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500 block of South State Street in Belvidere before 1907

Achieving Endless Possibilities Means Killing Zombie Ideas

By David Larson

Growth in Belvidere during its first 50 years (1835 to 1885) was explosive. By the 1880s, Belvidere became electrified, Telephone and telegraph had been installed, and a railroad stop established. The footprint of the city was firmly established. Many of the buildings we call Belvidere had been built, including those in this picture. From the first settler to a population of 3,500, it is remarkable what was achieved in the 50 years before 1885. These achievements established the foundation for modern Belvidere. This week's picture represents achieving a bustling city where the possibilities were endless.

Immigrants and migrants continued to flow into the city from 1885 to 1900. The population doubled in 15 years most likely because of the growth of the National Sewing Machine Company, which moved its headquarters to Belvidere. During that period, building continued in the center of the city. Creative brickwork and ornate, Greek-inspired cornices were unique features of soundly-built buildings capable of lasting for centuries. Fragile, early, wooden buildings and fires caused others to be erased forever. Many of these well-built buildings are under appreciated today.

Over the following 50 years (1900 to 1950), the population of Belvidere grew only 30 percent. In the 1920s it even dipped a small

amount. By 1950, the population in Belvidere had reached 9,422. Business were locally owned, and with a homogeneous population of Northern Europeans, life was predictable and settled. It was somewhere in this period that Belvidere stopped growing. It is often looked at nostalgically as being a golden period to be emulated. Life was settled and no longer as dynamic as it was in the 19th century.

By the 1950s, a movement began that changed downtown Belvidere slowly but steadily for the rest of the century. Some very significant buildings were lost. Even more significantly, modifications to the facade of buildings in the central business district built before the turn of the century made the biggest impact.

Artificial coverings that permanently modified the original character of these buildings have created a predicament for the city. Comparing this picture to those changes shows how Belvidere's central business district is something akin to someone with no sense of how to dress appropriately. When the more recent coverings began to wear away, restoring the original look of these buildings has become a challenge for city leaders. These random modifications to facades clash, looking like afterthoughts, and deteriorating cornices and interiors are left in varying degrees of neglect.

According to urban planning experts, the originality of Turn-of-the Century Architecture and the walkability of a city, as it was in the 19th Century, often create a highly desirable urban environment. It is a good investment for the city to find its way back so that it will not become or

resemble a slum. Restoration makes the future of the city brighter and attracts positive future growth, conducive to a high quality of life.

The government of the City of Belvidere realizes this, as well as the planners it hired to help the city create a new Comprehensive Plan. Achieving this kind of revival, urban renewal is no small part of the plan. The City of Belvidere has for some time had a 10-Year Historic Preservation Plan in place to achieve this, but the starting point has been repeatedly pushed back. Belvidere's unique, mid-continental position on Interstate 90, located between Rockford, O'Hare Airport, and Chicago, makes the decisions the community makes from this point going forward exponentially more important. Reflection and calculation are not as simple as pushing an "easy button," no matter what authority figure is saying it is a good idea.

There is no shame in getting it right and letting go of zombie ideas.

Recently the City of Paris has committed to making the Seine River swimmable in time for the Olympics. The Seine in Paris is downstream from Belvidere's Sister City, Vaux-Le-Penil. Should this be our plan as well?

Not unlike the 19th Century, it takes money to make things happen. But unlike the 19th Century these buildings, originally products of a market economy, have become victims of the market economy.

These buildings are tangentially everyone's buildings because they are the corner stones of our heritage. How they are or are not preserved will define us in the future.

Recession Fears Subsiding, State Forecasts Firm, and Steady Growth

Legislature's revenue estimate closely mirrors governor's proposed spending plan

By Jerry Nowicki Capitol News Illinois

The state's two main fiscal forecasting agencies agree: Illinois' finances will see a strong close in the final 3 1/2 months of the fiscal year before things tighten a bit next year.

It's a picture laid out in Gov. JB Pritzker's budget proposal last month, and it got a vote of confidence Tuesday from the legislature's fiscal forecasting body, the Commission on Government Forecasting and Accountability.

"So looking into fiscal year 25, what are we seeing? There is some concern going forward that the economy, or not necessarily the economy, but the revenues are slowing down," COGFA revenue manager Eric Noggle said at the annual revenue briefing to the bipartisan commission of lawmakers.

Still, COGFA staff noted general nationwide fears of a recession have subsided, and the scope of the potential slowdown is reflected in Pritzker's proposed spending plan for the upcoming fiscal year.

"During our last annual revenue meeting, we mentioned that many of the economic firms were still forecasting such a chance of a recession," COGFA executive director Clayton Klenke

said. "But we mentioned that the data that we saw coming in month to month gave us greater confidence that the economy would continue to chug along. And that is what we have continued to see."

COGFA's revised revenue estimates expect the current fiscal year to end with \$52.6 billion in revenue, or about \$2 billion ahead of what lawmakers budgeted for last May.

That estimate tracks closely with the revenue estimate released by the Governor's Office of Management and Budget in February. The GOMB estimate was about 0.7 percent, or \$374 million, below COGFA's updated projection.

Current-year revenue estimates have been driven upward by strong economic performance, as seen by an annual transfer from the state's income tax refund fund that exceeded expectations by \$255 million. Larger than expected transfers from that fund are a general indicator that individual household incomes are performing strongly, driven by such factors as strong stock market or interest gains in the previous fiscal year.

But state coffers also saw about \$881 million in unexpected one-time revenues this year, according to COGFA. That includes \$633 million received from the federal government as reimbursement for Medicaid services the state failed to collect in previous fiscal years.

Because those one-time sources are not expected to repeat, COGFA is expecting revenues to decrease to about \$52.1 billion in the fiscal year that begins July 1.

That's \$916 million below GOMB's estimate that was included in Pritzker's budget proposal. But Pritzker's plan also anticipates raising more than \$1 billion in additional revenue through tax law changes, including more than doubling the state tax on sports betting and extending a cap on a tax credit for net operating losses that businesses can claim.

Factoring in those changes, COGFA's estimate would be about \$182 million above what the governor's office projected in February – a difference of just 0.3 percent.

Benjamin Varner, COGFA's chief economist, said the state's economic projections are largely based on data from the financial analytics group S&P Global.

S&P projected a 55 percent likelihood that the economy will progress "with firm but slowing growth." It projected a 30 percent likelihood of a "pessimistic" scenario which would entail "a short, two-quarter recession." A more optimistic scenario, marked by "stronger consumer demand and more banking support," was given a 15 percent likelihood.

Noggle noted sales tax revenues are a main area of concern, driven by a slowdown in "big item purchases." He said that was a result of the federal reserve keeping interest rates high, which discourages borrowing.

Growth in sales tax has also slowed as federal stimulus funds have waned, he said, and consumers are slowly moving back toward pre-pandemic trends of spending more money on untaxed services than on taxable goods. Wages and employment are still growing in Illinois, but at a slower pace than one year ago.

Sen. Elgie Sims, D-Chicago, noted Illinois' recent string of revenue over performance is at least partially attributable to the fact that lawmakers have adopted conservative

revenue estimates.

"In these times of uncertainty, if things go bad, it could go really bad," Noggle responded. "And I think it's our responsibility to not provide a number that is too optimistic or too pessimistic."

Caution, Noggle noted earlier in the meeting, is one reason COGFA did not update its personal income tax estimates for the current fiscal year. April and May have generally been volatile and difficult to predict as far as state revenues go, he noted.


But Noggle said his "gut" tells him an upward revision in that category could still be on the horizon.

"Just personally doing my own taxes and talking to my father-in-law and my dad, that all three of us have had to pay more taxes than we expected," he said. "But the good news is, that's because the higher interest income that we've gained from our savings accounts and our CDs and stuff like that. So if that is the same case throughout the state, which it probably will be, I think revenues will turn out to be pretty good from final tax payments in this fiscal year."

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OBITUARIES

- Sandra "Sandie" Binka, 54, March 18, 2024
- Paul Hale, 89, Belvidere, March 15
- Glenda Hartje, 79, Cherry Valley, March 12
- Danny Sullivan, 90, Belvidere, March 17



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Pritzker Agency Heads Questioned About \$1.1 Billion Revenue Proposals

Corporate operating losses, sportsbooks profits among subjects of tax changes

By Jerry Nowicki Capitol News Illinois

Gov. JB Pritzker's revenue and budget directors took questions from a legislative panel Thursday on his proposals to generate another \$1.1 billion in the upcoming fiscal year through various tax changes.

Pritzker's proposed spending plan anticipates \$52.9 billion in revenue, with new funds raised by increasing certain corporate tax rates, lowering personal and business income tax deductions and making other tax changes.

Corporate net operating losses

Pritzker's main revenue-generating proposal looks to raise \$526 million by extending a cap on corporate net operating losses that businesses can claim on taxes.

Current law allows businesses to claim up to \$100,000 in losses on taxes, but it's set to expire this year. Pritzker proposes extending the cap in fiscal year 2025, which begins July 1, but also increasing it to \$500,000.

"The idea is that they will not be able to use those losses to reduce revenue," Illinois Department of Revenue Director David Harris told the House Revenue and Finance Committee on Thursday. "So they're limited. And thus, since they're limited in terms of using those losses to reduce revenue, that revenue is going to be now taxed."

Harris said roughly 1 percent of corporations, or 1,175, are likely to be affected by the cap. That means the rest of the roughly 101,000 businesses would not have claimed enough losses for the cap to have affected their tax liability.

Sports betting tax hike

The governor proposed raising another \$200 million by upping the tax rates paid by sportsbooks to 35 percent from 15 percent. When the General Assembly legalized sports betting in 2019, lawmakers dedicated all revenue from it to building infrastructure projects. But the governor's plan would direct all extra revenue generated by the increase to the state's General Revenue Fund.

Rep. Bob Rita, D-Blue Island, one of the architects of the original sports betting legalization plan, questioned the logic of the move.

"Wouldn't it make more sense to keep this under the capital fund, so that we fully fund the projects that we've been trying to get out the door?" he asked.

Pritzker's Office of Management and Budget Director Alexis Sturm responded that video gambling and cigarette taxes that also fund infrastructure have outperformed expectations.

"The revenues that are coming into the capital projects fund have been sufficient to cover the debt service needs out of that fund," she said, adding that new casino licensing fees and other casino revenues fund "pay-as-you-go" projects that don't require borrowing.

Cap on retailers discount

Another proposal would generate \$101 million by capping Illinois' so-called "retailers discount." Under state law, retailers receive a discount of 1.75 percent of the sales tax they collect as reimbursement for their efforts to collect them. The governor's change would cap the amount claimed at \$1,000 per month.

"We are currently – in terms of the amount of money that is provided under the vendors discount allowance – we are the most generous in the nation," Harris said, later noting that "virtually every state has some sort of a limit."

Harris said only "2 to 3 percent" of retailers would be affected by the cap. But upon questioning from Rep. Tim Ozinga, R-Mokena, he added the change would have "a significant impact on very large retailers."

The Illinois Retail Merchants Association, however, has pushed back against the administration's assertions.

"Contrary to claims, this proposal does not just target large retail stores but would impact retailers of all sizes, from independent grocers to the corner hardware store," Illinois Retail Merchants Association President and CEO Rob Karr said in a news release.

The proposal would also generate \$85 million for local governments.

Road fund transfer

The governor also proposes raising \$175 million by transferring some public transit expenses to the Road Fund, freeing up money in the state's General Revenue Fund.

Sturm assured committee chair Rep. Kelly Burke, D-Chicago, that the use of Road Fund money for public transportation is allowable under the state's "lockbox" amendment. Voters approved the lockbox amendment in November 2016, limiting the state to spending revenues generated by the motor fuel tax and transportation-

related fees for transportation-related purposes.

Pritzker's other revenue proposals include:

- Raising \$25 million by distributing a portion of a tax on real estate transfers to the general fund instead of the Open Space Land Acquisition and Development Fund, which funds parks and recreation projects.

- Raising \$93 million by adjusting the standard deduction amount to a lower level than would be used under current law. The deduction claimed by millions of Illinoisans would be capped at \$2,550, rather than increasing to \$2,775 as it was slated to, due to inflation.

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Mayor Pushes to Lower Garbage Costs

By David Larson

Citing inflation and phone calls he has received from taxpayers, Mayor Clint Morris wants to lower the cost of garbage collection in Belvidere.

Morris' strategy was to request bids for a city-wide, single-hauler plan with the hope of securing better rates. Choosing a different garbage hauler will no longer be permitted under the plan. However, households could opt out of garbage collection, if they choose to manage their garbage on their own.

A number of requests were sent to various scavengers. The request for bids included only single family and duplex homes within the city limits. Multifamily housing, commercial, and industrial users were not included in the proposal.

Two proposals were received, and both differed from the original specifications.

Rock River Disposal offered the most competitive proposal. Landscaping material and recycling were included in weekly pickup service. The fee would be \$25.35 per month with a \$3.00 discount for seniors. The bid called for an annual increase of 3.5 percent.

Both bids appeared to be less than cost that residents are presently paying. One council member said the Rock River Disposal Bid would save her household about \$15 per month.

Other council members questioned if competition in the marketplace would provide better service for slightly higher fees. After discussion, Belvidere City Council voted to begin negotiations with Rock River Disposal by a vote of 5 to 4.

Details of the final contract specifications will be established before a final vote of the council.



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House Panel Opens Hearings on Pritzker's Health Insurance Reforms

Bill seeks to reduce denials of coverage, improve provider networks

By Peter Hancock Capitol News Illinois

A panel of Illinois lawmakers began hearing testimony Wednesday on Gov. JB Pritzker's proposals for sweeping changes in the state's health insurance industry.

The changes, which Pritzker first unveiled in his State of the State address in February, would limit the ability of companies to deny claims or steer patients toward cheaper, and possibly less effective, treatments. They are contained in an amendment to House Bill 5395.

They include banning prior authorization requirements for people to receive in-patient treatment at a psychiatric facility as well as all forms of so-called "step therapy" for prescription drug coverage. Step therapy refers to the practice of requiring a patient to try one or more cheaper, alternative medications before being allowed to access medications prescribed by their doctor.

Other changes in the plan include requiring insurance companies to publicly post the types of treatments and therapies that do require prior authorization; requiring them to maintain accurate lists of the providers who are in their networks; and banning the sale in Illinois of short-term, limited duration insurance plans that don't meet the minimum standards under the federal Affordable Care Act.

Emily Miller, a senior advisor in Pritzker's office, tried to assure the House Human Services Committee Wednesday that the administration was not waging war against the health insurance industry.

"Insurance has a role to play, and I'm not here to demonize the insurance industry," she said. "I am here, though, to say that it is time for consumers to have a say in how insurance companies are administering their health care plans. And we want to make sure that consumers are protected."

During the hearing, the committee heard personal stories from individual patients and their families, including some legislators, who spoke about their experiences having claims denied by their insurers.

Among them was state Sen. Patrick Joyce, D-Essex, whose son was born with a rare heart malfunction that requires treatments for which he needs prior authorizations. He also had a daughter who died following a long battle with leukemia.

"We had her stay four days in the hospital because we couldn't get a nausea medication that we knew worked after chemo (round) two," he said. "We couldn't get it authorized in chemo (round) three. Very frustrating. Four days in the hospital, and I'm not sure how that saves somebody money."

Dr. Mary Dobbins, a pediatrician and psychologist who is a past president of the Illinois Chapter of the American Academy of Pediatrics, testified about what she called a "mental health crisis" among children and youth in the United

States. She said the crisis has been "artificially magnified by the requirements that tie up our time, our clinical time."

"I've had multiple patients who destabilized because medicine they'd been doing well on was now denied, and the parents couldn't afford to pay for it out of pocket," she said. "The appropriate level of care is commonly denied."

But Lori Reimers, who represents the Pharmaceutical Care Management Association, a trade association for pharmacy benefit managers, argued that practices like step therapy and prior authorization requirements are important to control costs. Without them, she said, businesses couldn't afford to offer health benefits to their employees.

"Insurance cards are not magic wands that simply make going to the hospital or going to the pharmacy more affordable," she said. "There is incredible work in negotiating those costs between hospitals, physicians – both medical and behavioral – (and) drug manufacturers, all through a sophisticated and, yes, very complicated network of tools. Without these tools, costs cannot be negotiated down and eventually insurance is no longer attainable."

Speaking at a news conference after the hearing, Pritzker brushed aside suggestions that his proposals would result in higher costs for consumers.

"Nobody's getting rid of broad cost controls here. That is not what this is about," he said. "There are specific things – and we've done this before, this is not unusual – there are specific things where insurance companies are taking advantage of the power that they have. And we're simply saying, 'You've got to be more reasonable,' that there are situations in which you can't, and shouldn't, stop people from getting the health care that they need on the spot."

The committee took no action Wednesday, but Chair Anna Moeller, D-Elgin, said the committee plans to hold more discussions and could vote as early as next week to advance the bill to the full House.

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Illinois High Court Asked to Review Law Limiting Venue In Constitutional Challenges

New law limits cases to Cook, Sangamon counties

By Peter Hancock Capitol News Illinois

The Illinois Supreme Court is being asked to decide on the constitutionality of a new state law that says constitutional challenges to state laws and actions can only be filed in Cook or Sangamon counties.

Attorney General Kwame Raoul's office on Monday filed an appeal directly to the Supreme

Court after a Madison County judge last week ruled that the law violated the due process rights of one plaintiff in a lawsuit in that jurisdiction.

Last year, the General Assembly passed House Bill 3062 with only Democratic support, and Gov. JB Pritzker signed into law June 6. It came in response to the large number of constitutional challenges that were filed in multiple jurisdictions challenging Pritzker's COVID-19 mitigation orders, as well as a law ending cash bail in Illinois and the state's 2021 assault weapons ban.

During debate on the bill last year, Senate President Don Harmon, D-Oak Park, accused plaintiffs in those cases of "forum shopping" in order to have their cases heard by judges friendly to their cause. The attorney general's office complained that its resources were being stretched thin by having to defend those cases in courthouses scattered throughout the state.

In a March 4 ruling, however, Madison County Circuit Judge Ronald J. Foster said the new law imposed even more of a burden on at least one plaintiff in his court, and he struck it down as unconstitutional.

The case at issue there involved a constitutional challenge to another recent gun law passed by the General Assembly, the Firearm Industry Responsibility Act, which subjects gun dealers and manufacturers to civil penalties for violations of the state's consumer protection laws.

Just days after that law took effect, Piasa Armory LLC, a gun store in Alton, filed suit in Madison County challenging its constitutionality. The state then sought to move the case to either Sangamon or Cook County, but the gun store objected and argued that the law limiting where such cases could be filed should be overturned.

In his decision, Foster wrote the law was unconstitutional as it applied to Piasa Armory because moving the case to either Sangamon or Cook County would severely inconvenience the plaintiff. And even if the court proceedings were conducted remotely via Zoom or any other videoconferencing platform, he said, they could just as easily be conducted in Madison County as Sangamon or Cook County.

As of Monday afternoon, the Supreme Court had not yet issued a schedule for hearing the case.

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After Being Rebuffed By Regulators, Utilities File Slimmed-Down Spending Plans

Consumers likely to pay more each month for infrastructure improvements

By Andrew Adams Capitol News Illinois

State regulators are once again considering massive electric utility spending plans that would affect the state's climate goals – and 5.4 million electric customers' monthly bills – after rejecting previous versions late last year.

The Illinois Commerce Commission forced the state's two major electric utilities, Commonwealth Edison and Ameren Illinois, back to the drawing board in December when it rejected the companies' multi-year grid plans on a 4-1 vote. The rare split decision cited a lack of transparency and unclear benefits to customers among other reasons for the rejection.

The plans – products of the state's Climate and Equitable Jobs Act – propose billions of dollars in spending and lay out the companies' plans for supporting the state's climate goals, including the transition away from greenhouse gas emitting energy generation over the next 20 years. The ICC is now reviewing the plans in a process likely to last the rest of the year.

Consumer advocates who cheered on the ICC's decision to limit rate increases last year say they're also reviewing the plans, which propose less spending than the ones that were rejected last year.

ComEd is asking for \$7.6 billion in spending on grid improvements, a 10.7 percent decrease from their rejected plan. Ameren is seeking \$1.88 billion in capital spending, about a 15.7 percent decrease from its previous request. The plans also include the companies' operational spending, which would be similar to current levels.

Along with the grid plans, the two utilities are also filing rate plans to formalize the changes to customer rates and lay out some unrelated expenses.

In December, because the ICC lacks the authority to reject rate plans, the commission amended the utilities' original filings and only approved the portion of the proposed changes to customer rates that didn't involve grid spending. In a move praised by consumer advocates, the ICC tamped down the companies' proposed profit margins from a 10.5 percent return on equity to below 9 percent for both companies.

"We heard the Commissioners' concerns and have worked diligently these past three months to create a plan that is responsive to their feedback while positioning ComEd to help the state achieve its clean energy and equity goals," ComEd President and CEO Gil Quiniones said in a news release.

In its latest ICC filing, ComEd is proposing increasing residential customer bills by an average of \$3.74 per month next year, with smaller increases in subsequent years. By 2027, the average residential customer could be paying about \$92 more per year than they would be otherwise.

Ameren, which serves about 1.2 million electric customers, has not filed its rate plan. But based on the company's grid plan, rates are likely to be considerably lower than in their original filings, which would have raised annual residential costs by between \$200 and \$400 depending on electric use, according to public notices published early last year.

The updated filings, according to Environmental Law & Policy Center senior attorney Brad Klein, are a "major, major milestone" to getting utilities on track to support state climate goals.

The types of projects outlined in the company's filings include plans related to solar energy, electric vehicles, battery storage, automating electricity distribution and making infrastructure more resilient to the impacts of climate change.

Klein noted he sees some efforts outlined in the plan as beneficial but hard to quantify, such as equitable access to solar energy. Other projects, like proposed upgrades to ComEd's internet connections, might need to be scaled down to make the plans more affordable for consumers, he said.

"These all look like good projects, but there's an overall cost at the end of the day," Klein said.

In December, ICC Chair Doug Scott said the commission "cannot determine" if ComEd's original plan was cost effective based on the information contained in the plans, later echoing the finding for Ameren's plan as well.

The commission found the original plans lacked sufficient evidence that they would benefit low-income and traditionally disadvantaged communities – a requirement of CEJA – and that the plans didn't demonstrate how the utilities would keep monthly bills affordable.

Both utilities explicitly responded to those criticisms in their revised filings, including more in-depth calculations that suggest most of the benefits of grid modernization and clean energy will go toward historically disadvantaged and low-income communities.

Since December, utilities have reworked the math they used to demonstrate their plans' benefits and scaled back some spending.

"That has led to real savings," Klein said.

One of the major themes of Ameren's revisions, according to Ameren's vice president for regulatory policy Matthew Tomc, is lowering the rate of capital spending. He said that was in response to feedback from advocates and the ICC's December decision.

"We really see the approval of this plan as critical to providing reliable and affordable service to our customers as well as achieving the clean energy objectives of CEJA," Tomc told Capitol News Illinois.

But he noted while the company reduced the spending in this plan by over \$400 million, the projects that were cut or reduced might come back in future plans.

"Going forward, we're going to look to the potential need to increase those investment levels," Tomc said.

Consumer watchdogs are still analyzing the full details of the revised plans.

"That's kind of what we're really curious to see in the filing: Are the utilities explaining what

they did originally and using different terms or are they actually changing what they're doing?" Sarah Moskowitz, head of the consumer advocacy group Citizens Utility Board, told Capitol News Illinois.

While CUB lawyers had not fully reviewed the filings as of Friday, Moskowitz said based on conversations she's had with utility officials, she expects to support some of the revisions to the grid plans.

"But there will remain sticking points that we'll probably oppose," Moskowitz said.

The ICC also admonished the companies in December for failing to be transparent in their planning process. In response, both utilities held meetings with community members and advocacy groups earlier this year. Company officials also held weekly meetings with each other to discuss how to handle revisions to their grid plans.

This engagement strategy, and the ICC's rejection of earlier plans, was met with praise from some of those involved. Klein noted "the process is working well."

"I think we've made a ton of progress," he said.

Now, the ICC will consider whether the companies' arguments meet the requirements laid out in state law. Regulators are expected to issue a ruling in these cases by the end of the year, after hearing testimony from consumer and environmental advocates, as well as from staff at the ICC and the Illinois attorney general.

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ASSUMED NAMES

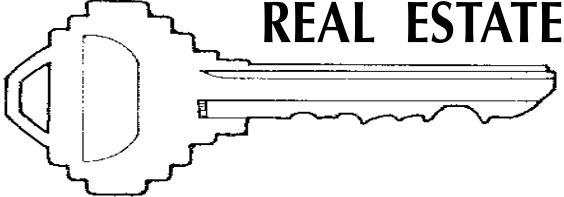
STATE OF ILLINOIS COUNTY of BOONE COUNTY
 ASSUMED NAME CERTIFICATE OF INTENTION
 No. DBA4188 - The undersigned person(s) do hereby certify that a LANDSCAPING business is or is to be conducted or transacted under the name of ANGEL'S LANDSCAPING that its location is or will be 2860 BE VER VUE Rd., in Belvidere, in the County of Boone County, State of Illinois, and that the true or real name(s) of the person(s) owning, conducting, or transacting the same with the post office address or address of said person(s) is shown below.
 Phone Number: 847-477-9341
 Juan Jose Ochoa Sr., 2860 BE VER VUE Rd., Belvidere, Illinois 61008
 I, Julie A. Bliss, County Clerk And Recorder of Boone County, in the State aforesaid, do the hereby certify that the within is a true and correct copy of an Assumed Name Certificate on file in my office. Dated: March 13, 2024
 Julie A Bliss, County Clerk and Recorder
 Published in Boone County Journal 03/21,28 04/04 P.

STATE OF ILLINOIS COUNTY of BOONE COUNTY
 ASSUMED NAME CERTIFICATE OF INTENTION
 No. DBA4187 - The undersigned person(s) do hereby certify that a CONSULTING business is or is to be conducted or transacted under the name of BISCONTI CONSULTING that its location is or will be 910 Taylor Ridge, in Belvidere, in the County of Boone County, State of Illinois, and that the true or real name(s) of the person(s) owning, conducting, or transacting the same with the post office address or address of said person(s) is shown below.
 Phone Number: 262-227-8751
 Frank E. Bisconti Jr., 910 Taylor Ridge, Belvidere, Illinois 61008
 I, Julie A. Bliss, County Clerk And Recorder of Boone County, in the State aforesaid, do the hereby certify that the within is a true and correct copy of an Assumed Name Certificate on file in my office. Dated: March 8, 2024
 Julie A Bliss, County Clerk and Recorder
 Published in Boone County Journal 03/14,21,28 P.

CHANGE IN CERTIFICATE OF OWNERSHIP OF
 BUSINESS PUBLICATION NOTICE
 Public Notice is hereby given that on March 15, A.D. 2024, a certificate was filed in the Office of the County Clerk of Boone County, Illinois, concerning the business known as PROFESSIONAL CLEANING SERVICE, located at 1480 HAZELWOOD DR., BELVIDERE, IL 61008, which certificate sets forth the following changes in the operation thereof: ADDITION OF OWNER- KAREL RODRIGUEZ, 1480 HAZELWOOD DR., BELVIDERE, IL 61008
 Dated this 15th day of March, A.D. 2024
 Julie A. Bliss
 Boone County Clerk
 Published in the Boone County Journal 03/21, 28 04/04 P.

STATE OF ILLINOIS COUNTY of BOONE COUNTY
 ASSUMED NAME CERTIFICATE OF INTENTION
 No. DBA4188 - The undersigned person(s) do hereby certify that a LANDSCAPING business is or is to be conducted or transacted under the name of ANGEL'S LANDSCAPING that its location is or will be 2860 BE VER VUE Rd., in Belvidere, in the County of Boone County, State of Illinois, and that the true or real name(s) of the person(s) owning, conducting, or transacting the same with the post office address or address of said person(s) is shown below.
 Phone Number: 847-477-9341
 Juan Jose Ochoa Sr., 2860 BE VER VUE Rd., Belvidere, Illinois 61008
 I, Julie A. Bliss, County Clerk And Recorder of Boone County, in the State aforesaid, do the hereby certify that the within is a true and correct copy of an Assumed Name Certificate on file in my office. Dated: March 13, 2024
 Julie A Bliss, County Clerk and Recorder
 Published in Boone County Journal 03/21,28 04/04 P.

REAL ESTATE



IN THE CIRCUIT COURT OF THE 17TH
 JUDICIAL CIRCUIT
 COUNTY OF BOONE - BELVIDERE, ILLINOIS
CROSSCOUNTRY MORTGAGE, LLC, Plaintiff,
 vs. **23 FC 65**
JUSTIN MCCAY, AURORA BATTAGLIA, UNKNOWN OWNERS AND NON-RECORD CLAIMANTS, Defendants,
 NOTICE OF SALE
 PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure entered in the above entitled cause Intercounty Judicial Sales Corporation will on Thursday, May 2, 2024, at the hour of 12:15 p.m. inside the front entrance of the Boone County Courthouse, 601 North Main Street, Belvidere, Illinois 61008, sell to the highest bidder for cash, the following described mortgaged real estate:
 Commonly known as 731 RICHARDSON ST., BELVIDERE, IL 61008.
 P.I.N. 05-26-305-055.
 The improvement on the property consists of a single family residence. If the subject mortgaged real estate is a unit of a common interest community, the purchaser of the unit other than a mortgagee shall pay the assessments required by subsection (g-1) of Section 18.5 of the Condominium Property Act.
 Sale terms: 10% down by certified funds, balance within 24 hours, by certified funds. No refunds.
 The property will NOT be open for inspection.
 For information call Mr. Ira T. Nevel at Plaintiff's Attorney, Law Offices of Ira T. Nevel, 175 North Franklin Street, Chicago, Illinois 60606. (312) 357-1125. 23-02078 ADC F2
 I3240793
 Published in *The Boone County Journal* Mar 21, 28; Apr 4, 2024

IN THE CIRCUIT COURT OF THE
 SEVENTEENTH JUDICIAL CIRCUIT
 BOONE COUNTY, ILLINOIS
CITIMORTGAGE, INC., Plaintiff,
 vs. **2023 FC 2**
GILBERTO V. GONZALEZ 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 January 16, 2024, an agent for The Judicial Sales Corporation, will at 1:00 PM on April 18, 2024, 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 2354 MALMAISON ROAD, BELVIDERE, IL 61008
 Property Index No. 05-04-452-003
 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, in certified funds/or wire transfer, is due within twenty-four (24) hours. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court.
 Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale.
 The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information.
 If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g) (1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g-1).
 IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW.
 You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales.
 For information, examine the court file, CODILIS & ASSOCIATES, P.C. Plaintiff's Attorneys, 15W030 NORTH FRONTAGE ROAD, SUITE 100, BURR RIDGE, IL, 60527 (630) 794-9876
 THE JUDICIAL SALES CORPORATION
 One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-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. 14-22-06497
 Attorney ARDC No. 00468002
 Case Number: 2023 FC 2
 TJSC#: 44-112
 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.
 Case # 2023 FC 2
 I3240594
 Published in *The Boone County Journal* Mar 21, 28; Apr 4, 2024

IN THE CIRCUIT COURT OF THE
 SEVENTEENTH JUDICIAL CIRCUIT
 BOONE COUNTY, ILLINOIS
PNC BANK, NATIONAL ASSOCIATION Plaintiff,
 vs. **2023 FC 79**
JOHN C. MCKIRGAN 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 February 13, 2024, an agent for The Judicial Sales Corporation, will at 1:00 PM on April 1, 2024, 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 1019 WHITNEY BLVD, BELVIDERE, IL 61008
 Property Index No. 05-36-153-025
 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, in certified funds/or wire transfer, is due within twenty-four (24) hours. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court.
 Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale.
 The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information.
 If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g) (1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g-1).
 IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW.
 You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales.
 For information, examine the court file, CODILIS & ASSOCIATES, P.C. Plaintiff's Attorneys, 15W030 NORTH FRONTAGE ROAD, SUITE 100, BURR RIDGE, IL, 60527 (630) 794-9876
 THE JUDICIAL SALES CORPORATION
 One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE
 You can also visit The Judicial Sales Corporation at www.tjsc.com for a 7 day status report of pending sales.

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. 14-23-06549
 Attorney ARDC No. 00468002
 Case Number: 2023 FC 79
 TJSC#: 44-325
 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.
 Case # 2023 FC 79
 I3239314
 Published in *The Boone County Journal* Mar 7, 14, 21, 2024 PNN

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. 14-23-06549
 Attorney ARDC No. 00468002
 Case Number: 2023 FC 79
 TJSC#: 44-325
 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.
 Case # 2023 FC 79
 I3239314
 Published in *The Boone County Journal* Mar 7, 14, 21, 2024 PNN



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