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Friday • July 5, 2019
Vol. 24, Issue 10 • No. 1206



Belvidere 4th of July 1953

photo by Jack Moore provided by Tony Moore

Boy Scouts and Girl Scouts make a Fourth of July Parade. Far in the background the 2nd National Bank can be made out. That building burned to the ground in the 1960 but is memorialised in Belvidere in a mural painted by John Berry.

Business Groups View Historic Legislative Session as 'Mixed Bag'

Late flurry of reforms offer more relief to larger businesses than smaller ones

by Jerry Nowicki
Capitol News Illinois

Representatives of some of the state's largest business associations are looking back at a historic legislative session as a "mixed bag" for businesses, which will see benefits from late legislative action.

"I think it's a mixed bag, and it depends a little bit on what sector you're in," said Rob Karr, president of the Illinois Retail Merchants Association. "For example, if you're a convenience store, you've been absolutely hammered. But there were some clear wins as well."

Karr said a \$15 minimum wage hike by 2025, a \$1 per-pack increase to the cigarette tax and a 19-cent increase to the motor fuel tax would hurt businesses in general and small retailer convenient stores in particular.

The wins, according to Karr and representatives of the Illinois Chamber of Commerce and Illinois Manufacturers Association, include a phased-in repeal of the state's franchise tax, added tax incentives for data centers and

large-scale construction projects, protection of a retailer's tax credit and a streamlining of a manufacturer's purchase credit.

"The franchise tax has needed to be repealed for a long time," said Illinois Chamber of Commerce President Todd Maisch. "It's a very antiquated tax, and it's a very difficult tax for businesses to understand."

The franchise tax is administered by the secretary of state and it charges businesses "for the privilege of exercising its authority to transact such business in this State." Maisch said the tax could cost a business up to \$2 million in one year.

"So that's just punitive to Illinois-based businesses, and just terrible tax policy," he said, noting that few businesses actually pay the top rate.

The repeal will be phased in over a five year period, starting with a \$30 credit in 2020, a \$1,000 credit in 2021, a \$10,000 credit in 2022, a \$100,000 credit in 2023 and a complete repeal of the act in 2024. According to the secretary of state's office, the state collected \$198 million via the tax in 2018.

For IMA president Mark Denzler, the "modernization" of the manufacturer's purchase credit was one of the big wins of the session. He described the credit as a sales tax exemption for consumable products such as coolant, solvent, fuels and oils which are used in manufacturing.

The credit will take effect July 1, adding

these products to machinery costs which were already exempt.

Another pair of reforms will help attract large-scale data centers to the state, Maisch said. Data centers are large facilities containing computers that process and distribute large amounts of information for a wide range of industries, storing images, emails, word documents and more.

The measure, included in a capital infrastructure funding bill, provides tax incentives for new and existing data centers that invest more than \$250 million in construction and electronic hardware infrastructure costs and hire at least 20 full-time employees over a five-year period.

The measure includes an abatement of sales taxes for construction materials and data center hardware which has to be cycled out every two to four years. The bill also contains protections for taxpayers that would allow the state to recoup funds from companies that do not meet certain requirements.

Maisch said the benefits of the data center act are compounded by the Blue Collar Jobs Act, another reform passed at the end of the legislative session that offsets some portion of labor costs of large-scale industrial projects.

"So I think all of a sudden, Illinois went from being a laggard when it comes to attracting billion-dollar data centers, to now being close

Continued on Page 2...

Mixed Bag

from page 1

to the front of the pack in terms of what we can offer to lure that investment here to Illinois."

For Karr and IRMA, another win was maintaining a tax credit that allows retailers to keep 1.75 percent of the sales tax they collect "for serving as the state's sales tax collector."

He also praised a pair of provisions to require remote retailers such as Amazon to collect state sales taxes on any purchase delivered to an Illinois address. Those measures "level the playing field" for online sellers and brick-and-mortar businesses, he said.

Karr and Maisch both agreed, however, big businesses benefited more from the various reforms than smaller ones.

"Really the problem with the end of the session is that small businesses did not get their fair share of relief. And so we'll be calling on the governor to make small business a priority for next year," Maisch said.

For Maisch, that means "re-examining" the minimum wage increase, possibly by creating a permanent regional tax credit for businesses to get greater relief in counties where \$15 hourly is a more burdensome expense.

Other ideas backed by the Chamber include creating tax-free savings accounts for small businesses planning for large expenses, and other possible small business investment credits.

Denzler said one of the next major hurdles for the IMA is figuring out ways to attract skilled workers.

He credited Democratic Gov. J.B. Pritzker's dedication to prioritizing career and technical education to increase awareness and interest in manufacturing jobs.

"We look forward to working with (Pritzker) and members of General Assembly, because that impacts every company, whether you're a Fortune 100 or you're a small metal fabrication shop in downstate, Illinois, the ability to find qualified workers is a challenge."

Community News & Events

SwedishAmerican To Offer Fall Paramedic Classes- SwedishAmerican's Hospital EMS System Paramedic Program is pleased to offer two paramedic classes this fall open to the public. The classes begin in August and will be offered in both Rockford and Sterling. Students must be high school graduates who hold a current EMT-Basic license from Illinois Department of Public Health to enroll. Interested applicants must attend a mandatory orientation session in order to be considered for the class. The orientation sessions are held in July and will include a detailed explanation of the program, completion of the Nelson Denny Reading Test, background check and interview with course instructors. Orientation sessions sites are the CGH Medical Center EMS Office (100 E. LeFevre Road, Sterling) and the SwedishAmerican EMS Office (4120 Charles Street, Rockford). All applicants must call 779-696-6082 to sign up for the orientation session. The application due date is July 19. For more information about the SwedishAmerican Hospital EMS System, visit swedesems.com.

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Interested parties are asked to send a letter and/or resume expressing your interest and qualifications along with your contact information to Boone County Board Chairman Karl Johnson, Administration Campus, 1212 Logan Ave., Suite 102, Belvidere, IL 61008. Please respond by July 5, 2019 to assure being considered.

Concerts in the Park- Sunday, July 7, 2019 starting at 6:30 P.M. located at the Baltic Mill stage. Featuring Trinadora- Jazz to Country and Beyond. Free to the public. Bring your own lawn chair or a blanket.

Heroes Unplugged- The Rockford Chapter of Guitars for Vets is hosting "Heroes Unplugged", the fourth annual benefit for Guitars for Vets, on Saturday, July 6th at Shooters North in Forest Hills Lanes at 7742 Forest Hills Road. The program will be from 6-10 P.M. and feature the Rockford G4V Jam Band, Paul Bronson, Curt Lewis, and Trinadora Duo. There is a \$5 cover charge at the door. The Rockford Chapter serves veterans who receive their health care through the Rockford VA Community Based Outpatient Clinic. Monthly Jam Sessions, held the second Monday of each month, provide an ongoing forum for veterans to continue their music making journey.

Community Building Complex Committee Regular Board Meeting- Thursday, July 18, 2019 at 5:00 P.M. in the Community Building Board Room.

Pritzker Hails Infrastructure Bill as

'job creation plan the likes of which our state has never seen'...

Gov. says bill funded by gas tax hike, gambling expansion will create 540,000 jobs

by Jerry Nowicki
Capitol News Illinois

Democratic Gov. J.B. Pritzker joined a bipartisan group of lawmakers, business leaders and labor representatives in Springfield Friday as he signed a package of bills enacting a \$45 billion statewide infrastructure plan in one of four steps on a tour of Illinois.

Pritzker stood in front of the state capital's historic Lincoln Depot as he defended a 19-cent per-gallon increase to the state's motor fuel tax while highlighting the economic and employment benefits of the massive construction plan.

He said the six-year capital plan could create

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Obituaries

Frederick, Peter, 62, Belvidere, June 24
Lee Iacocca, 94, Bel Air, California, July 2
Wych, Richard, 92, Belvidere, June 25

BOONE COUNTY JOURNAL
Est. 1996

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Publisher/Editor	David C. Larson
Senior Writer/Editorial Reporter	Charles Herbst
Advertising Manager	Sofi Zeman
Photography	Dena Roethler
Office Clerk	Susan Moran
	Amanda Nelson

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

THE BOONE COUNTY JOURNAL
419 S. State St • Belvidere, IL 61008
Phone: (815) 544-4430 Fax: 544-4330
www.boonecountyjournal.com
news@boonecountyjournal.com

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

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

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

540,000 jobs while investing in roads, bridges, railways, universities, early childhood centers, a state crime lab and veterans homes, among others.

“With these investments, we’re creating and supporting hundreds of thousands of new jobs in our state,” Pritzker said. “This is more than an infrastructure plan. This is a job creation plan the likes of which our state has never seen.”

House Bill 62, the infrastructure plan dubbed by Pritzker as “Rebuild Illinois,” allocates \$33.2 billion for transportation, including \$11 billion for the Illinois Department of Transportation’s multi-year plan and \$14 billion for other road and bridge projects. It also includes \$4.7 billion for mass transit, \$1 billion for passenger rail and millions for ports, aeronautics and other projects.

Higher education will see \$2.9 billion in infrastructure spending while K-12 and early childhood education will see a combined \$526 million.

State Sen. Andy Manar, a Democrat from downstate Bunker Hill, co-chaired a series of statewide committee hearings leading up to the passage of the bill. He said those meetings showed the need for an infrastructure plan.

“Every community that we heard from — both urban and rural, conservative and liberal — every single community told us their story of crumbling infrastructure and told us in very clear terms that it was time for us to act,” he said.

Pritzker said all of Illinois will benefit from the plan as he defended a portion that dedicates about \$6 million to each Democratic state senator for projects in their districts, compared to \$3 million for each Republican senator. Democrats and Republicans in the House would each see about half those amounts respectively.

“The fact is that a majority of the funding in the infrastructure bill goes to downstate Illinois,” Pritzker said. “Universities around the state are mostly, almost entirely, in districts represented by Republicans. And that’s where hundreds of millions of dollars, in fact billions when you add it all up, are going to. The money is getting distributed I think very fairly across the state.”

Pritzker also touted a statewide expansion of broadband internet infrastructure which will receive \$420 million in funding.

“When big swaths of our state have no high speed internet, we miss the opportunity for new businesses and jobs in areas of the state that badly need it,” he said.

The plan additionally allocates \$4.4 billion to deferred maintenance at state facilities and \$1 billion on environment and conservation projects for hazardous waste, sewer and park projects among others. Health care and human services will see \$465 million in funding for affordable housing, hospitals, health centers and other grant programs.

Another \$1.8 billion is allocated to various “community and economic development” projects such as education and scientific facilities and projects in economically depressed areas. Another \$50 million provided by the funding bill will be set aside for bicycle path projects.

Mark Denzler, president of the Illinois Manufacturer’s Association, touted career and technical education measures such as a pre-apprenticeship program that will receive \$25 million in funding to “help address the skills gap and workforce challenges facing manufacturers across Illinois.”

Revenues for the capital plan come from a

pair of bills — Senate Bills 690 and 1939 — one raising the motor fuel tax and transportation-related vehicle fees, the other enacting a massive expansion of gambling in the state.

The gaming bill — which allows for six new casinos, expansion of gambling at racetracks, added video gaming machines, higher taxes and maximum bets on video gaming machines and the legalization of sports gambling — is expected to generate at least \$350 million annually at full implementation and will support vertical capital debt service.

Upfront revenues from license fees would fund “pay as you go” projects. Other revenue would be generated by a \$1 per-pack increase to the state’s cigarette tax and a new tax on electronic cigarettes.

Senate Bill 1939 doubles the motor fuel tax to 38 cents to generate \$1.3 billion in annual new revenue; increases title fees from \$95 to \$150 for regular titles and from \$95 to \$250 for mobile homes; and increases annual registration fees from \$101 to \$151. Electric vehicle registration fees will increase from \$34 every two years to \$251 annually.

The title and registration fee increases are expected to generate \$529 million in new annual state revenue.

While the gas tax hike had a strong bipartisan roll call in each chamber of the General Assembly and Pritzker said the increase will fund projects that will help drivers save money on vehicle maintenance, not everyone was on board with the change.

State Rep. David McSweeney, a Barrington Hills Republican, said in a statement the governor’s signature on the plan marked “a bad day for Illinois.”

“Doubling the gas tax and increasing vehicle registration fees will hurt Illinois’ low income and middle income families and kill jobs that have been created by small businesses,” he said.

Some New Laws Taking Effect; Others Already In Place

Bills passed by General Assembly have varying effective dates

by Peter Hancock
Capitol News Illinois

Starting Monday, July 1, it will officially become illegal in Illinois for anyone to sell or provide tobacco cigarettes or other tobacco products to people under age 21.

The so-called “Tobacco 21” bill, House Bill 345, which Gov. J.B. Pritzker signed into law April 8, is one of several new laws that will take effect on July 1, the start of the new state fiscal year.

It prohibits anyone from selling or providing cigarettes, electronic cigarettes or any other “alternative” tobacco product to a person under age 21.

Both Illinois and Virginia passed Tobacco 21 laws this year, making them the seventh and eighth states to have such laws in effect, according to the Campaign for Tobacco-Free Kids. The others are Hawaii, California, New Jersey, Oregon, Maine and Massachusetts.

Eight more states — Delaware, Arkansas, Texas, Vermont, Connecticut, Maryland, Washington and Utah — have enacted similar laws that are set to take effect between now and July 1, 2021.

Illinois lawmakers passed 599 bills during the spring 2019 session. Of those, as of Wednesday, only 27 had been signed into law.

The Illinois Constitution provides that the governor has 60 days from the day he receives a bill from the General Assembly to either sign or veto it. Many of the 599 bills passed this session have not yet been delivered to the governor’s office.

Lawmakers have the discretion to set the effective date of any new law on any date they choose. The constitution, however, says any bill passed after May 31 of a given year cannot take effect until June 1 of the following year, unless an earlier date is approved by three-fifths majorities in both the House and Senate.

Bills passed before June 1 that do not provide an effective date become law on Jan. 1 of the following year, or on the date the governor signs them, whichever is later.

Also starting July 1, a new law takes effect that will have an impact on public school students, although most of them won’t notice it until school resumes in the fall. Senate Bill 28 reinstates the “five clock-hour” rule, which requires a “school day” to include at least five clock hours of instruction.

Continued on Page 4

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- B.S. Business, J.D. Law (cum laude) Indiana University

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New Laws *Continued from page 3*

That had been the law for many years in Illinois, but it was inadvertently omitted when lawmakers overhauled the state school funding system, creating the evidence-based funding formula in 2017.

The new law allows some exceptions to the five-hour rule for time some students spend taking college classes for dual credit, participating in a supervised career development program, participating in a youth apprenticeship, or participating in an approved “blended learning” program.

July 1 also marks the date when people who provide various kinds of services for children on behalf of the Department of Children and Family Services will get a 5 percent raise in their reimbursement rates. That was part of the budget implementation bill, Senate Bill 1814, and it represents the first such increase they have seen in several years.

Many of the bills Gov. Pritzker has signed have already gone into effect because the bills contained immediate effective dates.

For example, mayors can now perform marriages in Illinois. That was enacted in House Bill 2841, which also extends the same authority to presidents of cities, villages and incorporated towns. Pritzker signed that new law June 14.

Many local governments lost some authority, however, on April 19. That was the day Pritzker signed Senate Bill 2988, which strips townships of the authority to regulate the placement of wind farms outside of an incorporated city’s zoning area. That bill came in response to a dispute in Douglas County, in eastern Illinois, where two townships sought to block development of a large-scale wind farm.

Local governments also lost authority to enact local “right to work” laws under Senate Bill 1474, the “Collective Bargaining Freedom Act,” which Pritzker signed into law on April 12.

Right to work laws prohibit people from being required to join a union as a condition of employment. Senate Bill 1474 came in response to an ordinance passed by the village of Lincolnshire, in northern Illinois, in 2015.

Another bill that has already taken effect expands the ability of workers, their families or their estates to file claims for damages that result from exposure to toxic substances. Previously, workers had a defined period of time in which to file those claims, known as a “period of repose.” That prevented many workers from filing claims for occupational diseases such as mesothelioma, a cancer that results from asbestos exposure, that don’t become known until long after the deadline had passed.

Senate Bill 1596, which Pritzker signed May 17, provides that those conditions are no longer subject to any repose provisions.

A number of other bills enacted this year do not take effect for some time.

For example, a tax amnesty program is set to begin Oct. 1 and run through Nov. 15. During that time, people who owe back taxes to the state can pay off those debts and avoid having to pay interest and penalties.

That was part of Senate Bill 689, which provides revenue to fund the upcoming fiscal year’s budget. The amnesty program is expected to generate about \$75 million.

And, most notably, there is the marijuana legalization bill, House Bill 1438, which Pritzker signed into law Tuesday.

Although the bill has an immediate effective date, that merely allows various state agencies to begin the process of drafting rules and regulations that will govern the licensing of marijuana growers, processors, transporters and retailers. The actual sale and possession of marijuana won’t become legal until Jan. 1, 2020.

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Higher Education Official Hopeful New Funding Will Stem Tide of Student Outmigration

Additional financial aid grant money, new facilities could entice students, IBHE director says

*by Jerry Nowicki
Capitol News Illinois*

The interim director of the Illinois Board of Higher Education is hopeful a combination of added infrastructure and operations funding for state universities and colleges will help entice Illinois students to remain in the state for their college education.

The cause of the optimism is state budget action which provided \$154 million in new operations funding and \$3.2 billion in new or reappropriated infrastructure funding to higher education.

“Obviously, the universities are very happy. This will help take both the fiscal pressure off of them and help the universities and community colleges look more attractive,” said Nyle Robinson, interim IBHE executive director.

Earlier this year, the IBHE reported that 48.4 percent of Illinois public high school graduates that enrolled in a four-year institution in 2017 chose an out-of-state school.

Robinson said he is hopeful the fiscal year 2020 budgetary action will help reverse that trend by providing added financial aid to key programs, increasing operational funds for universities to help them limit tuition increases, and providing capital funding to make campuses more enticing.

He also said an increase of \$50 million to Monetary Award Program grants for low-income students would be particularly helpful in making college more affordable. The MAP grant program receives \$451.3 million in funding in the budget – a number Eric Zarnikow, executive director of the Illinois Student Assistance Commission, said is the largest single-year appropriation that program has ever received.

“It’s going to allow ISAC to serve more students and make up some of the purchasing power that the program has lost over the years,” he said in a statement. “Overall, this budget for higher education is going to make college possible for more Illinois students.”

Robinson said universities from other states were able to lure Illinois students away by offering better financial aid, but the increase to MAP grants should help begin to counteract that trend. He added that AIM High grants, which provide merit-based scholarships for Illinois students, will see \$10 million in added funding, bringing the total funding to \$35 million.

“That program is just getting underway, but universities report that it is changing the perception, people are looking at our public universities again like they weren’t before,” Robinson said.

Higher education will be among the beneficiaries of a new \$45 billion capital infrastructure plan as well. Democratic Gov. J.B. Pritzker signed the six-year program into law last week, providing funding through sale of bonds and new revenues generated by an increase to the motor fuel tax and a massive gambling expansion among other measures.

Higher education will receive a \$3.2 billion portion of that money to pay for 72 projects at four-year institutions and 91 at community colleges.

Robinson said capital expenditures of this magnitude have been “almost nonexistent” since 2004, leading several campus buildings to slip into dilapidation across the state.

“One aspect of attracting students back to Illinois is when they see that the state is taking higher education seriously over an extended period of time,” he said. “When facilities start to run down and you go to other states and the facilities look shinier, Illinois is less attractive. So being able to have a capital plan which lasts six years, maybe longer, will definitely help.”

The projects include \$15.8 million for a new nursing lab at Chicago State University, \$118.8 million for a new science building at Eastern Illinois University, \$89 million for renovations of Illinois State University’s Milner Library and \$83 million for a communications building at Southern Illinois University-Carbondale among several others.

In capital funds, the University of Illinois system will receive \$815 million, Southern Illinois \$295 million, Western Illinois \$222 million, Illinois State \$195 million, Eastern Illinois \$147 million, Northern Illinois \$140 million, Northeastern Illinois \$132 million, Chicago State University \$119 million and Governors State \$33 million.

Community colleges will see \$744 million in capital funding, while private colleges and universities will see a total of \$400 million.

In overall operations funding, community colleges, colleges and universities will see increases of about 5 percent, with \$54 million in added funding for state four-year institutions. Robinson said this could help universities stave off tuition increases.

“There’s reason to believe that now universities will have a better shot at holding down their tuitions with this 5 percent increase (in operations funding),” he said. “There’s a great desire to do so. They’ll be able to maintain the services that students need, perhaps enhance them more, become more attractive in those other ways that are a little less visible to the public as well.”

The budget also includes \$1 million for the “Grow Your Own” program, which encourages Illinois parents and others connected to schools to become teachers in the state. The Illinois Math and Science Academy will see a 3 percent funding increase of \$552,000 as well.

Community college funding will be increased by 5 percent, or \$13.9 million, for operating grants and the adult education system.

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Cigarette, Gas Taxes Will Increase July 1 With Pritzker Signature

Governor expected to sign bills used to fund capital infrastructure plan

by Jerry Nowicki
Capitol News Illinois

The first wave of tax increases that will pay for the state's \$45 billion capital infrastructure plan will take effect Monday, July 1, pending Democratic Gov. J.B. Pritzker's signing of a pair of bills.

Motor fuel, cigarettes and e-cigarettes will become more expensive should Pritzker sign Senate Bills 1939 and 690 as he is expected to do.

The most direct tax for consumers will be the 19-cent increase to the motor fuel tax which will help fund \$33 billion in spending on transportation projects such as road and bridge repairs and public transit.

The motor fuel tax on regular gasoline and diesel fuel would both increase to 38 cents, up from the current 19 cents. In addition, though, people who buy diesel fuel pay an additional tax, "for the privilege of operating motor vehicles which use diesel fuel." That additional fee would rise to 7.5 cents, up from the current 2.5 cents, bringing the total tax on diesel fuel to 45.5 cents per gallon.

Going forward, the motor fuel tax will increase annually by the consumer price index, which is usually close to 2 percent, but would be capped at a 1 cent per-year increase.

The gas tax increase and \$45 billion infrastructure plan drew bipartisan support in both houses, including from Republican state Rep. Margo McDermid of Mokena.

"The capital plan does contain additional sources of revenue, but it is necessary long-term sustainable funding that will help us avoid the peaks and valleys of intermittent funding, which leads to starts and stops on projects our communities are counting on," McDermid said in a news release. "Further, people who drive on our roads every day are paying for it, they just don't realize it."

An independent report by TRIP, a national transportation research group, said repair, safety and congestion caused by poor infrastructure was costing Illinois drivers anywhere from \$1,300 to \$2,600 annually depending on where they live.

Under the new law, where a driver lives could also affect their gas tax rate. Chicago will be given authority to raise its municipal gas tax by 3 cents per gallon, while Lake and Will counties are granted the authority to raise their local gas taxes by 4 to 8 cents per gallon on top of the state rate. They join McHenry, DuPage and Kane counties in having that authority.

The motor fuel tax increase is expected to bring in about \$1.3 billion in added infrastructure funding, while other fee increases for licenses and registrations will not take effect until Jan. 1.

In Illinois, state and local sales taxes are also

applied to gasoline purchases, and Senate Bill 1939 will shift 1 percent of the state's proceeds from that tax to the road fund annually beginning July 1, 2021.

According to a study of the overall gas tax rates in each state conducted by the Tax Foundation, a non-profit research group, Illinois would move from 10th overall to second when compared to other states' July 2018 numbers. Including state and local excise taxes, the state's per-gallon rate would move to 56.32 cents per gallon, according to the study, which would put Illinois behind only Pennsylvania, which sits at 58.7 cents per gallon.

Also starting July 1, the tax on a pack of cigarettes will increase to \$2.98, up from \$1.98, while a separate state law would prevent anybody under the age of 21 from purchasing cigarettes. The tax increase is expected to generate about \$159 million in revenue for the next fiscal year, all of which would go to the capital infrastructure plan.

Senate President John Cullerton, a Chicago Democrat who was one of the main supporters of the steep cigarette tax increase, said the tax hike was one supported by and beneficial to the public.

"Many of the bills that we vote on in Springfield deal with money and in fact, I would say most of them do. Since I've been here, the bills that I've been most interested in working on are bills that you can vote on where you actually save lives," he said when introducing the hike. "This is another example of that."

Senate Bill 690, which laid out a massive statewide gambling expansion, included the cigarette tax language and also defined electronic cigarettes such as e-cigs, vapes and hookahs as "tobacco products." This will allow the state to charge a 15 percent wholesale tax on these products beginning July 1.

According to the Commission on Government Forecasting and Accountability, per-pack cigarette taxes in most neighboring states are lower than they are in Illinois: 99.5 cents in Indiana, \$1.10 in Kentucky, 17 cents in Missouri and \$1.36 in Iowa. The new tax will also put Illinois ahead of Wisconsin, which charges \$2.52 per pack.

The tax rate on other tobacco products such as cigars, chewing tobacco and snuff will remain the same at 36 percent wholesale.

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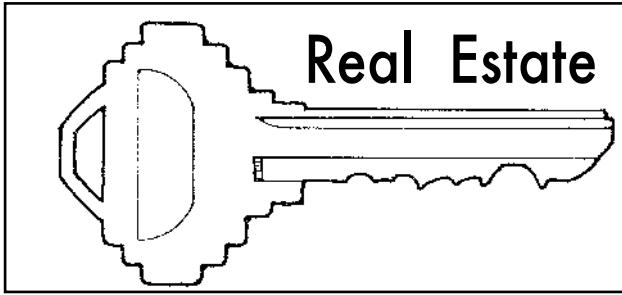
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IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL CIRCUIT BOONE COUNTY, ILLINOIS

DITECH FINANCIAL LLC Plaintiff,

-v.- EDWARD ZENDER, BARCLAYS BANK DELAWARE, CANDLEWICK LAKE ASSOCIATION, INC. Defendant
18 CH 116
NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on April 30, 2019, an agent for The Judicial Sales Corporation, will at 1:00 PM on July 31, 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 201 LAMPLIGHTER LOOP SOUTHEAST, POPLAR GROVE, IL 61065

Property Index No. 03-26-101-017.

The real estate is improved with a single family residence.

The judgment amount was \$128,918.07.

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

The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court.

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

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

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

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

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

For information, contact Plaintiff's attorney: HEAVNER, BEYERS & MIHLAR, LLC, 111 East Main Street, DECATUR, IL 62523, (217) 422-1719 Please refer to file number 663554835.

If the sale is not confirmed for any reason, the Purchaser at the sale shall be entitled only to a return of the purchase price paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

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111 East Main Street

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Non-CookPleadings@hsbattys.com

Attorney File No. 663554835

Case Number: 18 CH 116

TJSC#: 39-2811

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

Published in The Boone County Journal June 21, 28 and July 5, 2019

IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL CIRCUIT BOONE COUNTY, ILLINOIS FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE"), A CORPORATION ORGANIZED AND EXISTING UNDER THE LAWS OF THE UNITED STATES OF AMERICA Plaintiff,

-v.- 2018 CH 121

DAVID S. VISTINE, SUZANNE VISTINE Defendant

NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on April 30, 2019, an agent for The Judicial Sales Corporation, will at 1:00 PM on August 1, 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:

LOT 4 AS DESIGNATED UPON THE PLAT OF STRATFORD MEADOWS, BEING A SUBDIVISION OF PART OF THE SOUTHEAST QUARTER (1/4) OF SECTION 35, TOWNSHIP 44 NORTH, RANGE 3 EAST OF THE THIRD PRINCIPAL MERIDIAN, THE PLAT OF WHICH SUBDIVISION IS RECORDED AS DOCUMENT NO. 93-1744 IN THE RECORDER'S OFFICE OF BOONE COUNTY, ILLINOIS.

Commonly known as 633 W. 7TH STREET, Belvidere, IL 61008

Property Index No. 05-35-406-014.

The real estate is improved with a single family residence.

The judgment amount was \$120,781.20.

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

The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court.

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

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

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

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

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

For information, contact Plaintiff's attorney: JOHNSON, BLUMBERG & ASSOCIATES, LLC, 230 W. Monroe Street, Suite #1125, Chicago, IL 60606, (312) 541-9710 Please refer to file number 18-6492.

THE JUDICIAL SALES CORPORATION

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

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Attorney File No. 18-6492

Case Number: 2018 CH 121

TJSC#: 39-2886

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

Published in The Boone County Journal Jun 28; Jul 5, 12, 2019

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

-v.- 2016 CH 28

JEREHMY E. MONSON, et al Defendant

NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on October 17, 2017, an agent for The Judicial Sales Corporation, will at 1:00 PM on July 22, 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:

LOT 165 AS DELINEATED UPON FINAL PLAT NO. 5 OF WYCLIFFE, BEING A SUBDIVISION OF PART OF THE SOUTHWEST 1/4 OF SECTION 30 AND PART OF THE NORTHWEST 1/4 OF SECTION 31, TOWNSHIP 44 NORTH, RANGE 4 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED APRIL 19, 2004 AS DOCUMENT NO. 2004R04384 IN THE RECORDER'S OFFICE OF BOONE COUNTY, ILLINOIS; SITUATED IN THE COUNTY OF BOONE AND STATE OF ILLINOIS.

Commonly known as 1908 SOUTHWICK LN, BELVIDERE, IL 61008

Property Index No. 06-31-104-009.

The real estate is improved with a residence.

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

The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court.

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

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

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

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

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

For information, examine the court file or contact Plaintiff's attorney: CODILIS & ASSOCIATES, P.C., 15W030 NORTH FRONTAGE ROAD, SUITE 100, BURR RIDGE, IL 60527, (630) 794-9876 Please refer to file number 14-18-08221.

THE JUDICIAL SALES CORPORATION

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

CODILIS & ASSOCIATES, P.C.

15W030 NORTH FRONTAGE ROAD, SUITE 100

BURR RIDGE, IL 60527

(630) 794-5300

E-Mail: pleadings@ilcslegal.com

Attorney File No. 14-18-08221

Attorney ARDC No. 00468002

Case Number: 2016 CH 28

TJSC#: 39-3761

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

13124246

Published in The Boone County Journal Jun 28; Jul 5, 12, 2019

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

WELLS FARGO BANK, N.A. Plaintiff,

-v.- 19 CH 18

KRISTOPHER P. VOGEL A/K/A KRISTOPHER VOGEL,

CITIFINANCIAL MORTGAGE COMPANY, INC. SUCCESSOR IN

INTEREST TO ASSOCIATES HOME EQUITY SERVICES, INC.

Defendant

NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on May 28, 2019, an agent for The Judicial Sales Corporation, will at 1:00 PM on August 5, 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 612 WEST MENOMONIE STREET, Belvidere, IL 61008

Property Index No. 05-26-331-006.

The real estate is improved with a single family residence.

The judgment amount was \$136,668.88.

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

The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court.

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

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

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

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

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

For information, contact The sales clerk, SHAPIRO KREISMAN & ASSOCIATES, LLC, 2121 WAUKEGAN RD., SUITE 301, Bannockburn, IL 60015, (847) 291-1717 For information call between the hours of 1pm - 3pm. Please refer to file number 19-089567.

THE JUDICIAL SALES CORPORATION

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

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

SHAPIRO KREISMAN & ASSOCIATES, LLC

2121 WAUKEGAN RD., SUITE 301

Bannockburn, IL 60015

(847) 291-1717

E-Mail: ILNotices@logs.com

Attorney File No. 19-089567

Case Number: 19 CH 18

TJSC#: 39-3548

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

Published in The Boone County Journal 7-5,12,19-2019

LEGAL NOTICES

Foreclosures

IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT BOONE COUNTY—BELVIDERE, ILLINOIS

Specialized Loan Servicing LLC Plaintiff,

vs.

Bruce Biancalana aka Bruce J. Biancalana as Trustee of the, Deni M. Biancalana aka Deni Biancalana Living Trust, Dated March 23, 2013; Unknown beneficiaries of the Deni M. Biancalana aka Deni Biancalana Living Trust, Dated March 23, 2013; Unknown Owners and Non-Record Claimants Defendants.

CASE NO. 19 CH 74

2349 Graham Road

Belvidere, Illinois 61008

NOTICE FOR PUBLICATION

The requisite affidavit for publication having been filed, notice is hereby given you, Unknown beneficiaries of the Deni M. Biancalana aka Deni Biancalana Living Trust, Dated March 23, 2013, and UNKNOWN OWNERS and NON-RECORD CLAIMANTS, defendants in the above entitled cause, that suit has been commenced against you and other defendants in the Circuit Court for the Judicial Circuit by said plaintiff praying for the foreclosure of a certain mortgage conveying the premises described as follows, to wit:

PART OF THE NORTHWEST QUARTER (1/4) OF SECTION NINE (9), TOWNSHIP FORTY-THREE (43) NORTH, RANGE THREE (3) EAST OF THE THIRD (3RD) PRINCIPAL MERIDIAN, BOUNDED AND DESCRIBED AS FOLLOWS, TO-WIT: BEGINNING AT THE NORTHEAST CORNER OF THE NORTHWEST QUARTER (1/4) OF SAID SECTION; THENCE SOUTH 00 DEGREES 03 MINUTES 38 SECONDS EAST, ALONG THE EAST LINE OF THE NORTHWEST QUARTER (1/4) OF SAID SECTION, 610.76 FEET; THENCE SOUTH 89 DEGREES 15 MINUTES 50 SECONDS WEST, PARALLEL WITH THE NORTH LINE OF THE NORTHWEST QUARTER (1/4) OF SAID SECTION, 377.00 FEET; THENCE NORTH 00 DEGREES 03 MINUTES 38 SECONDS WEST, PARALLEL WITH THE EAST LINE OF THE NORTHWEST QUARTER (1/4) OF SAID SECTION, 610.76 FEET TO THE NORTH LINE OF THE NORTHWEST QUARTER OF SAID SECTION; THENCE NORTH 89 DEGREES 15 MINUTES 50 SECONDS EAST, ALONG THE NORTH LINE OF THE NORTHWEST QUARTER (1/4) OF SAID SECTION, 377.00 FEET TO THE POINT OF BEGINNING. SITUATED IN THE COUNTY OF BOONE AND STATE OF ILLINOIS

P.I.N.: 07-09-100-008

Said property is commonly known as 2349 Graham Road, Belvidere, Illinois 61008, and which said mortgage(s) was/were made by Deni Biancalana and recorded in the Office of the Recorder of Deeds as Document Number 2008R03747 and for other relief; that Summons was duly issued out of the above Court against you as provided by law and that said suit is now pending.

NOW THEREFORE, unless you, the said above named defendants, file your answer to the complaint in the said suit or otherwise make your appearance therein, in the Office of the Clerk of the Court at Boone County on or before July 22, 2019, a default may be taken against you at any time after that date and a Judgment entered in accordance with the prayer of said complaint. E-filing is now mandatory for documents in civil cases with limited exemptions. To e-file, you must first create an account with an e-filing service provider. Visit <http://efile.illinoiscourts.gov/service-providers.htm> to learn more and to select

a service provider. If you need additional help or have trouble e-filing, visit www.illinoiscourts.gov/FAQ/gethelp.asp.

YOU MAY BE ABLE TO SAVE YOUR HOME – DO NOT IGNORE THIS DOCUMENT. By order of the Chief Judge of the Seventeenth Judicial Circuit, this case is subject to Residential Mortgage Foreclosure Mediation Program. For further information on the mediation process, please see the NOTICE OF MANDATORY MEDIATION on file with the Clerk of the Circuit Court by contacting the Plaintiff's attorney at the address listed below.

This communication is an attempt to collect a debt and any information obtained will be used for that purpose.

Steven C. Lindberg
ANSELMO LINDBERG & ASSOCIATES LLC
 1771 W. Diehl Rd., Ste 120
 Naperville, IL 60563-4947
 630-453-6960 | 866-402-8661 | 630-428-4620 (fax)
 Attorney No. Cook 58852, DuPage 293191, Kane 031-26104,
 Peoria 1794, Winnebago 3802, IL 03126232
 ilpleadings@AnselmoLindberg.com
THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR.
 Published in The Boone County Journal June 21, 28 and July 7, 2019

IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL CIRCUIT BOONE COUNTY, ILLINOIS
DITECH FINANCIAL LLC Plaintiff,

-v-
EDWARD ZENDER, BARCLAYS BANK DELAWARE, CANDLEWICK LAKE ASSOCIATION, INC. Defendant
 18 CH 116

NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on April 30, 2019, an agent for The Judicial Sales Corporation, will at 1:00 PM on July 31, 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:

LOT ONE HUNDRED FIFTY ONE (151) IN CANDLEWICK LAKE UNIT NUMBER 10 ACCORDING TO THE PLAT THEREOF RECORDED AS DOCUMENT NUMBER 72-3475 IN THE RECORDER'S OFFICE OF BOONE COUNTY, ILLINOIS; SITUATED IN THE COUNTY OF BOONE AND THE STATE OF ILLINOIS.

Commonly known as 201 LAMPLIGHTER LOOP SOUTHEAST, POPLAR GROVE, IL 61065

Property Index No. 03-26-101-017.

The real estate is improved with a single family residence.

The judgment amount was \$128,918.07.

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.

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

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

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

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

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

For information, contact Plaintiff's attorney: HEAVNER, BEYERS & MIHLAR, L.L.C., 111 East Main Street, DECATUR, IL 62523, (217) 422-1719 Please refer to file number 663554835.

If the sale is not confirmed for any reason, the Purchaser at the sale shall be entitled only to a return of the purchase price paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

THE JUDICIAL SALES CORPORATION

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

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

HEAVNER, BEYERS & MIHLAR, L.L.C.

111 East Main Street

DECATUR, IL 62523

(217) 422-1719

Fax #: (217) 422-1754

Non-CookPleadings@hsbattys.com

Attorney File No. 663554835

Case Number: 18 CH 116

TJSC#: 39-2811

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

Published in The Boone County Journal June 21, 28 and July 5, 2019

IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL CIRCUIT

BOONE COUNTY, ILLINOIS
FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE"), A CORPORATION ORGANIZED AND EXISTING UNDER THE LAWS OF THE UNITED STATES OF AMERICA Plaintiff,

-v- 2018 CH 121

DAVID S. VISTINE, SUZANNE VISTINE Defendant

NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on April 30, 2019, an agent for The Judicial Sales Corporation, will at 1:00 PM on August 1, 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:

LOT 4 AS DESIGNATED UPON THE PLAT OF STRATFORD MEADOWS, BEING A SUBDIVISION OF PART OF THE SOUTHEAST QUARTER (1/4) OF SECTION 35, TOWNSHIP 44 NORTH, RANGE 3 EAST OF THE THIRD PRINCIPAL MERIDIAN, THE PLAT OF WHICH SUBDIVISION IS RECORDED AS DOCUMENT NO. 93-1744 IN THE RECORDER'S OFFICE OF BOONE COUNTY, ILLINOIS.

Commonly known as 633 W. 7TH STREET, Belvidere, IL 61008

Property Index No. 05-35-406-014.

The real estate is improved with a single family residence.

The judgment amount was \$120,781.20.

Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial Sale fee for the Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed

\$300, in certified funds/or wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale.

The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court.

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

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

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

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

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

For information, contact Plaintiff's attorney: JOHNSON, BLUMBERG & ASSOCIATES, LLC, 230 W. Monroe Street, Suite #1125, Chicago, IL 60606, (312) 541-9710 Please refer to file number 18-6492.

THE JUDICIAL SALES CORPORATION

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

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

JOHNSON, BLUMBERG & ASSOCIATES, LLC

230 W. Monroe Street, Suite #1125

Chicago, IL 60606

(312) 541-9710

E-Mail: ilpleadings@johnsonblumberg.com

Attorney File No. 18-6492

Case Number: 2018 CH 121

TJSC#: 39-2886

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

Published in The Boone County Journal Jun 28; Jul 5, 12, 2019

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

MORTGAGE SOLUTIONS OF COLORADO, LLC Plaintiff,

-v- 2016 CH 28

JEREHMY E. MONSON, et al Defendant

NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on October 17, 2017, an agent for The Judicial Sales Corporation, will at 1:00 PM on July 22, 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:

LOT 165 AS DELINEATED UPON FINAL PLAT NO. 5 OF WYCLIFFE, BEING A SUBDIVISION OF PART OF THE SOUTHWEST 1/4 OF SECTION 30 AND PART OF THE NORTHWEST 1/4 OF SECTION 31, TOWNSHIP 44 NORTH, RANGE 4 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED APRIL 19, 2004 AS DOCUMENT NO. 2004R04384 IN THE RECORDER'S OFFICE OF BOONE COUNTY, ILLINOIS; SITUATED IN THE COUNTY OF BOONE AND STATE OF ILLINOIS.

Commonly known as 1908 SOUTHWICK LN, BELVIDERE, IL 61008

Property Index No. 06-31-104-009.

The real estate is improved with a residence.

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

The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court.

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

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

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

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

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

For information, examine the court file or contact Plaintiff's attorney: CODILIS & ASSOCIATES, P.C., 15W030 NORTH FRONTAGE ROAD, SUITE 100, BURR RIDGE, IL 60527, (630) 794-9876 Please refer to file number 14-18-08221.

THE JUDICIAL SALES CORPORATION

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

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

CODILIS & ASSOCIATES, P.C.

15W030 NORTH FRONTAGE ROAD, SUITE 100

BURR RIDGE, IL 60527

(630) 794-5300

E-Mail: pleadings@il.cslegal.com

Attorney File No. 14-18-08221

Attorney ARDC No. 00468002

Case Number: 2016 CH 28

TJSC#: 39-3761

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

13124246

Published in The Boone County Journal Jun 28; Jul 5, 12, 2019

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

-v- 19 CH 18
KRISTOPHER P. VOGEL A/K/A KRISTOPHER VOGEL, CITIFINANCIAL MORTGAGE COMPANY, INC. SUCCESSOR IN INTEREST TO ASSOCIATES HOME EQUITY SERVICES, INC. Defendant

NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on May 28, 2019, an agent for The Judicial Sales Corporation, will at 1:00 PM on August 5, 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:

LOT NINE (9) EXCEPTING THE SOUTHERLY TWELVE (12) FEET IN WIDTH THEREOF AND ALSO EXCEPT THE FOLLOWING: COMMENCING AT THE SOUTHEAST CORNER OF SAID LOT NINE (9); THENCE NORTHERLY ALONG THE EAST LINE OF SAID LOT NINE (9), A DISTANCE OF TWELVE (12) FEET TO A POINT AND THE PLACE OF BEGINNING; THENCE CONTINUING NORTHERLY ALONG THE SAID EAST LINE OF LOT NINE (9) TO A POINT ONE HUNDRED AND FOUR (104) FEET SOUTH OF THE NORTHEAST CORNER OF SAID LOT NINE (9); THENCE IN A SOUTHWESTERLY DIRECTION AT AN ANGLE OF SEVENTY ONE (71) DEGREES, FORTY FIVE (45) MINUTES WITH THE LAST MENTIONED COURSE, A DISTANCE OF NINE AND TWO TENTHS (9.2) FEET TO A POINT; THENCE IN A SOUTHEASTERLY DIRECTION TO THE EAST LINE OF SAID LOT NINE (9) AT A POINT 12 FEET NORTHERLY OF THE SOUTHEAST CORNER OF SAID LOT NINE (9) AND THE PLACE OF BEGINNING, IN BLOCK ONE (1) OF KONZELMAN'S SUBDIVISION, A SUBDIVISION IN THE SOUTHWEST QUARTER (1/4) OF SECTION 26, TOWNSHIP 44 NORTH, RANGE 3 EAST OF THE THIRD PRINCIPAL MERIDIAN, AS PER PLAT THEREOF RECORDED IN BOOK 2 OF PLATS, PAGE 14; SITUATED IN BOONE COUNTY, ILLINOIS.

Commonly known as 612 WEST MENOMONIE STREET, Belvidere, IL 61008

Property Index No. 05-26-331-006.

The real estate is improved with a single family residence.

The judgment amount was \$136,668.88.

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

The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court.

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

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

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

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

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

For information, contact The sales clerk, SHAPIRO KREISMAN & ASSOCIATES, LLC, 2121 WAUKEGAN RD., SUITE 301, Bannockburn, IL 60015, (847) 291-1717 For information call between the hours of 1pm - 3pm. Please refer to file number 19-089567.

THE JUDICIAL SALES CORPORATION

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

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

SHAPIRO KREISMAN & ASSOCIATES, LLC

2121 WAUKEGAN RD., SUITE 301

Bannockburn, IL 60015

(847) 291-1717

E-Mail: ILNotices@logs.com

Attorney File No. 19-089567

Case Number: 19 CH 18

TJSC#: 39-3548

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

Published in The Boone County Journal 7-5,12,19-2019

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

AMERICAN COMMUNITY BANK & TRUST, Plaintiff,

vs.

FMJ PROPERTIES, INC.; FRANK GELASI; UNKNOWN OWNERS; and NONRECORD CLAIMANTS, Defendants.

NOTICE FOR PUBLICATION

Notice is hereby given to you, UNKNOWN OWNERS and NONRECORD CLAIMANTS, pursuant to Section 15-1502(c)(2) of the Illinois Mortgage Foreclosure Law (735 ILCS 5/15-1502(c)(2)), that the above entitled mortgage foreclosure action was filed by the Plaintiff, AMERICAN COMMUNITY BANK & TRUST, in the Circuit Court of Boone County, Illinois, on June 25, 2019, and is now pending in said Court as Case Number 2019CH84.

The names of the title holder of record: FMJ Properties, Inc.

The legal description and location of the mortgaged real estate is:

Parcel 1:

Part of Lot 9 in William Sands Addition to Capron, being a part of the Southwest Quarter of the Southwest Quarter of Section 2, Township 45 North, Range 4 East of the Third Principal Meridian, according to the Plat thereof recorded on March 25, 1867, in Book 31 of Deeds, Page 38 described as follows: Commencing 32 rods directly North of the Section Post between Sections 2 and 3 and 10 and 11 of the Township of Boone, in the center of the Highway; thence running directly East 10 rods; thence directly South, 4 rods; thence West 10 rods to the center of the Highway, thence directly North 4 rods, to the Place of Beginning, in Boone County, Illinois.

Parcel 2:

Commencing at the Corner of Lot 9 of Sand's Addition, being a Plat recorded in the Boone County Records Office; thence East along the North line of said Lot 9, 165 Feet to the Point of Beginning for the following: Thence South a distance of 66 feet; thence East parallel to the North Line of Lot 9, 264 feet, thence North 66 feet to the North Line of Lot 10 of Sand's Addition; thence West along the North Line to the

Point of Beginning, located in the West Half of the Southwest Quarter of Section 2, Township 45 North, Range 4 East of the Third Principal Meridian, in Boone County, Illinois.

Parcel 3:
Parts of Lots 6, 9 and 10 as designated upon the Plat of William Sands Addition to Capron, the Plat of which is recorded in Book 31 of Deeds on Page 38 in the Recorder's Office of Boone County, Illinois bounded and described as follows, to-wit: Beginning at the Southeast Corner of said Lot 9; thence West along the South Line of Lot 9, a distance of 165.0 Feet; thence North parallel with the West Line of said Lot 9, a distance of 132.0 Feet, thence West, parallel with the North Line of Said Lot 9 a distance of 165.0 Feet to the West Line of Section 2, Township 45 North, Range 4 East of the Third Principal Meridian; thence North, along the West Line of said Section 2, a distance of 66.0 Feet, thence East, parallel with the North Line of said Lots 9 and 10, a distance of 429.0 Feet; thence South parallel with the West Line of said Lot 10, a distance of 234.0 Feet; thence West, parallel with the North Line of Lot 6, a distance of 99.0 Feet to the West Line of said Lot 6; thence North along the West Line of said Lot 6 a distance of 36.0 Feet to the Point of Beginning (excepting therefrom the West 33 Feet thereof this portion being used as a public street known as Wooster Street), situated in the Village of Capron, County of Boone, and State of Illinois.

Parcel 4:
That Part of Lot 10 of William Sands Addition to Capron, as platted and recorded in the Recorder's Office of Boone County, Illinois, described as follows; beginning at the Southeast Corner of Lot 10 of William Sands Addition to Capron, as platted and recorded in the Recorder's Office of Boone County, Illinois, and running thence North along the East Line of said Lot 10, a distance of 263.99 Feet to the Northeast Corner of said Lot 10; thence West along the North Line of said Lot 10, a distance of 62.70 Feet; thence South, a distance of 263.84 Feet to a Point on the South Line of said Lot 10 which Point is 64.62 Feet West of the Place of Beginning; thence East along the South Line of said Lot 10, a distance of 64.62 Feet to the Place of Beginning; situated in the County of Boone and State of Illinois.

PINs: 04-02-351-029; 04-02-351-030; 04-02-351-031; 04-02-351-033

Common Address: 265 N. Wooster St., Capron, IL 61012
Mortgage dated December 11, 2015, and recorded on January 7, 2016, in the Boone County Recorder's Office, Boone County, Illinois, as Document No. 2016R00089, and modified by Modification of Mortgage dated November 30, 2016, and recorded on December 8, 2016, in the Boone County Recorder's Office, Boone County, Illinois as Document No. 2016R06546.

The mortgagor is: FMJ PROPERTIES, INC.
The mortgagee is: AMERICAN COMMUNITY BANK & TRUST.

YOU ARE HEREBY GIVEN FURTHER NOTICE that unless you file your Answer in said action or otherwise make your Appearance therein, in the Office of the Clerk of the Circuit Court of Boone County, Illinois, in the City of Belvidere, Illinois on or before August 5, 2019, a default judgment may be entered against you at any time thereafter and a judgment entered in accordance with the relief requested in the Plaintiff's Complaint.

E-filing is now mandatory in civil cases with limited exemptions. To e-file you must first create an account with an e-filing service provider. Visit <http://efile.illinoiscourts.gov/serviceproviders.htm> to learn more and to select a service provider. If you need additional help or have trouble e-filing, visit <http://www.illinoiscourts.gov/FAQ/gethelp.asp>, or talk with your local Circuit Court Clerk's Office.

Clerk of the Circuit Court
Boone County, Illinois
James L. Wright (#3127841)
ZANCK, COEN, WRIGHT & SALADIN, P.C.
Attorneys for Plaintiff
40 Brink Street
Crystal Lake, Illinois 60014
815.459.8800
jwright@zcvlaw.com
Published in The Boone County Journal 7-5,12,19-2019

Public Notices

PUBLIC NOTICE

PUBLIC NOTICE is hereby given that at 6:45 P.M., July 15, 2019, Public Hearing will be held at Boone County Fire Protection District No. 2, 1777 Henry Luckow Lane, Belvidere, Illinois, for the purpose of considering the proposed budget and appropriation ordinance of the District. Any party interested in viewing a copy of the proposed budget and ordinance may do so during business hours (8:00 A.M. to 5 P.M.) at the Station at 1777 Henry Luckow Lane, Belvidere, Illinois.

Published in the Boone County Journal 06/07,14,21,28 07/05,12

CHANGE IN CERTIFICATE OF OWNERSHIP OF BUSINESS PUBLICATION NOTICE

Public Notice is hereby given that on June 18, 2019, a certificate was filed on the Office of the County Clerk of Boone County, Illinois, concerning the business known as FARM 4695 BOONE COUNTY ILLINOIS, located at 8068 Coon Trail Rd., Capron, IL 61012, which certificate sets forth the following changes in the operation thereof: Dissolution of Business Dated this 18th day of June, 2019.

Julie A. Stapler Boone County Clerk
By Sherry L. Blauert, Deputy
Published in the Boone County Journal 06/21,28 07/05

Assumed Names

ASSUMED NAME CERTIFICATE OF INTENTION
State of Illinois County of Boone) ss This is to certify that the undersigned intend...to conduct and transact a Landscaping business in said County and State under the name of N. T. Landscaping at the following addresses: 1311 8th Ave, Belvidere IL, 61008 and that the true and real full names of all persons owning, conducting or transacting such business, with the respective residence address of each, are as follows: NAME AND ADDRESS OF RESIDENCE: Juan A. Tenorio Vega 1311 8th Ave, Belvidere IL, 61008 Signed: Juan A. Tenorio Vega 06/24/19
Subscribed and sworn (or affirmed) to before me, this 24th day of June, 2019.

Julie A. Stapler, County Clerk, by Sherry Blauert, Deputy
Published in the Boone County Journal 06/28, 07/05,12

ASSUMED NAME CERTIFICATE OF INTENTION
State of Illinois County of Boone) ss This is to certify that the undersigned intend...to conduct and transact a Facial and Waxing business in said County and State under the name of Lavish Beauty Lounge at the following addresses: 221 N. State Street, Belvidere IL, 61008 and that the true and real full names of all persons owning, conducting or transacting such business, with the respective residence address of each, are as follows: NAME AND ADDRESS OF RESIDENCE: Celeste Ochoa 1506 Maple Ave, Belvidere IL, 61008 Signed: Celeste Ochoa 06/24/19
Subscribed and sworn (or affirmed) to before me, this 24th day of June, 2019.

Julie A. Stapler, County Clerk, by Sherry Blauert, Deputy
Published in the Boone County Journal 06/28, 07/05,12

Taxes

Continued from page 5

While supportive lawmakers have touted the economic benefits of a robust capital infrastructure plan, opponents such as Bill Fleischli, executive vice president of the Illinois Petroleum Marketers Association-Illinois Alliance of C-Stores, said in a statement the tax increases could have far-reaching negative effects.

"Raising taxes on both gas and cigarettes at the same time is an enormous hit for consumers and will prove disastrous for businesses across Illinois, particularly those along our borders," he said. "Over the past five years, Illinois has lost 700 gas stations and has seen a reduction of 9,000 employees in the industry. These increases will only result in more stores having to close, fewer employment opportunities, and less revenue for the state as a whole."

Key State Financial Document Six Months Late and Counting

Lack of comprehensive financial report could affect Illinois' bond rating

by Rebecca Anzel
Capitol News Illinois

Illinois officials are six months late publishing an annual document presenting the state's fiscal health in detail, and they are unsure when it will be released.

The Comprehensive Annual Financial Report is used by ratings agencies to set the credit rating for the state — which in turn affects the interest rates Illinois receives for bonded projects, such as infrastructure improvements.

The problem, said Comptroller Susana Mendoza and Auditor General Frank Mautino, whose offices contribute to the document, dates back in part to Republican Gov. Bruce Rauner's administration.

"As a result of a couple of years of non-governance or weakness in controls in certain areas, like no budget, that has made this year more complex," Mautino said. "Therefore, we're working with the last two agencies on major programs to get those in a form that we can present it that would be acceptable to the financial markets and those who are the readers of the CAFR."

Mautino said he could not disclose some of the specifics about what is causing the delayed release of the report because the information contained in outstanding audits is confidential until published.

He said a full explanation will become apparent when the document is published.

He did say the process is partly slowed because state agencies do not operate on a uniform financial system.

The office of the auditor general is responsible for overseeing the inspection of each agency's books and passing that information to the comptroller's office to compile. But Illinois, which is the last state in the country to complete its CAFR, has "basically 268 separate systems, half of which do not talk to each other," Mautino said.

Employees of his office, therefore, need to convert the data before sending it to Mendoza's office.

According to a news release, Mendoza's office "stands ready, as it has been since December, to publish the CAFR as soon as the remaining audits are completed."

The state's fiscal year ends June 30. The document was released in June or later in six of the past 12 years, according to the comptroller's office, even though Mautino said the report's ideal deadline is Dec. 31 each year.

A spokesperson from Moody's Investors Service, one of the nation's leading credit rating agencies, said Illinois being late in publishing the CAFR is "certainly not positive."

The report gives the agency's analysts detailed information that helps determine what the state's credit rating should be. Currently, Moody's rates Illinois at the lowest investment-grade rating available.

"I'm not surprised that this is late," Rep. Steven Reick, a Republican from Woodstock, said. "It sounds to me that the cumbersome nature of state agencies renders them absolutely ineffective in terms of timely reporting of financial results of those agency operations, and I think that is a tremendous disservice not only to the taxpayers of Illinois but to the people those agencies are supposed to serve."

The four legislative leaders and budget officials from the governor's office are each hand-delivered a copy of the CAFR the morning it is published, the auditor general added, because it is the most detailed accounting of the state's finances.

It has no bearing on balancing the budget, because a budget is a spending plan based on projected revenues.

Suggestions from the office of the auditor general for how to avoid delays in publishing the document in the future can be found in the audit reports its office releases regularly, Mautino said.

"Each of our audits contain findings and that's our entire existence, is based on fixing things going forward — identifying problems and suggesting how to fix them," he said. "Those are suggestions to the legislators for changes."

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