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The Hovey & Schaffer Building

by David Larson

What would a 360-degree time-lapse video of Belvidere look like? Belvidere's Downtown would be of major interest. While the grass is always greener on the other side, the building in this picture has an appeal that makes one wish it was still in existence. Known as the Hovey & Schaffer Building, it was located at 600 South State Street. Today, Midland States Bank is located on that site at the intersection of South State Street and Logan Avenue. It was where John Plane's Hardware Store was built. Belvidere's South Side developed when the railroad passed through town south of the Kishwaukee River. In about 1960, this building was removed. J. C. Penney built a simpler structure that better fit the retailer's needs. It was made of cinder block with a sign and modern glass doors. In the early 90's, that building was removed as well as most of the block facing Logan Avenue and the present building was built.

Hovey & Schaffer were merchants who sold a wide range of clothing for men, women and children. That business dates back to the turn of the century. The building housed the most expansive retail store in the city, and in the best location. On the second floor, the building housed professional offices. While hard to see in newsprint, the corner suite on the second floor was occupied by a well-known dentist, Dr. Lester Gaddy. Perhaps other doctors and law offices were also located in the Hovey & Schaffer Building.

Gaddy was later to relocate to the second floor of what was the Hotel Belvidere Building at State and Buchanan Streets until his retirement. Gaddy was known to be an avid horseman. He owned and raced pacer/trotter horses and was in charge of horse racing at the Boone County Fair when it was located at what is today Spencer Park. A picture of Dr.



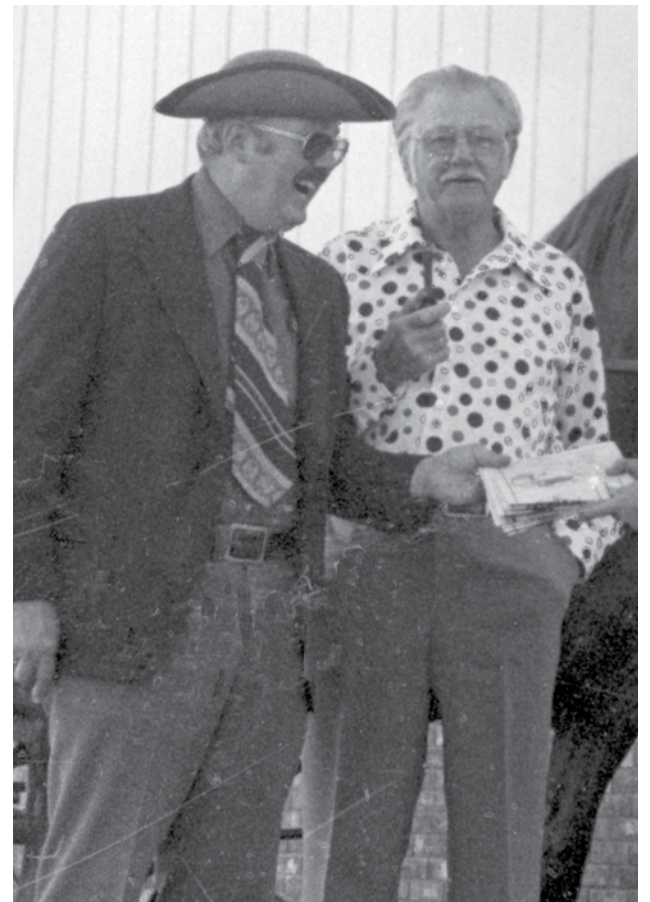
Hovey & Schaffer building 1950's

Boone County Museum of History

Gaddy is included here. He is the man with the poka-dot shirt smoking a pipe.

This picture was likely to have been taken in December in the 1950's. J. C. Penney was the Amazon of the day with a wide variety of items similar to Sears, Roebuck and Company, both of which published their own catalogues.

James Cash Penney started his retail business 118 years ago. By the time of this picture, he had a network of 1600-plus stores in 48 states. In 1959 the company started offering its own credit card. At its peak in 1973, J.C. Penney Company had 2,053 stores. By 2018, the number of J.C Penney stores has been reduced to 872.



Pat Mattison and Dr. Lester Gaddy

Belvidere Approves City Budget

by David Larson

On April 6, The Belvidere City Council passed its 2020-21 budget on April 6th. It covers the period from May 1, 2020 through April 30, 2021. The city budget serves as an outline of the expected revenues and how the city plans to spend money during its fiscal year. The city administration anticipated that several alderpersons would challenge passing the budget because it was not adjusting for the economic effects of the coronavirus or Governor J. B. Pritzker's shelter-in-place order.

City Budget and Finance Officer Becky Tobin was called upon by Mayor Chamberlin to frame the impending discussion from the administration's point of view. Tobin said that there are too many "what if scenarios...it is way too early to make educated assumptions at this point" as to what direction the City should take. She recommended that action should not be taken to adjust the budget now.

Two of the City's biggest sources of revenue come from sales and gasoline taxes.

City Attorney Mike Drella added clarifications for the council's consideration. He said that capital expenditures and new hires must be approved by the council, and department heads and the Administration do not have the authority to authorize spending just because it is in the budget.

Prior to passage of the budget, Mayor Chamberlain called for discussion and Ward 5 Alderwoman Marsha Freeman requested to speak. Freeman opened discussion by stating that "we don't know how long this (COVID-19 shelter-in-place order) is going to go on. It could be weeks. It could be months. Because of this unknown, the City should be proactive and plan for the worse and hope for the best."

Mayor Chamberlin asked Budget Director Tobin to respond to the Alderwoman Freeman. Tobin stated that there are too many unknowns and any decision would be based on assumption and not concrete, which is why it is not necessary at this time to make changes to the budget.

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City

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Tobin added that what is not in the budget is the recovered gas utility tax which had been recently resolved. The recovered gas utility tax is the inclusion of the utility tax on natural gas used by several local companies who have been large purchasers of the commodities out of state. The out of state purchase took advantage of a loophole in the law that exempted the utility tax from being paid from its inception close to two decades ago by a few large local businesses.

An outside firm assisting the City discovered that nearly one million dollars has gone uncollected annually. This, Tobin felt, made her feel comfortable that the budget would hold up if revenue loss due to COVID-19 occurs.

Again Drella explained the overarching process to the council regarding real-time spending authority in the context of a budget. He added that if the budget is amended at a later time, it would require a 2/3 majority. The message he delivered was that if items were slashed from the budget now, to put them back in later would have a higher threshold. Whereas, if left in the budget now, the expenses could be cut by a simple majority if revenue falls short due to COVID-19.

What ensued was a free-form discussion where a faction of the council concerned about excessive spending was attempting to use the process to stall and out-manuever the other. The remainder of the Council was content with passing the budget as proposed by the administration and adjust later if necessary. In the end, the budget was approved with 7 votes.

Letter to The Editor

Concerning the recent budget passed by the Belvidere city council on April 6, 2020 for the fiscal year 2021. It is my opinion that passing the budget as presented was a slap in the face to the resident taxpayers of Belvidere. The budget did not cut one single thing in the wake of substantial pending revenue loss from both state and local sources due to the current global pandemic.

While our residents struggle to feed their families, pay their rent and mortgages, face closing businesses, job losses, and an uncertain employment future, the majority of my fellow Aldermen along with Mayor Chamberlain saw fit to dole out raises to non-union, salaried city employees and passed this budget without making the necessary cuts to reflect our current potential economic crisis.

When it was suggested we put planned capital projects on hold, cut pay raises and all other non-essentials and submit a bare-bones, essential services only, revised budget that we could always add to if and when it is determined the economic downturn has passed, it was almost immediately shut down without thoughtful or comprehensive discussion.

As businesses around the country along with those here at home enact wage and hiring freezes, layoff or furlough employees, and implement zero base budgeting, some of our local elected officials have pushed through a nonsensical budget that includes frivolous spending without regard for good stewardship of tax dollars during an unprecedented time of pending severely negative economic ramifications that will ultimately lead to the same elected officials calling for tax increases in the future as a countermeasure for their fiscal negligence.

The following Aldermen along with myself voted NO on passing this budget without cuts and should be commended for their attention to fiscal responsibility during these uncertain times we now face:

All others including Mayor Chamberlain should be held accountable by every resident in Belvidere for their failure to exert economic competence and flagrant failure to exert good budgetary trustworthiness for their constituents.

Marsha Freeman,
Belvidere City Alderman Ward 5

been ordered closed during the COVID-19 pandemic. That number far exceeds all previous records for new unemployment claims.

Durkin was joined in the video conference by Reps. Grant Wehrli, of Naperville, and Mike Marron, of Fithian, both of whom said they have had similar experiences with constituents.

"Since the stay-at-home order has been issued, my office has been flooded with calls from constituents that have been laid off and are desperate for help in filing for unemployment insurance," Marron said. "We get at least 10 people a day who call and ask, 'How can I get my application processed?' Many of these individuals were unexpectedly notified that they were out of work due to how fast the situation materialized."

The GOP news conference took place just a few hours before Pritzker's daily news briefing in Chicago in which he said IDES has been doing everything it can to handle the volume of claims coming in, including upgrading its online application system and hiring back recently-retired employees. But he said the system used to process applications wasn't designed to handle the volume of claims coming in.

"Remember that the computer system that was built to handle unemployment claims for our state was built in 2010 in the wake of the Great Recession, and it was built with the idea that unemployment would never really exceed what we saw in 2008 and 2009," Pritzker said. "But today, we are seeing five times that number of claims."

Durkin, however, said the administration should have anticipated the flood of new jobless claims that would come in to IDES before Pritzker issued executive orders closing nonessential businesses.

"This should have been thought about and I believe that the state of Illinois has failed those Illinoisans, who have been left out, that were cut out as nonessential, but they have not been able to survive and also rely upon the state of Illinois through the Department of Employment Security," he said.

Pritzker said the IDES call center operates with a staff of 173 employees and that it recently updated its phone system to handle more calls. He also said the agency is establishing an outside call center with an additional 200 agents to field calls.

In addition, he said, the state has worked with a number of tech companies to upgrade the unemployment website to launch an automated "web bot" that can provide answers to frequently asked questions during all hours.

Since March 1, Pritzker said, IDES staff have worked a combined 6,500 hours of overtime and have processed more than 273,000 unemployment claims. That, however, is only a little more than half of the 513,000 new claims that have been filed during that time.

Since issuing a disaster declaration last month, Pritzker has dominated the statewide news cycle with his daily briefings and updates on actions his administration has taken to slow the spread of the disease. Illinois Republicans, meanwhile, have been largely silent and supportive of Pritzker's handling of the pandemic, even as Pritzker has doled out blistering criticism of the Trump administration for its handling of the crisis at the national level.

Monday's news conference represented the first time Illinois Republicans as a group offered verbal pushback.

"Now we hear on a daily basis from Governor Pritzker about his frustration with the federal supply chain, and I share that frustration," Wehrli said. "But he has absolutely no oversight of the federal government. He has 100 percent oversight of IDES, the Illinois Department of Employment Security, and this needs to get fixed right now."

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Goeddeke, Harold, 89, Poplar Grove, April 8
Jurisch, Louis, 78, Marengo, April 9
Sondell, Pearl, 84, Belvidere, April 7
Tillema, Mary, 76, Belvidere, April 4



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Susan Moran
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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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House Republicans Call for Beefing Up State's Unemployment System

Pritzker says agency is coping with unprecedented number of jobless claims

by Peter Hancock Capitol News Illinois

Illinois House Republicans on Monday called on Gov. JB Pritzker to do more to handle the unprecedented volume of new claims for unemployment benefits coming into the Illinois Department of Employment Security, even if that means reassigning workers there from other state agencies.

"Every day, my office and my colleagues' office, Democrat and Republican, are inundated with calls and emails asking for help in filing for unemployment," House Minority Leader Jim Durkin, of Western Springs, said during a video news conference. "These are people desperately asking for help telling me they can afford to pay their rent, buy their groceries for their family."

Since the week that ended March 14, IDES has reported receiving more than half a million new claims for unemployment, due mainly to people being laid off from businesses that have

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 - 21 Colorado ski mecca
 - 24 Competent
 - 25 Equipment
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 - 30 Rowing need
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 - 35 Recording
 - 36 Detail
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 - 38 "Jeopardy!" emcee
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 - 7 Miscellaneous collec- tions
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 - 9 "American —"
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 - 11 Beach stuff
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- 20 Donations to the needy
 - 21 Enthusiastic, plus
 - 22 Close up tightly
 - 23 Prefix with legal or normal
 - 24 Startle
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 - 31 Chomp
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 - 46 "Help!"
 - 47 Stick with a kick

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Pritzker: Virus Will Hit Budget Hard

Governor calls for a second federal stimulus package for state governments

by Jerry Nowicki Capitol News Illinois

Gov. JB Pritzker presented a bleak state revenue picture and called for direct aid from the federal government Wednesday.

“You don’t have to be an epidemiologist to see that the virus is going to hit our budget hard,” Pritzker said at his daily COVID-19 briefing in Chicago.

He said state budget experts anticipate a \$2.7 billion revenue shortfall this fiscal year and \$4.6 billion next fiscal year.

That’s a \$6.2 billion fiscal year 2021 shortfall from the revenue projections put forth by the governor in February. That shortfall expands to \$7.4 billion if the constitutional amendment to move to a graduated income tax does is not approved by voters in November, according to the governor’s office.

Pritzker’s office said he is calling on Congress to pass an additional aid package, on top of the \$2.2 trillion CARES Act which already passed, to provide funding to states.

“Illinoisans are all too familiar with the pain the lack of a state budget can cause, so let me just say up front: We will not go without a state budget,” he said. “We will need to make extraordinarily difficult decisions on top of the difficult decisions we’ve already made, but together with the state Legislature, we will make them, and we will do so with an unswerving dedication to fairness.”

Pritzker’s announcement came as the number of deaths in the state grew to 948, an increase of 80 in the past 24 hours. Total cases grew to 24,593, an increase of 1,346 from Tuesday. A total of 116,929 people have been tested for the virus, an increase of 6,313 in the past 24 hours.

Illinois has Spent Nearly \$170 Million on COVID-19 Fight

Comptroller’s new online tool shows what has been purchased from where

by Rebecca Anzel Capitol News Illinois

The state of Illinois spent almost \$170 million on cleaning supplies, face masks, gloves, thermometers and other supplies to battle the novel coronavirus in roughly three weeks, according to data from the comptroller’s office.

Since March 24, the state submitted 64 orders for personal protective gear, ventilators and other essential equipment from companies including Costco and Menards.

Comptroller Susana Mendoza’s office published an online tool showing all purchases — including the amount spent and product obtained — in an effort, a spokesperson said, to increase transparency.

“I hope our online portal showing Illinois’ investment in fighting this deadly virus will help drive home the message that none of this should be taken lightly and that people need to stay at home and stay safe,” Mendoza said in a statement. “As long as this unprecedented public health crisis continues, my office will prioritize payments for the tools and supplies our frontline health care workers need to protect themselves, their patients and our communities.”

Illinois spent \$1.86 million on such products Monday. Those include gloves, dry erase markers, steno books and hospital supplies for alternate care facilities in Blue Island, Elgin and Melrose Park.

The greatest single-day expenditure came April 10, when the state spent \$34.69 million on goggles, face shields, gowns, post-mortem bags, clip boards, testing equipment and other goods. Over \$7.45 million was spent that day on ventilators.

The running total of state resources invested was \$168.52 million as of Monday.

Gov. JB Pritzker, in nearly each of his daily COVID-19 update briefings, has stressed the importance of protective equipment for health care personnel, first responders and other essential workers, as well as ventilators for those in hospitals’ intensive care units.

“We are acquiring whatever we can so that we are ready in the event that there’s a spike in ICU beds and need for ventilators,” the governor said at his Tuesday COVID-19 briefing.

He also said again that the federal government long ago should have taken a more active role in procuring protective gear and equipment.

“What I would say is that this is the market that every state has been thrown into — this is what I’ve been talking about for a month now — that had the ... president put in place the Defense Production Act to help us with all of these items,

we wouldn’t be paying \$5 or \$6 sometimes for an N95 mask that in a normal circumstance costs 85 cents or \$1,” he said.

He said the same was true for ventilators, which generally cost \$25,000 to \$40,000, but the state is paying more for them and bidding against other states and the federal government.

Pritzker said his administration plans to give a budget update later in the week, but the hundreds of millions in added spending, combined with economic fallout from the pandemic and associated stay-at-home orders, will create a “very, very difficult fiscal financial challenge for the state of Illinois.”

He said more aid will be needed from the federal government above and beyond the \$2.2 trillion CARES Act that has already passed.

“It’s one of the reasons why I think all of us should be communicating with our federal representatives here to work hard to get the government in Washington, DC, to help all of the states because we really have this problem in common with all the states,” he said. “You hear governors say this all the time. We have big holes in our budgets as a result of what’s happened with COVID-19. It’s nobody’s fault, it just is where it is and we’re going to have to deal with it.”

Essential Employees Guaranteed Workers’ Compensation During Pandemic

State sees eighth consecutive day of 1,000-plus new cases; death toll now at 794

by Ben Orner Capitol News Illinois

Certain essential workers in Illinois who believe they contracted COVID-19 on the job will now be automatically covered by workers’ compensation.

Gov. JB Pritzker made the announcement Monday as the state reported that new cases of COVID-19 in Illinois increased by more than 1,000 for the eighth straight day, jumping 1,173 to a new total of 22,025, according to the Illinois Department of Health. Deaths rose 74 to a total of 794.

Eighty-seven of Illinois’ 102 counties have reported cases. More than 105,000 people have been tested.

Illinoisans injured on the job normally must prove their illness or injury was directly caused by their duties. But in an emergency ruling Monday, the Illinois Workers’ Compensation Commission ordered that “COVID-19 first responder(s) and front-line worker(s)” who say they contracted the illness because of their job will automatically be presumed to be telling the truth so they can receive workers’ compensation benefits.

“We owe (essential workers) a debt that we can never fully repay. But to start, we can give them the peace of mind to know that they will be covered if they fall ill on the job,” Pritzker said during his daily COVID-19 briefing Monday in Chicago.

The ruling, which can last up to 150 days, applies to many of the “essential workers” defined under Pritzker’s stay-at-home order. They include health care workers, police and fire personnel, corrections officers, grocery store workers, food producers and postal workers.

“As a result of their sacrifice, nurses in

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Illinois are starting to get sick and infected,” said Alice Johnson, executive director of the Illinois Nurses Association. “Sadly, we have seen some employers argue with nurses about where they became infected, completely ignoring the obvious risk created by the work that they do every day.”

Johnson said more than 200 doctors and nurses worldwide have died because of COVID-19 exposure on the job. At least one employee of an Illinois health care facility has died from COVID-19, when a Joliet nursing home worker died earlier this month.

“Due to this change, there will now be a fair and reasonable presumption that a nurse who becomes infected with COVID-19 during this crisis became infected on the job,” she said, “which will then ensure that she receives the workers’ compensation benefits that are rightly deserved.”

Chuck Sullivan, president of the Associated Fire Fighters of Illinois, echoed Johnson.

“Firefighter EMTs and firefighter paramedics are the first link in the public health system, especially as they protect their communities during this pandemic,” he said. “We often respond to uncontrolled environments on a daily basis, and that’s created a unique set of exposures during this public health crisis.”

Some essential workers are not included in the commission’s ruling, including members of the media. Pritzker said the commission “could consider” expanding the list of workers, but “we felt like the people who are in the very front lines, most exposed, those are the people who want to make sure got covered first.”

A group of nine business organizations, including the Illinois Manufacturers’ Association, Illinois Retail Merchants Association and Illinois Hotel and Lodging Association, came out against the commission’s ruling.

“This commission chose to suddenly impose a drastic policy change that will significantly increase costs and require employers to pay for medical expenses and salary benefits if an employee is diagnosed with COVID-19 without proof the illness was contracted at the workplace,” the group said in a statement.

“Many of these industries are waiting for relief from the federal and state government in an attempt to make payroll and retain workers,” the statement continued, “but will now be on the hook for additional costs if they’re lucky enough to reopen when the governor’s stay-at-home order is lifted.”

Pritzker said the added cost is a necessary sacrifice during this emergency.

“In the middle of an emergency, the only way that you have to operate is to protect people as best you can, their health and safety,” Pritzker said. “And to the extent that it is required that someone has to pick up the tab for that, sometimes that will fall on the people who are most able to pick up the tab.”

The Illinois Workers’ Compensation Act requires all employers to offer workers’ compensation insurance. Depending on the injury, benefits may include medical expenses, two-thirds salary, disability benefits and more.

The Act does not allow a worker to collect benefits if their injuries were self-inflicted – if they instigated a fight, for example – or if the worker was injured while violating company policy or committing a crime.

Pritzker weighing options on lifting or extending stay-at-home order

Gov. JB Pritzker hinted during his Monday briefing that he and his team are mulling a gradual return to normalcy, saying that “it’s likely that there will be adjustments to the orders that we’ve put in place.”

“We want to lift these orders as soon as we can. We want to get things back to normal as soon as we can,” the governor said. He stressed, however, that doctors and scientists will need to weigh in and that “it’s not like we’re anywhere near” herd immunity or a treatment for COVID-19.

Pritzker said that every day he and his team look at the numbers and ask about the direction the

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curves of cases and deaths are headed. Although “the curve seems to be leveling,” Pritzker said, “we haven’t gotten there yet.”

“In order for you to get to a point where you want to start moving significantly back to normalcy, you need widespread testing,” he said, as well as a contact tracing system that identifies infected people and notifies who they came in contact with.

Pritzker added that widespread testing has yet to happen anywhere in the U.S., especially Illinois, where the state has yet to meet its testing goal of 10,000 per day.

Pritzker also stressed that he has yet to come to a decision on whether to lift or extend the stay-at-home order when it ends April 30, but in a hypothetical first phase of opening up the state, he would be asking questions such as, “What rules do you have to put in place?” “Does everybody wear a mask,” and “What are the rules for each industry?”

“A manufacturer is very different than a clothing store,” he said.

Pritzker asked rhetorically whether occupancy for each store should be based on square footage, like how fire marshals set maximum occupancies.

“Do we now need to have a public health administrator determining how many people at any given time can be in a certain store for us to reopen those stores?” he asked.

Pritzker added that he has been talking with industry leaders on how to protect health and safety while also getting businesses back open.

Pritzker also addressed a Monday tweet from President Donald Trump in which he said the “decision to open up the states” is “the decision of the president” and not of the individual states that issued their individual orders.

“I think he’s going to issue some advice about it. But it is true that it’s up to the governors to make decisions about the

executive orders that we’ve put in place,” Pritzker said.

Legal experts have also pointed out that Trump’s claim runs contrary to the 10th Amendment, which says that powers not specifically given to the federal government are reserved for the states. Those powers include policing citizens and regulating public welfare, which stay-at-home orders do.

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ISA Seeks Qualified Candidates for District Director Board Seats

The Illinois Soybean Association (ISA) seeks qualified candidates to fill a board seat representing District 1 (Boone, Carroll, DeKalb, Jo Daviess, Lee, Ogle, Stephenson & Winnebago Counties). Paul Rasmussen, current director, will term off the board in July 2020. The Illinois Department of Agriculture directs the election process.

The Illinois Soybean Association (ISA) represents the interests of more than 43,000 soybean farmers in Illinois through the state soybean checkoff and membership efforts. ISB, which is one of the entities of the ISA organization, manages and invests Illinois soybean checkoff funds.

Board members serve a term of three years and are eligible for up to two terms. The ISA board is comprised of 18 district directors and six at-large directors.

Eligibility to serve requires candidates be Illinois residents of legal voting age that contribute to the soybean checkoff. Candidates must also be residents within the district and maintain eligibility during their term(s). Directors may need to devote about 24 days per year, depending on level of leadership and representation needs.

Petitions are available through the Illinois Department of Agriculture in Springfield, or by contacting ISA representative Dustin Scott at 309-808-3603 or scott@ilsoy.org. Contact Scott with questions or for additional information.

To have your name placed on the ballot, petitions must be completed and filed with the Illinois Department of Agriculture director in Springfield no later than 5 p.m., May 15, 2020. A candidate’s petition must carry the signatures of at least 250 of the qualified producers from the district where the candidate seeks office, or five percent, whichever is less. Any person running as a write-in candidate must also meet the eligibility requirements and submit a Declaration of Intent to the IDOA Acting Director Jerry Costello no later than 5 p.m., June 30, 2020.

Elections will be held July 7, 2020.

Rachel Peabody, Communications Manager

Illinois Soybean Association checkoff program

Illinois Soybean Growers

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LEGAL NOTICES

Public Notices

IN THE STATE OF ILLINOIS
IN THE CIRCUIT COURT OF THE 17TH JUDICIAL
CIRCUIT COURT IN BOONE COUNTY, ILLINOIS
IN THE MATTER OF THE ESTATE OF DAVID R. RASMUSSEN,
2509 E. Sixth St., Belvidere, Illinois 61008. Date and place of death:
January 3, 2020 Rockford, Illinois. Case No. 2020P23 PUBLICATION
NOTICE - INDEPENDENT ADMINISTRATION TO: CREDITORS,
CLAIMANTS, UNKNOWN HEIRS AND LEGATEES Notice is hereby
given of the death of David R. Rasmussen who died on January 3,
2020, a resident of Belvidere, Illinois. The Representative for the estate
is Douglas J. Schefflow, 63 Douglas Avenue, Suite 200, Elgin, Illinois
60120. The Attorney for the estate is Douglas J. Schefflow, 63 Douglas
Avenue, Suite 200, Elgin, Illinois 60120. Claims against the estate may
be filed with the Office of the Clerk of the Circuit Court, 601 N. Main
Street, Belvidere, Illinois 61008 or with the Representative, or both.
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. On March 20, 2020 an
Order Admitting the Will to Probate and Appointing the Representative
was entered. Within forty-two (42) days after the effective date of the
original Order Admitting the Will to Probate, you may file a petition
with the Court to require proof of the validity of the Will by testimony
or witnesses to the Will in open Court, or other evidence, as provided
in Article VI 5/6-21 (755 ILCS 5/6/21). Within six (6) months after the
effective date of the original Order Admitting the Will to Probate, you
may file a petition with the Court to contest the validity of the Will as
provided under Article VIII 5/8-1 of the Probate Act (755 ILCS 5/8-1).
The estate will be administrated without Court supervision unless an
interested party terminates independent supervision administration by
filing a petition to terminate under Article XXVIII 5/28-4 of the Probate
Act (755 ILCS 5/28-4).

Signature of Executor /S/Douglas J. Schefflow
Published in The Boone County Journal April 17, 24, May 1

Pritzker Defends IDES Response to Record Unemployment Claims

House Republicans say more should be done to handle volume of calls, applications

by Peter Hancock Capitol News Illinois

Gov. JB Pritzker said Monday that his administration is stepping up efforts to keep up with the flood of unemployment applications coming into the Illinois Department of Employment Security as the state is seeing a record number of claims being filed by people left jobless due to the COVID-19 pandemic.

“The unemployment claims process has been a source of hardship for all too many Illinois residents as it has been for dozens of states across the nation,” Pritzker said during his daily news conference in Chicago. “So many families are hurting at a scale of this country hasn’t seen ever in our lifetimes, and our state. Unemployment filing systems which were built a decade ago, for a much lower number of claims, simply haven’t kept pace.”

Pritzker made his comments as the Illinois Department of Public Health reported 1,173 new cases of COVID-19 during the previous 24 hours and 74 additional deaths. That brings the total for the state to 22,025 cases, including 794 deaths, in 87 counties.

Pritzker said that since March 1, IDES employees have put in 6,500 overtime hours and they have processed and paid out more than 270,000 claims totaling \$200 million in benefits. The agency, however, has reported receiving more than 500,000 initial claims during that period.

IDES also recently began hiring back retired employees, although they are given laptops and assignments that allow them to work from home because many of them are in a vulnerable category.

The agency is also establishing an outside call center with an additional 200 agents who will help in the application and certification process, Pritzker said, while it has also upgraded its online platform to handle more volume and waived some of the normal verification checks that applicants normally go through.

Pritzker made those comments just hours after Republican House leaders held a video news conference to criticize the administration for not being better prepared for the onslaught of unemployment claims that ensued after Pritzker ordered nonessential businesses, including restaurants and bars, to close in order to slow the spread of the disease.

Also on Monday, the Illinois Workers Compensation Commission announced it has adopted an emergency rule that gives “front-line workers” such as medical staff, first responders, grocery store employees and certain others who contract COVID-19 a rebuttable presumption that they caught the disease at work and are therefore entitled to workers’ compensation insurance.

A coalition of business groups issued a joint statement criticizing the order, saying it will result in higher costs for businesses at a time when many of them are under severe financial stress.

Pritzker Points to Signs of Pandemic ‘Leveling’

Daily death toll declines; ramped-up testing uncovers more cases

by Peter Hancock Capitol News Illinois

Gov. JB Pritzker said Sunday there are signs the COVID-19 outbreak is starting to level off, but he urged people to continue practicing social distancing to control the virus’ spread.

Speaking during an abbreviated Easter Sunday daily briefing in Chicago, Pritzker said the state is now conducting more testing than ever but that the percentage of tests coming back positive has remained almost exactly the same for the past two weeks, while the number of daily deaths appears to be dropping.

Pritzker said there had been 1,672 new confirmed cases reported of COVID-19 over the previous 24 hours, the highest daily total in Illinois so far in the pandemic, but he said that was largely due to increased testing. He also reported 43 deaths from the disease, the lowest daily total in the past six days.

“I pray as we move forward that these trends continue,” he said. “And if they do, it will be because of all of you, adhering to our stay-at-home order. Doctors and experts confirm the fact that, Illinois, having been the second state to announce a stay-at-home order, now seems to be reaching a peaking terminal term and our hopes have been coming to fruition.”

The Illinois Department of Public Health reported that 7,956 COVID-19 tests had been conducted over the previous 24 hours, the highest daily number so far, but still short of the stated goal of 10,000 tests per day.

There have now been more than 100,000 tests performed in Illinois, with a total of 20,852 confirmed cases and 720 fatalities.

Pritzker cautioned, however, that it was still too early to say whether the outbreak had peaked.

“What I look for is a leveling because the numbers had been going up exponentially,” Pritzker said. “And then they were going up arithmetically.”

Responding to questions from reporters, Pritzker said the stay-at-home order will remain in place until there is a significant drop in the number of active cases and hospitalizations. Even then, he said, the state will need to be cautious about returning to normal activity. The current order is through April 30.

“You still will only have had a certain percentage, a relatively low percentage in my opinion, maybe less than 20 percent of the public will have been exposed to COVID-19, will have had it and recovered from it. So you wouldn’t have herd immunity at that point,” he said. “So the question is how do you operate society when we begin to bring down the level of infection and make sure that people are able to begin to go back to work in various industries?”

“So I’m talking to industry leaders about that. I’m talking to economists about that,” he said. “I’m also very importantly listening to the scientists and the doctors to make sure that we do this right because what we don’t want ... is to begin to open things up, and then have a big spike in infections, and you know unfortunately all the spikes that come with that including a spike of deaths. So we want to make sure we’re not doing that while we’re also looking at how we can get people back to work.”

Pritzker also said that while there were many things he’d hoped to accomplish legislatively this year, most of them are likely to be put off until next year. The Legislature has not been in session since March 5, and its return date is uncertain.

The first confirmed case of COVID-19 in Illinois was reported in Chicago on Jan. 24. The first confirmed case outside of Cook County was reported on March 11. The stay-at-home order has been in effect since March 16.

A Public Notice is an important tool in assuring an informed citizenry; a conduit of information from the government to the public. Notices are mandated by legislatures to make sure there is a public window into the activities of governments, officers of the court and others holding a public trust. Among the most common types of public notices are: hearings, government budgets, notices of contract bids, foreclosures, probate notices, adoptions, and dissolution of marriages, name changes and assumed business names. There are four key elements to a public notice:

Independent: A public notice is published in a forum independent of the government, typically in a local newspaper.

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Verifiable: The public and the source of the notice can verify the notice was published, usually by an affidavit provided by the publisher.

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COVID-19 Lays Racial Health Disparities Bare

Experts, community leaders examine virus' disproportionate impact on black communities
by Jerry Nowicki Capitol News Illinois

While African-Americans make up just less than 15 percent of Illinois' population, they account for approximately 43 percent of the state's 596 COVID-19 fatalities and 28 percent of its 17,887 confirmed cases, according to the Illinois Department of Public Health.

In a virtual town hall meeting on the issue earlier this week, state public health and African-American community leaders agreed that COVID-19 is not creating, but is laying bare longstanding public health disparities along racial lines.

"COVID-19 is putting these long-lasting inequities on display," said Congresswoman Robin Kelly, a Democrat who represents Illinois' 2nd Congressional District in the south suburbs of Chicago and serves as the Congressional Black Caucus Health Braintrust chair. "The adage is true – when they get a cold, we get pneumonia."

IDPH Director Dr. Ngozi Ezike said a number of factors – such as preexisting conditions like high blood pressure and diabetes, which are more prevalent in black communities – are contributing to the disproportionate impact of COVID-19, making the "horrific" statistics "not totally unexpected."

Ezike and various leaders also said African-Americans often live in more crowded, multigenerational homes, and many still must work in public-facing positions because they are essential yet low-wage workers who cannot afford to take time off.

"We believe that these disparities, or these differences, are the result of injustices, things like redlining (excluding certain neighborhoods from access to financial services), economic disinvestment, less access to health care or health insurance, food insecurity, the list goes on," Dr. Kiran Joshi, co-director of the Cook County Department of Public Health, said in the virtual town hall.

While Joshi said there is an "increasing understanding" in public health and government that the underlying reason for such disparities is "structural racism," he noted, "No single local public health department or health care organization or elected official could do this on their own."

For leaders throughout African-American communities statewide, current efforts are focusing on local community outreach with trusted organizations, a call for greater testing and data collection, and a focus on promoting available state and local resources.

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On Friday, Gov. JB Pritzker announced plans for greater testing and available alternative housing in black communities as well.

'With black communities, not for black communities'

In Chicago, where the deaths are greatest and the racial disparity appears to be the largest, nearly 70 percent of recorded COVID-19 deaths were in African-Americans as of earlier this week, according to reports from WBEZ-FM radio and the Chicago Tribune.

Sophia King, an alderman in the nation's third-largest city, said in order to address longstanding inequities, "we have to identify all of those buckets of disparity and turn them on their head."

"We know kind of where this is impacting our communities, what communities have been impacted," she said. "We need to pour resources of testing into those communities, we need to make sure that those communities are marketed to well, we need to make sure that those communities have the access to health care that they need."

Candace Moore, Chicago's chief equity officer, said while the city has been advocating widely for the stay-at-home order, more targeted outreach to the African-American community is needed. The city launched a racial equity rapid response team this week to lead the hyperlocal effort.

"I think one of the core tenets that we think about as we approach this is we have to have conversations with black communities, not for black communities," she said.

That includes working with community organizations and using two-way communication to learn what efforts and resources might be needed in individual communities.

She said some topics could include the importance of social distancing as it pertains to buying groceries and to someone who still goes to work at a public-facing job, as well as what protections are necessary for those who live in crowded homes.

'Historical mistrust and fear'

Of the 596 recorded deaths from the virus in Illinois, 398 – or 67 percent – are in Chicago and Cook County, while 152 are in the collar counties of Will, Lake, Kane, McHenry and DuPage. That means only 46 deaths have been recorded outside of the Chicago area.

Still, downstate African-American community leaders are taking a proactive approach in warning their communities of the dangers of the virus, in large part because the spread is believed to be wider than what has been confirmed through testing.

Sangamon County had 42 confirmed cases and two deaths as of Friday. For Doris Turner, an alderman in county seat and state capital Springfield, that meant recording a video on social media with her great-granddaughter and other family and community members, including a local high school basketball player.

"I think one of the reasons why it's been

impactful is because it is very simple, but it's also coming from people who the average person can identify with and have contact with and it's delivered in a manner that people can understand," she said. "And also it's being played in venues that people have access to."

While the constant flow of information from state and public health leaders is important, she said, outreach from community and religious leaders can have a greater impact in black communities.

"In the African-American community, there is just a historical mistrust and fear of those medical and governmental systems," she said. "So you want to get the information out there that, you know, it is a medical crisis, but then we have to break that down into why it's important."

In the tri-county region of Peoria, Tazewell and Woodford counties, there had been 45 confirmed cases and three confirmed deaths as of Friday.

The Rev. Marvin Hightower, president of the Peoria chapter of the NAACP, said local messaging seems to be working, but as the weather warms it will become more important.

Hightower stressed hyperlocal outreach as well, including social networking, Zoom meetings and, much like in Chicago, "working through the various networks that we all have to get the word out." He said area Democratic state Rep. Jehan Gordon-Booth has been vital in the effort.

"It's a conversation with black elected leaders, as well as the community members that have been discussing and talking about how important it is for our community to take this virus serious," he said.

Lack of data

While racial data on deaths is sparse and decentralized, Chicago and Illinois do not appear to be alone in the disparities. Other Midwest cities such as Milwaukee and Detroit are seeing similar disproportionate impacts, according to ProPublica, and The New York Times.

In the jurisdiction of the East Side Health District, which provides health and wellness services to four predominantly black townships in the Metro East area, including East St. Louis, Canteen, Centreville and Stites townships, there were 34 confirmed cases and six pending tests as of Thursday. The district has recorded three deaths, all in African-Americans. Other demographic data in the St. Clair County area were incomplete.

Linda Davis Joiner, a spokeswoman and program director for the district, told the Belleville News-Democrat now is the time to collect more data on COVID-19's impact to better inform public health initiatives beyond the virus' spread.

"Hopefully we can do something about it by tracking the statistics. It's just too disproportionate. We've got to figure something out here," she said. "We can maybe start with some intentionality with this virus since we're

Continued on Page 8

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Racial Health *continued from page 7*

tracking everything else associated with it.”

But a national shortage in testing and a lack of uniform reporting of racial data on a broad level make this effort difficult, experts and leaders agree.

U.S. Rep. Kelly and other congressional leaders have called on the U.S. Department of Health and Human Services, “demanding national demographic data for diagnostic testing because the anecdotal evidence has been deeply troubling.” Thus far, however, HHS has not released such data.

On Friday, the governor’s office released its first breakdown of testing demographic data gathered from a survey conducted when a person is tested, but demographic data was voluntarily left blank in about half of the 87,527 people tested. Otherwise, 25 percent of tests were conducted in white people, 13 percent in black people, 4 percent in Hispanic people and 2 percent in Asian people.

It is also widely accepted that the virus’ spread is much broader than the confirmed cases depict, as testing has fallen short nationally and the state tests about only 6,000 people daily. That’s short of the 10,000 daily goal set by state officials, who have said the state cannot adequately track the virus’ spread and trace contacts of confirmed cases without hitting that number.

“The one thing that we, as well as pretty much everybody else is concerned about, is making sure more tests are available for our area,” Hightower said of the Peoria area, where testing has reached into only the hundreds.

New developments

In an appearance with black leaders during his daily briefing Friday, Pritzker echoed the comments on racial disparities and announced the expansion of testing and new alternate housing options for COVID-positive persons that need to isolate.

The governor said a partnership with Ann and Robert H. Lurie Children’s Hospital of Chicago and four federally qualified health centers on Chicago’s south and west sides will “expand testing in these communities over the next several days to an additional 400 tests per day.”

Three locations in the Metro East region will offer up to 470 swabs per day starting early next week, Pritzker said, and those will be sent to Anderson Hospital in Madison County for testing.

He also announced a state-run south suburban drive-thru testing center will open early next week in the Markham-Harvey area, and it will run “hundreds of tests per day.”

“We must increase testing everywhere,” Pritzker said. “It isn’t just in Chicago, just in Cook County or just in the black community – everywhere in the state. In fact that is going to be the key for us, getting out of this crisis.”

Pritzker also noted alternate housing will be available for people who need isolation, such as those living in multigenerational homes.

These rooms will be available to residents who tested positive for COVID-19 but do not require hospital-level care or who need social distancing as a precautionary measure. These rooms will also be available to medical professionals and first responders and can be accessed through local health departments.

Pritzker said previously the state has also planned the reopening of recently-closed health care facilities in black communities to ensure access to care as well.

Kelsey Landis of the Belleville News-Democrat contributed to this report.

Chicago Tavern Sues Insurer Over ‘Business Disruption’ Claim

Lawsuit illustrates how COVID-19 could be devastating for insurance industry

by Peter Hancock Capitol News Illinois

A Chicago tavern that was closed since March 16 due to the COVID-19 outbreak in Illinois filed a lawsuit this week against an insurance company for refusing to pay out a claim under the tavern’s “business interruption” policy.

Attorneys for Maillard Tavern said during a video news conference Wednesday that the actions by Wisconsin-based Society Insurance are part of a pattern by insurance companies nationwide of denying any and all such claims and arguing the policies do not cover business losses caused by a pandemic.

“Maillard Tavern made a claim. Society Insurance Co. denied it, although they accepted the premium payment for it,” Antonio Romanucci, one of the attorneys handling the case, said. “Instead, the insurance industry as a whole is blanketly refusing to honor business interruption claims.”

The suit, filed in Cook County Circuit Court, seeks an unspecified amount of damages to be determined by an appraisal, and it asks the court to appoint an independent “umpire” if appraisers from the two sides cannot agree on an amount.

The case is the first one of its type in Illinois stemming from the COVID-19 outbreak, but attorneys said they expect there will be many more, and there have been similar suits filed in other states.

Business interruption policies are a standard type of business insurance that provide coverage when a business is forced to close, or its operations are severely limited, through no fault of the business. Many policies exclude certain types of events, including pandemics, but attorneys for Maillard Tavern say the company’s policy was an “all-risk” policy with no exclusions.

The lawsuit is just one illustration of the staggering economic losses being felt throughout the country as a result of the pandemic, and the issue of insurance company liability already reached the highest levels of the federal government.

On April 2, several insurance groups signed a letter to members of Congress estimating total losses just for small businesses with 100 or fewer employees could range between \$220 billion and \$383 billion per month, while total reserves held by all U.S. home, auto and business insurers combined was only about \$800 billion.

“Standard commercial insurance policies offer coverage and protection against a wide range of risks and threats and are vetted and approved by state regulators,” the letter stated. “Insurance coverage works by spreading risk, but that model simply cannot account for a situation in which losses are catastrophic and nearly universal. Standard business interruption policies do not, and were not designed to, provide coverage against communicable diseases such as COVID-19, and as such, were not actuarially priced to do so.”

But the issue gained even more traction on Friday, April 10, when President Donald Trump spoke about it during an extended news conference. The president said he believed insurance companies should have to pay the claims. Soon after those comments, seven Republican senators wrote to Trump arguing business interruption policies do not typically cover losses from a pandemic absent a specific rider to that effect and warning him of the possible consequences if insurance companies were forced to cover such losses retroactively.

“Adding another point of stress during these times, this would likely put our businesses in an even worse position — draining the U.S. insurance reserves to pay these claims could leave us in a position of having inadequate reserves to cover claims that are actually intended to be covered, such as damage from wind, fire, hail, and other

covered perils,” the senators wrote.

Romanucci, however, rejected the argument that the insurance industry could be crippled by the volume of claims and that they couldn’t have foreseen the possibility of a pandemic.

“We’re not going to bankrupt the industry,” he said. “The industry has the money. They just won’t tell us how much money they have. They wrote this policy with their attorneys. They understood the provisions of the policy if there was indeed a pandemic. That’s why some insurance policies exclude for pandemics. So, for them to say they didn’t know, I think, is false information.”

The case is scheduled for an initial hearing Aug. 13.

Renewal Deadlines for Gun Owners, Drivers Extended

Emergency rules ensure permissions beyond expiration dates

by Rebecca Anzel Capitol News Illinois

Gun owners now have more time to renew a firearm owners identification card and concealed carry license in Illinois.

Emergency rules filed by the Illinois State Police ease renewal requirements during the novel coronavirus pandemic. A submitted renewal application ensures extension of current FOID and CCL permits through the length of the state of emergency declared by Gov. JB Pritzker, plus 12 more months following its expiration.

The ISP said Friday in a news release, however, that personnel will continue to prohibit those who are restricted from either license from obtaining one.

“These emergency rules help ensure that honest gun owners will not be blocked from making firearm purchases,” Richard Pearson, executive director of the Illinois State Rifle Association, said in a statement. “It has taken some time to get to this point, but we are pleased with the end result.”

He added these rules, which are effective immediately, are the result of “a few weeks of conversations” with the state police.

“The state police now has more time to analyze each renewal application to make sure no one slips through the cracks,” Sen. Julie Morrison, a Democrat from Lake Forest, said in a statement. “The order from ISP also empowers them to prioritize the work they know will be most important in preventing gun violence.”

Those with a license to carry concealed firearms will also not need to present authentication of the required three-hour training immediately, but must do so within 12 months of the termination of Pritzker’s emergency declaration.

“These emergency rules are welcome to many people in my district who have had issues with getting their renewals at no fault of their own and were not allowed to even purchase firearms or ammunition,” Rep. Darren Bailey, a Republican from Xenia, said in a statement.

Motor vehicle deadlines extended as well

Secretary of State Jesse White has extended driver’s license, identification card and vehicle registration expiration dates by at least 90 days after driver services facilities reopen. The extension previously had been only 30 days.

In a statement Friday, White said it “is the right thing to do.”

“It will ensure driver’s licenses, ID cards and vehicle registrations remain valid during this pandemic and will help alleviate the rush of customers visiting facilities once they reopen,” he said.

Facilities were closed after Gov. JB Pritzker issued a stay-at-home order, and will remain shuttered through at least April 30. Illinoisans can renew vehicle registrations, apply for a vehicle title and obtain and renew a driver’s license online at www.cyberdriveillinois.com.

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