backed proposal passes, an already-approved rate structure will take effect, raising the tax rate on those making more than \$250,000 while keeping it the same or lowering it for those making less than that amount.

The Pritzkers would pay the top rate of 7.99 percent under the proposed graduated tax, meaning the family and their trusts would have paid \$8.3 million in total state taxes, according to the email.

The Pritzkers' income appears to show about \$2 million in taxable interest, \$2.5 million in ordinary dividends, and \$1.5 million in additional income, at least \$1.3 million of which was listed in a line entitled "taxable refunds, credits, or offsets of state and local income taxes."

Gross income listed on the forms is about \$6.2 million. A sum of \$1.8 million is subtracted from state taxable income on the forms, but the details of that subtraction are included in a supplemental Schedule M form which was not released Tuesday.

That makes the 4.95 percent state tax rate applicable to about \$4.3 million of their income, according to the documents. That means the Pritzkers paid \$215,885 in state income tax on their personal income not including trusts, the documents show.

Also according to the email, the Pritzkers paid a 33.99 percent federal tax rate in 2018. That amounts to just over \$2 million in federal taxes. The email also said the Pritzkers made \$464,000 in personal charitable donations last year.

The preparer on the tax return is listed as Deloitte Tax LLP, a Columbus, Ohio, company.

## Task Force Recommends Merging 649 Local Pension Funds

*Report Says Larger Funds Would Earn Higher Returns, Save Taxpayers Billions*

*by Peter Hancock Capitol News Illinois*

A task force that Democratic Gov. J.B. Pritzker formed in February is recommending the state consolidate 649 suburban and downstate police and firefighter pension funds into just two, saying that would generate billions of dollars in additional earnings over the next 20 years while cutting the plans' administrative costs.

But it stopped short of recommending consolidation of other state retirement funds, or the Cook County and Chicago pension funds, saying those are issues that should be reviewed at a later time.

In a 22-page report released Thursday, The Pension Consolidation Feasibility Task Force urged lawmakers to consider its plan in the upcoming veto session.

"One of the most critical long-term challenges (for the state) is the need to address unfunded pension liabilities for local governments and the surging property tax burdens that they create," Pritzker said at a news conference in Chicago.

Authors of the report argued that because most of the local pension plans are relatively small, they don't enjoy the same kind of investment opportunities as larger funds. On average, their annual earnings are about 2 percentage points lower than larger funds. And because each fund has its own board of trustees and investment managers, they are more expensive to administer.

The report notes that Illinois has the second largest number of public employee pension plans, behind Pennsylvania, and it ranks 42nd out of 50 states for the average amount of total assets in each system. The suburban and downstate police and fire plans have an average of just \$22 million in assets per fund, compared to \$16.9 billion for each of the six state retirement funds.

On average, the 649 funds are only 55-percent funded, with 88 of the plans funded at 20 percent or less. Combined, they have a total unfunded liability of \$11.5 billion.

By consolidating them into two funds – one for police and one for firefighters – the new funds could generate between \$820 million and \$2.5 billion in additional earnings in just the first five

years, assuming they earn at roughly the same rate as the larger Illinois Municipal Retirement Fund.

Put another way, the report noted, the 649 local pension funds are missing out on roughly \$1 million a day in lost earnings potential.

"We know that every dollar we can raise in interest is a dollar that doesn't have to be raised in taxes or a dollar that doesn't have to be made in cuts," state Treasurer Michael Frerichs said during the news conference.

The task force recommended carrying out the consolidation in two phases. The first

would be to consolidate the financial assets of the systems into two funds, each with its own board and its own investment manager. The second would be to review the possibility of consolidating their benefit administration systems.

Currently, according to the report, the cost of administering those 659 local plans is significantly higher than it is for larger funds like the Illinois Municipal Retirement Fund or the six statewide plans run by the state of Illinois. By consolidating administration, those plans could save an estimated \$14 million a year, but the task force said there might be other forms of consolidation that could save on administrative costs while preserving "local knowledge of unique local cases."

Pritzker said he expects the consolidation effort to run into opposition, particularly from investment managers and others who make money from managing the 649 small plans.

"I realize that this is going to disrupt their business model, but frankly we have to do what's best for taxpayers of the state," he said. "And that's why this task force made sure that the special interests weren't in the room, and the people who are directly affected – the retirees, the first responders themselves and the municipalities themselves – were in the room, as well as financial experts, to make sure they were getting the right plan put forward."

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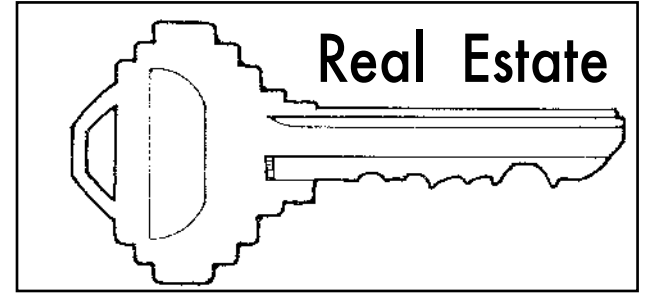
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# Monthly Indicators

A RESEARCH TOOL PROVIDED BY MIDWEST REAL ESTATE DATA LLC FOR MEMBERS OF THE BELVIDERE BOARD OF REALTORS® RESIDENTIAL REAL ESTATE ACTIVITY ONLY



## September 2019

With the kids back in school and the weather cooling, the housing market begins its annual cooldown as well. Nationally, buyer and seller activity remained strong, buoyed by low mortgage rates and a strong economy. The market fundamentals suggest no significant changes from recent trends, other than the seasonally tempered pace we see this time of year. As we move into the final three months of 2019, buyers will find fewer homes coming on the market, but also less competition for those homes.

New Listings in the Belvidere region increased 34.0 percent to 63. Listings Under Contract were up 18.8 percent to 38. Inventory levels rose 32.6 percent to 183 units.

Prices continued to gain traction. The Median Sales Price increased 9.3 percent to \$182,500. Market Times were up 12.1 percent to 56 days. Buyers felt empowered as Months Supply of Inventory was up 45.6 percent to 4.7 months.

In Washington there are discussions around a broad overhaul of the housing finance system, including the re-privatization of Fannie Mae and Freddie Mac and reforms to federal agencies involved with financing substantial portions of the mortgages made every year. Many of these policy conversations and eventual changes will take months or years to be implemented and their impact is not yet clear. While Halloween decorations are beginning to adorn homes around the country, the real estate market this fall is looking far from scary.

## Quick Facts

<b>- 32.1%</b>	<b>+ 9.3%</b>	<b>+ 32.6%</b>
Change in Closed Sales	Change in Median Sales Price	Change in Inventory

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Average List Price	8
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Months Supply of Inventory	12
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## Market Overview

Key market metrics for the current month and year-to-date figures.

Key Metrics	Historical Sparklines	9-2018	9-2019	+ / -	YTD 2018	YTD 2019	+ / -
<b>New Listings</b>		47	63	+ 34.0%	543	564	+ 3.9%
<b>Closed Sales</b>		56	38	- 32.1%	416	352	- 15.4%
<b>Under Contract</b> (Contingent and Pending)		32	38	+ 18.8%	425	373	- 12.2%
<b>Median Sales Price</b>		\$166,950	\$182,500	+ 9.3%	\$159,450	\$171,500	+ 7.6%
<b>Average Sales Price</b>		\$210,531	\$195,584	- 7.1%	\$184,490	\$194,396	+ 5.4%
<b>Average List Price</b>		\$193,761	\$242,783	+ 25.3%	\$215,210	\$244,771	+ 13.7%
<b>Percent of Original List Price Received</b>		95.5%	93.3%	- 2.3%	96.1%	95.9%	- 0.2%
<b>Housing Affordability Index</b>		130	119	- 8.5%	136	126	- 7.4%
<b>Market Time</b>		50	56	+ 12.1%	73	63	- 13.2%
<b>Months Supply of Homes for Sale</b>		3.2	4.7	+ 45.6%	--	--	--
<b>Inventory of Homes for Sale</b>		138	183	+ 32.6%	--	--	--

All data from Midwest Real Estate Data LLC. Report © 2019 ShowingTime. | 2

# Pritzker Unveils Five-Year Economic Plan, Touts 'Strong Job Growth'

First Such Plan Since Former Gov. Quinn's Proposal In 2014

by Jerry Nowicki Capitol News Illinois

Gov. J.B. Pritzker's Department of Commerce and Economic Opportunity introduced a five-year economic plan this week, focusing on six industries that can boost the state's economy and a variety of programs to build its workforce and encourage population growth.

It's the first such plan since former Democratic Gov. Pat Quinn released his in July 2014, when he declared, "Illinois is in the midst of a resurgence."

"Over the past five years, the state has battled back from the worst financial crisis in seven decades to put the economy on a positive trajectory," Quinn said in his 2014 plan.

Pritzker had similar sentiments in this year's plan. He touted his first seven months in office and emphasized the passage of a \$45 billion capital infrastructure plan, legalized recreational marijuana and sports gambling, and the passage of several pro-business reforms.

"For the first time in nearly two decades, we've seen simultaneous strong job growth in every region of the

state," Pritzker wrote in the plan's executive summary. "Underlying my vision is the fundamental principle of equity. No matter their zip code, every Illinoisan deserves economic opportunity. Where in the past sustainable and inclusive economic development has been elusive, instead I am committed to reinvigorating the most important foundational element of Illinois' economy: our diverse and talented workforce."

The report, which serves as a loose guiding document rather than binding public policy, also listed challenges to overcome, including outmigration.

"Illinois has experienced a mild outbound migration of approximately 0.3 percent on average for the past five years," according to the report. "This trend is driven particularly by migration among young people, minorities, and rural populations."

The Illinois Board of Higher Education reported this year that 48.4 percent of Illinois public high school graduates who enrolled in a four-year institution in 2017 chose an out-of-state institution.

Pritzker's plan calls for a 50 percent funding increase for Monetary Award Program grants from 2019 levels by fiscal year 2023. Those grants go to college students that have a financial need and help them attend college in Illinois.

The report added: "New business creation in communities of color and a downstate revitalization effort undertaken since the beginning of 2019 are intended to reverse outmigration in communities that have historically suffered disinvestment."

Continued on Page 8

IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT COUNTY OF BOONE - BELVIDERE, ILLINOIS  
WELLS FARGO BANK, N.A. Plaintiff,  
vs.  
19 CH 82  
DONNA M. MARTENSON, AKA DONNA MARTENSON, AKA DONNA M. ZASTROW; TERRY G. MARTENSON; CANDLEWICK LAKE ASSOCIATION INC. Defendants,  
NOTICE OF SALE

PUBLIC NOTICE is hereby given that pursuant to a Judgment of Foreclosure entered in the above entitled cause Intercounty Judicial Sales Corporation will on Thursday, November 14, 2019, at the hour of 12:15 p.m. inside the front entrance of the Boone County Courthouse, 601 North Main Street, Belvidere, Illinois 61008, sell to the highest bidder for cash, the following described mortgaged real estate:

Commonly known as 217 TAMARACK HOLLOW STREET SOUTH WEST, POPLAR GROVE, IL 61065.  
P.I.N. 03-28-201-001.

The improvement on the property consists of a single family residence. If the subject mortgaged real estate is a unit of a common interest community, the purchaser of the unit other than a mortgagee shall pay the assessments required by subsection (g-1) of Section 18.5 of the Condominium Property Act.

Sale terms: 10% down by certified funds, balance within 24 hours, by certified funds. No refunds.

The property will NOT be open for inspection.  
For information call Sales Department at Plaintiff's Attorney, Manley Deas Kochalski, LLC, One East Wacker Drive, Chicago, Illinois 60601. (614) 220-5611. 19-022060 F2  
I3133592

Published in *The Boone County Journal* Oct 4, 11, 18, 2019

IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL CIRCUIT BOONE COUNTY, ILLINOIS  
U.S. BANK NATIONAL ASSOCIATION Plaintiff,  
-v.-  
19 CH 57  
TAYLOR OLSON 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 July 16, 2019, an agent for The Judicial Sales Corporation, will at 1:00 PM on November 26, 2019, at the NLT Title L.L.C, 530 S. State, Suite 201 (Logan Avenue entrance), BELVIDERE, IL, 61008, sell at a public sale to the highest bidder, as set forth below, the following described real estate:  
Commonly known as 1000C TRILLIUM TRAIL UNIT 1C, POPLAR GROVE, IL 61065  
Property Index No. 03-23-457-023

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

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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.  
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Published in *The Boone County Journal* Oct-18, 25, Nov 1

IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT COUNTY OF BOONE - BELVIDERE, ILLINOIS  
WELLS FARGO BANK, N.A. Plaintiff,  
vs.  
19 CH 82  
DONNA M. MARTENSON, AKA DONNA MARTENSON, AKA DONNA M. ZASTROW; TERRY G. MARTENSON; CANDLEWICK LAKE ASSOCIATION INC. Defendants,  
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**Plan** *from page 6*

Other challenges noted in the plan include income inequality along the lines of race and sex, unresponsive bureaucracy, lagging commercialization of research and development, and indistinct industry strength.

It also mentions a “history of fiscal imbalances,” calling attention to a 736-day budget impasse under former Republican Gov. Bruce Rauner and claiming the budget passed this year was the first such effort that was “bipartisan and balanced” in years.

“The fiscal condition of the state has affected the ability of government to operate efficiently and the ability of businesses to invest confidently. It has also driven many costs down to the local government level, where property taxes are now high relative to other states,” according to the document.

The plan also focuses on “winning in key industries,” including agribusiness and ag tech, energy, information technology, life sciences and health care, manufacturing, transportation and logistics, and small businesses.

Pritzker emphasized reforming government to “provide world-class customer service,” and “aggressively marketing” the state to its young people and those thinking of moving here.

The governor’s plan looks at government as an entity that can facilitate business growth through “regional economic hubs,” in which “all the key economic actors in regions across Illinois, including state and local governments, industry, unions, universities, and nonprofits are communicating well and working together to accomplish the same economic vision.”

The plan calls for creation of an online platform “that allows Illinois-based small businesses and startups to easily access resources, content, and connections to build and grow their businesses from anywhere at any time.”

It also calls for “updating and broadening” incentive programs for businesses and collaboration between industry and community colleges to develop apprenticeships and training programs, and the development of a “Governor’s Champions” program to acknowledge employers making workforce commitments.

It will also be necessary to revitalize downstate communities and increase investment in communities of color, according to the plan.

“Our state has a legacy of redlining and decades of commercial and industrial disinvestment in communities of color. We will focus efforts and invest resources in transportation, broadband, small business development, and a range of programs that meet those communities’ needs. We will bring down barriers that affect startup businesses and low-income workers, and set targets for diversity in government procurement, oversight, and programming,” the plan stated.

The downstate revitalization effort would include local communities, according to the plan.

“We would work closely with towns and cities throughout downstate Illinois to develop comprehensive plans that could include downtown redevelopment; new housing, parks, or shopping centers; transportation and public transit improvements; new or rehabilitated schools or career and technical education centers; and more,” the report stated.

There is no timeline for the implementation of any of the proposals in the plan, all of which would require further action from either the governor, the General Assembly or both before taking effect.

## Two McHenry County Townships Assert Consolidation Law Unconstitutional

*Sponsor Calls Legal Challenge A ‘Nuisance’; Ballot Question Brewing In Mchenry Township*

*by Rebecca Anzel Capitol News Illinois*

A new state law allowing voters in McHenry County to more easily dissolve their townships already appears headed for tests in court and on the ballot.

Two township road districts in the county filed a lawsuit in circuit court challenging the law’s constitutionality.

Meanwhile, residents in one of those jurisdictions, McHenry Township, filed a petition with about 1,000 signatures to put the question of the township’s and road district’s dissolution on the March 2020 ballot. Their aim is to save the township by putting the question on a ballot for a primary election, when typically fewer people vote.

The new law is an initiative to lower property taxes in McHenry County by reducing levels of government there, in the sixth most populous county in Illinois. If a township is dissolved, its operations, property and employees would be transferred to the county government.

When he signed it in early August, Democratic Gov. J.B. Pritzker said in a news release: “I look forward to seeing how this bill works for the taxpayers.” Barrington Hills Rep. David McSweeney, the Republican sponsor, said if the law works well in McHenry County, the next step is to expand the provisions to the rest of the state.

But the road districts in Nunda and McHenry townships allege the statute is “arbitrary and unreasonable,” according to a court document.

Illinois’ Constitution prohibits the General Assembly from approving legislation applicable to only a few people — a “special or local” law — when it could be applied to a more general group.

James Militello III, the road districts’ attorney, said the township consolidation law should have applied to all of Illinois, not only McHenry County.

“Even from anybody’s standpoint, if you could go ahead and do this, make any county a test case, what’s the next one to be isolated?” he said. “Which county will become a testing ground for a particular piece of legislation to see if it works?”

McSweeney said the legal challenge is a “nuisance suit” and called Nunda and McHenry township road districts “tax-eating amateurs” who are seeking “to protect their jobs, their political patronage and their nepotism.”

“This just proves why it’s necessary to give taxpayers the option to choose to consolidate,” he said. “There was a full review of the law by the governor’s office before he signed it. I’m comfortable it’s constitutional.”

Citizens already had the ability to dissolve their township, but the new statute cuts in half the number of petition signatures required for members of the public to get an initiative on a ballot.

A township board could also propose a proposition. A similar version of the measure — also sponsored by McSweeney and Democratic Sen. Terry Link, from Indian Creek — was vetoed by former Republican Gov. Bruce Rauner. In his message to lawmakers, Rauner wrote “this is a process that should be available with equal clarity across the state.”

The Nunda and McHenry townships’ road districts also assert the statute “is not rationally related to any legitimate state interest,” according to their lawsuit filing.

Reducing the number of local governmental bodies was “declared to be a strong goal of Illinois public policy,” the General Assembly wrote when it passed the law.

There are more than 8,500 local government units in Illinois, according to the state comptroller’s website — 1,428 of those are townships. These are the closest levels of government to residents, required to provide general assistance to the poor, administer property assessments and maintain roads.

Militello said the aim of reducing taxes will not be accomplished by targeting McHenry County.

Property taxes paid to townships account for about 1.5 percent of a McHenry County property owner’s tax bill, according to court documents. Taxes paid to road districts make up about 2.5 percent. Neither rate is the highest in Illinois for its respective unit of government.

“If high taxes are the issue, let’s look at the tax bill,” Militello said. “The townships and the road districts are really the smallest part of that pie.”

Jack Franks, McHenry County Board chairman and a former state representative, said townships and road districts contribute to residents’ tax burden, which is “one of the highest in the nation.” He was instrumental in writing Illinois’ current consolidation laws and participated in several related commissions.

“We know what needs to be done, but we’re up against these entrenched insiders who will do anything to take away the voters’ choices while using our tax dollars to do it,” Franks said.

Residents of McHenry Township Road District, one of the parties in the lawsuit, are the first in the county to begin the process outlined in the new law. In late September, a group of voters filed about 1,000 signatures at the

township offices to get the question of whether McHenry Township and its road district should be consolidated with the county’s government.

Their motivation, and expectation, is to save the township, Craig Adams, township supervisor, said. The timing of their petition will ensure the proposal is printed on the

primary ballot in March, as opposed to the presidential ballot in November when more voters tend to turn out.

Their effort thwarted that of a local official who wanted residents to consider the question in the fall, Adams said.

“It’s up to the people; it’s their right,” McSweeney said. “That’s how I designed this legislation. But the officials are obviously very scared about the possibility and the voters.”

Adams has been supervisor for more than four years. Before that, he was on the township’s board for about 20 years. He said he does not understand how dissolving road districts and townships “can be cheaper.”

For one thing, Adams said, “70 cents on the dollar” of a McHenry Township property owner’s bill goes to the school district. He added the township’s employees are not unionized, but the county’s are — it would cost taxpayers more money to provide the same level of services.

“As a township government, if they could prove to us that we’re going to save significant tax dollars — not \$10 year, but \$100 or \$200 — and they’re not going to impact services, we’re on board,” Adams said. “But no one can show us that, because there are no significant savings.”

The township is exploring options to secure an independent analysis studying the economic effect of dissolution. There has not been a comprehensive study completed for about 25 years.

McSweeney pointed out the law has a provision that if a township’s residents vote to consolidate with McHenry County, their property taxes would drop by at least 10 percent for the first year. Additionally, all money linked to that township must be used to benefit the geographic area of that eliminated level of government.

Franks said it “doesn’t make any sense” that the lawsuit is filed against McHenry County. Nunda and McHenry Townships’ road districts should have sued the state, he said.

“We (at the county level) didn’t write it, we didn’t pass it and we are subject to it just like they are. This is an example of why people don’t trust their government,” he said. “The lawsuit is poorly thought out. It makes one’s blood boil.”

Militello said because the county will assume the responsibilities of the local governments residents vote to eliminate, it makes sense to challenge the constitutionality of the law by suing the county.

Republican Rep. Steven Reick, from Woodstock, is the only state lawmaker whose district falls completely within the boundary of McHenry County. He voted against the measure in the House, and declined to comment on the lawsuit.

The state’s attorney defending McHenry County has until mid-November to file a response to the lawsuit. A spokesperson said the attorney general’s office declined to take up the defense at this stage.

### RETAIL THERAPY

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