

To be notified of new issues online, register at www.boonecountyjournal.com

Belvidere Accepts Appleton Road Federal Grant

By David Larson

A grant of \$1,666,279, credited by Mayor Clint Morris to Congressman Bill Foster's efforts, was unanimously accepted by the Belvidere City Council on May 6. The purpose of the grant is to design and engineer plans for a 4-lane bridge over the South Appleton Road railroad tracks. The estimated total cost of the design and engineering is \$2.6 million. The grant would be supplemented by a \$520,000 matching grant that Belvidere has applied for. This leaves \$424,000 in additional funding needed to complete the project when combining the matching funds and the grant.

The project will create a 4-lane route from 6th Street to West Locust Street on South Appleton Road with a bridge over the railroad tracks. This will connect the existing 4-lane sections of Appleton, and eliminate the grade crossing.

According to Finance Director Shannon Hansen, a second grant has been applied for that will cover the remaining \$424,000 and the \$520,000 matching amount. This grant has been applied for through Senator Dick Durbin's office, said Morris. If awarded Belvidere, will incur no expense for the design phase of the project.

Alderman John Albertini, Ward 1, asked if the second grant is denied, whether Belvidere was willing to match the initial \$520,000 grant, and if it chose not to pay the matching funds, would Belvidere lose the \$1.67 million grant. Morris responded that this would be the case.

Similarly, Alderman Dan Snow, Ward 2, asked what if we don't get the second grant. Will we raise tax the property tax levy to get the \$520,000? Morris stated that he would not support that.

Morris said he is 100 percent confident Belvidere will get additional funding for the project once the engineering is completed. The total cost for the 4-lane bridge is estimated to be \$32 million.

Morris explained further that Congressman Foster, being aware of recent industrial developments, understood that increased rail and truck traffic needs to be addressed in Belvidere. Foster originally provided a \$1 million grant for design and engineering, which Belvidere passed on because of the remaining financial cost to Belvidere for the project.

Morris stated that, in conversation with Congressman Foster, it would be highly likely that the remaining cost of the project will become available through grants once the design and engineering is completed.

Morris expressed his long-running concern over the issue of public safety, as well as the inconvenience caused by the Appleton Road bottleneck. He questioned why this improvement had not been done long ago.

Morris also stated that passenger rail would use these tracks, and "how that turns out we shall see."

NASA Launches 'Out of This World' Partnership with U.S. Ag

By Hannah Spangler FarmWeek

Working with NASA might seem out of this world, but a new program aims to show the public that NASA is in agriculture on Earth, not just in space.

On April 23, farmers, researchers and other stakeholders met at the University of Illinois for the inaugural NASA Acres Symposium.

"When you think about NASA, you think about launching rockets or launching satellites, but one of the biggest NASA programs is Earth Science," said Kaiyu Guan, founder of the Agroecosystem Sustainability Center at University of Illinois.

In March 2023, NASA Acres was established to bridge the gap between space and farms. The program aims to strengthen U.S. agriculture by answering some of the most pressing challenges facing the industry.

NASA Acres works with agriculturalists throughout the U.S. to see how NASA's resources can be used to help farmers.

Guan, who is also the chief scientist for NASA Acres, said the satellite Earth Observation based

Continued on page 2

Durbin Urges Educators to Sound the Alarm on For-Profit Colleges

This letter marks eleventh consecutive year Senator Durbin has taken message about the risks of for-profit colleges directly to Illinois education professionals

Press Release

As high school seniors finalize their postsecondary education plans for the upcoming school year on College Decision Day, U.S. Senate Majority Whip Dick Durbin (D-IL) is enlisting the help of Illinois high school principals, counselors, and teachers to warn college-bound students and their families about the risks associated with attending for-profit colleges.

In the past few years, the U.S. has experienced workforce shortages across various industries, including health care and education. Without a trained workforce, Illinois and the U.S. will continue to face labor shortfalls. As a result, the U.S. is poised to see negative economic consequences. In his letter, Durbin encouraged school leaders to guide students through the

Continued on page 2

Solar Investments Take Center Stage as Questions Loom on State's Renewable Future

Suburban manufacturer shows off industrial solar project with largest battery in the state

By Andrew Adams Capitol News Illinois

A manufacturer in the southwest suburbs of Chicago received \$2.6 million from electric utility Commonwealth Edison this week as part of a state program for generating its own electricity using solar panels and storing it in one of the largest batteries in the country.

But even as solar projects have boomed in Illinois in recent years, the head of the state agency responsible for approving renewable projects said changes to state law may be necessary to phase out fossil fuels by 2050.

G&W Electric Co., which installed a "microgrid" at its Bolingbrook facility, captures energy from the sun using eight football fields' worth of solar panels and stores the electricity generated in a vanadium redox battery built inside 20 shipping containers.

Company representatives hailed the state-of-the-art battery storage as a step toward resilience to storms and regular disruptions to the electric grid. The solar panels deliver electricity to the factory and keep the batteries charged, with the batteries designed to power the facility during an outage. The company's chairman and owner, John

Mueller, said that project has saved \$1.8 million in lost production time due to "microinterruptions" in the factory's electricity supply since it came online late last year.

The project received a record-high rebate from ComEd as part of the Distributed Generation Rebate program, which was created in 2017 by the Future Energy Jobs Act and expanded in 2021 with the Climate and Equitable Jobs Act. ComEd has given out \$130 million in rebates since the program was created.

Gov. JB Pritzker, speaking at G&W Electric on Monday, said that projects like this are a way that companies can "join the fight against climate change" and that the project was "setting a standard for solar investing."

This and other state programs have contributed to an explosion in the number of solar projects in the past 2 ½ years. Pritzker said on Monday that since the passage of CEJA, the state has doubled the percentage of its electricity production that comes from renewables.

"I'm very pleased about the direction that we're going," Pritzker said. "I obviously would like it to accelerate more."

The federal Energy Information Administration, which calculates renewable generation independently using a different methodology from the state, reported that in December 2023, the state produced about 15.2 percent of its energy from renewables, behind the national average of 20.9 percent.

The state's current goal is to have 40 percent of its retail electricity sales come from renewable energy by 2030.

Continued on page 7

NASA from page 1

data can be used to track and predict the impacts of weather and climate, pest damage, and soil tillage.

NASA satellite data can also be used to monitor nutrient loss and deficiencies and help farmers understand the impacts of practices like planting cover crops.

“We’ve been extensively working on crop nitrogen concentration,” Guan told FarmWeek. “We’ve started to have confidence that we can sense how much nitrogen has been absorbed by crops.”

Guan said that by integrating all available data, farmers can determine optimal management practices for rotation patterns, cover crop adoption and tillage methods. “This can help the whole system reduce nitrogen loss,” he said.

Alyssa Whitcraft, NASA Acres executive director and associate research professor at the University of Maryland, said although NASA has been involved with agriculture since the 1970s, there has been a disconnect between the data and the farmer.

But throughout the past decade, Whitcraft said NASA has focused more on connecting with farmers to find the data that helps them.

Whitcraft said one of the main objectives of the program is to ensure NASA Acres’ data can be integrated into some of the tools farmers already use. More than 30 agriculture and research groups, including Illinois Farm Bureau and U of

I, are helping the program achieve this goal.

“Whether farmers use a preferred system for visualization when they’re inside their combine or their sprayer, we would like our data and our tools to enrich that,” Whitcraft said.

The next step is to inform farmers that they can access findings, data and tools and continue to provide their input through NASAacres.org.

“We know that success is predicated on farmer involvement,” Whitcraft said. “Our mission, paid for by public dollars, is to support farmers in having a productive, sustainable and resilient system to support their rural communities for decades and generations to come.”

This story was distributed through a cooperative project between Illinois Farm Bureau and the Illinois Press Association. For more food and farming news, visit FarmWeekNow.com.

Durbin from page 1

enrollment process while informing them about the common and predatory ploys used by for-profit colleges to entice students.

“Although it is important for students to pursue postsecondary education, not all postsecondary institutions offer the same quality of education, job prospects, or potential to pay down student debt. For-profit colleges have a long history of deceiving students, especially low-income students and students of color, by falsely advertising a high-quality degree and well-paying job. In reality, these predatory schools offer students a low-quality, high-cost education that too often leaves students with student debt but no degree,” said Durbin.

These for-profit colleges enroll only eight percent of postsecondary students, but account for 30 percent of all federal student loan defaults. In today’s letter, Durbin provided Illinois educators with tools to support students in their decision making, including student outcome resources and lists of for-profit colleges that are the worst actors in the industry or are on shaky financial standing. These resources will help students make well-informed decisions about their higher education options.

“For-profit colleges charge higher tuition than public universities, which leaves students with higher debt loads. According to the Federal Reserve, students who attend for-profit institutions take on more student debt and are more likely to default on their student loans than those attending similarly selective public schools,” Durbin continued. “As of January 2023, nearly 780,000 borrowers had applied for discharge of their federal student loans from the Department of Education (Department), including 41,184 Illinois borrowers.”

Durbin concluded his letter with a plea to school leaders, urging them to steer students away from predatory for-profit schools and to consider high-

quality options like public and private nonprofit universities and community colleges.

“As a trusted voice in your school community, I encourage you to work closely with your local community colleges, public universities, and private nonprofit institutions to ensure students have information on quality, affordable postsecondary education options,” Durbin wrote.

This is the eleventh consecutive year that Durbin has written to Illinois educators and school leaders regarding the risks of predatory for-profit colleges. Organizations helping to distribute today’s letter include the Illinois Principals Association, Illinois Education Association, Illinois Federation of Teachers, Illinois Association of College Admission Counseling, Illinois Community College Trustee Association, National Education Association, American Federation of Teachers, and the National Association of College Admission Counseling.

Full text of the letter is available below:

Dear Principal/Teacher/Counselor:

It is again the time of year when you help students navigate their options for postsecondary education. This is an important task that helps set students up for college, their careers, and life. That is why I am asking for your help for the 11th consecutive year to ensure Illinois students receive accurate and up-to-date information about their options, including the risks associated with attending for-profit colleges.

I want to recognize you for your commitment to guiding students to pursue quality postsecondary options, especially this year, as the rollout of the Free Application for Federal Student Aid (FAFSA) has been delayed significantly. Additionally, you have continued to support students as our nation faces a youth mental health crisis, teacher shortages, and declining attendance rates. I appreciate your dedication to Illinois students and families.


In the past few years, our nation has experienced workforce shortages across various industries. For example, Illinois is projected to face a shortfall of up to 450,000 nurses by 2025, and in 2023, the Illinois State Board of Education had more than 3,500 unfilled full-time teaching positions. Without a trained workforce, Illinois will continue to face labor shortfalls.

Although it is important for students to pursue postsecondary education, not all postsecondary institutions offer the same quality of education, job

Continued on Page 3

OBITUARIES

- Cheryl Carlson, 75, Belvidere, May 3
- Jeanie Conklin, 101, Belvidere, May 4
- Frances (Fran) Eklund, 99, Belvidere
- Howard “Rusty” Kimball, 72, Harvard, Jan. 19
- Marlene Little, 82, Belvidere, April 18
- William Piper, 91, Marengo, April 19
- Shirley Shoemaker, 96, Genoa, May 5



REAL JOURNALISM FOR A REAL DEMOCRACY

Publisher/Editor	David C. Larson
Senior Writer/Editorial	Charles Herbst
Photography	Susan Moran

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.

Charles Herbst
Attorney At Law



Practice Areas:

- Wills and Trusts
- Tax Strategy
- IRS Representation
- Real Estate
- Wealth Planning
- LLCs and Corporate

Education:

- LL.M. (Masters in Tax Law) New York University
- B.S. Business, J.D. Law (cum laude) Indiana University

Experience:

- International Tax Associates, Director of Federal Tax Research
- Ernst and Young LLP, Manager; Writer, Washington National Tax Writing Center
- Private Practice in the local area for over 13 years
- Former chairman of the written publications committee of the Indiana State Bar Association.

Over 25 years of experience
With a comprehensive approach to tax management.

Licensed to practice before the Internal Revenue Service nationally and in state courts in Illinois.

345 Bienterra Trail, Suite 3, Rockford, IL 61107
815 484 9482

Durbin

from page 2

prospects, or potential to pay down student debt. For-profit colleges have a long history of deceiving students, especially low-income students and students of color, by falsely advertising a high-quality degree and well-paying job. In reality, these predatory schools offer students a low-quality, high-cost education that too often leaves students with student debt but no degree.

For-profit colleges charge higher tuition than public universities, which leaves students with higher debt loads. According to the Federal Reserve, students who attend for-profit institutions take on more student debt and are more likely to default on their student loans than those attending similarly selective public schools. One study found that students attending a four-year program at a for-profit college are more likely to use federal loans, take on larger debt amounts, default on their student loans, and experience worse labor market outcomes compared to students who pursue a four-year degree at a public institution.

While tuition at for-profit colleges is higher than tuition at public universities and colleges, for-profit colleges often fail to use their revenue for academic instruction or student supports. Instead, they outspend public and private nonprofit colleges in advertising and bombard students with misleading messages. The Brookings Institution found that for-profit colleges spend nearly \$300 per student on advertising, compared to approximately \$14 and \$66 per student spent by public and private nonprofit universities, respectively.

As of January 2023, nearly 780,000 borrowers had applied for discharge of their federal student loans from the Department of Education (Department), including 41,184 Illinois borrowers.^[1] Since 2021, the Department has discharged \$14.58 billion in federal student loans for more than one million borrowers who were defrauded by for-profit colleges. In 2022, the Department also reached a settlement to discharge an additional \$6 billion in federal student loans for 200,000 borrowers who attended 151 predatory institutions. Nearly all of the schools on the list are for-profit colleges.

From January 2014 to April 2023, 2,365 for-profit campus locations around the country closed, including 74 campuses in Illinois. In the last decade, several of the worst actors in the industry shuttered their doors, including Corinthian College, ITT Technical Institute, Westwood College, and Dream Center's Argosy University and Illinois Institute of Art. These companies

engaged in a variety of fraudulent and predatory practices, including falsifying job placement rates and pushing students into high-cost, private student loans that they could never pay back. When they abruptly closed, hundreds of thousands of students across the country—including thousands in Illinois—had their education disrupted and were left with student loans, no degree, and the inability to transfer credit.

While these bad actors are no longer in business, there are still multiple proprietary institutions that continue to prey on students. Nearly every major for-profit college company has been investigated or sued for deceptive practices. According to publicly available information, the following for-profit college companies and brands operating in Illinois or offering degrees exclusively online are currently or have been the subject of investigations or lawsuits by state Attorneys General and/or federal agencies; recently have paid millions as part of state and/or federal settlements for deceptive practices; or have been found guilty of fraud in a court of law:

- American Intercontinental University and Colorado Technical University—owned by Perdoceo Education Corporation (formerly Career Education Corporation)
- Ashford University—owned by University of Arizona and operating as University of Arizona Global Campus
- Capella University – owned by Strategic Education, Inc.
- Chamberlain University and Walden University, which are owned by Adtalem Global Education
- DeVry University, which was formerly owned by Adtalem Global Education
- Empire Beauty School
- Grand Canyon University
- Kaplan University—now known as Purdue University Global
- Lincoln Educational Services—operating in Illinois as Lincoln College of Technology
- University of Phoenix

Financial instability at for-profit colleges can be a first sign that a company or school is more likely to close. A number of for-profit institutions have been placed on Heightened Cash Monitoring (HCM)—a step the Department takes to provide additional oversight for institutions with financial or federal compliance issues. According to the most recent available public data, for-profit colleges operating in Illinois on the Department's HCM list include:

- American Academy of Art College
- Cannella School of Hair Design
- DeVry University
- Hairmasters Institute of Cosmetology
- John Amico School of Hair Design 2
- Northwestern College
- Oehrlein School of Cosmetology
- State Career College
- Taylor Business Institute
- Trenz Beauty Academy

Parents and students may look to a school's accreditation status to determine whether the school will result in a good return on investment. However, some accrediting agencies like the Accrediting Council for Independent Colleges and Schools (ACICS) had approved predatory institutions like Corinthian, ITT Tech, and Westwood College up until the schools' closure, despite clear

warning signs that these companies defrauded students. Although the Department has taken steps to hold for-profit colleges accountable, including terminating federal recognition of ACICS, history shows that a school's accreditation status is not always a reliable source of academic quality.

Rather than relying on a school's accreditation status, students and parents should look at student outcome data. Here is one data point I hope you will remember and explain to your students: for-profit schools enroll just eight percent of all postsecondary students but account for 30 percent of all federal student loan defaults. Students can find information about individual schools' student outcomes through the College Scorecard, which provides data on median earnings by field of study, graduation and retention rates, typical debt after graduation, and typical monthly federal student loan payments. It can be accessed at <https://collegescorecard.ed.gov>.

Students and parents also can look at student outcome data related to the Department's Gainful Employment (GE) rule. The GE rule acts as a guardrail against for-profit colleges that leave students with unaffordable debts relative to their earnings. Under the first year of GE disclosures, more than 98 percent of programs that failed the GE criteria were operated by for-profit schools. Of those that failed in Illinois, all were operated by for-profit companies. Although former Secretary of Education Betsy DeVos repealed this rule, the Biden Administration has released its final rule to reinstate it. As we await updated GE rule data, students still should ask schools for their GE disclosures for career education programs and use this information to compare their options. The most recent, available GE data for all career programs is available by clicking on "Download the Debt to Earnings data spreadsheet" at <https://studentaid.gov/data-center/school/ge>.

The GE data also typically reveal that a student's best option for career training programs is through a community college, which offers affordable, quality programs with credits that will almost always transfer to other schools. As a trusted voice in your school community, I encourage you to work closely with your local community colleges, public universities, and private nonprofit institutions to ensure students have information on quality, affordable postsecondary education options.

Thank you for all the work you do to support students and for sounding the alarm on the risks of students attending a for-profit college. Your advice can prevent students from signing up for a lifetime of debt. I encourage you to reach out to my office at 202-224-2152 if you have any questions.



Get instant cash for your **GOLD**

WE PAY HIGHEST PRICES

Belvidere Collectible Coins

880 Belvidere Rd.
Belvidere, IL
815-547-7111

Additional 10% off jewelry with this ad
Mon-Fri 10am - 5pm
Sat 10am - 2pm

Visit us Online at www.goldsilverjewelrycoin.com

**Be the first to
Read the Journal**

The Boone County Journal is available
Online at no cost
at boonecountyjournal.com

Leave your email and you
will receive a notice whenever
a new issue is posted on the website.

OFFICE SPACE FOR RENT
700 Logan Ave. about 600 sq. ft.
Off Stree Parking. \$450 per month plus
deposit call 815-547-3357

Pro Tree Care & Landscaping
Linda Johns owner

Over 30 years of service • 24 hr emergency service
General and Safety Pruning

Hedge and Shrub trimming • Tree and stump Removal
Spring and Fall cleanup • Firewood pickup and delivery

815-547-3345 jackoftrade81@mchsi.com

Democrats Flex Muscle to Kick Off Final Month of Session As Revenues Remain On Track

Forecasting agency says there's 'no April surprise' as month's haul meets expectations

By Jerry Nowicki Capitol News Illinois

With about three weeks to go before the Illinois General Assembly is scheduled to adjourn its spring legislative session, supermajority Democrats showed their strength this week as fiscal forecasters noted state revenues remain on track.

April is typically a make-or-break month for state coffers, as income tax filings can often yield higher- or lower-than-expected returns, affecting the current budget just as lawmakers sit down to approve a spending plan for the year ahead.

But for fiscal year 2024, which ends June 30, revenues are generally on track with where Gov. JB Pritzker's office predicted they would be in his February budget address. That means as budget negotiations enter the final stretch, any new state spending would largely rely on redistributing funds the governor proposed allocating elsewhere, rather than on new, unexpected revenues.

The Commission on Government Forecasting and Accountability, which is the legislature's fiscal forecasting agency, noted that April revenues finished \$373 million ahead of last year's output. But that's partially due to the month having two more weekdays to process tax collections this year.

"While this is welcomed growth to State coffers, the overall increase seen this month is largely in line with the Commission's latest forecast," Revenue Manager Eric Noggle said in the commission's monthly report. "In other words, there is no 'April Surprise' from final income tax payments contained in this month's numbers that will significantly modify this year's revenue outlook."

COGFA's current outlook anticipates the year to end with \$52.6 billion in revenue. That's about \$2 billion more than what lawmakers projected when they passed the fiscal year 2024 budget last May, and \$374 million more than Pritzker estimated in February's budget address.

But that doesn't mean lawmakers will have a sudden multi-billion-dollar revenue surplus to spend. Pritzker accounted for excess revenues in his budget proposal in February and planned for \$1.2 billion in supplemental spending.

Noggle, however, noted there's still room for the needle to move, but it doesn't appear likely.

"While some adjustments (both positive and negative) to individual revenue lines is possible, these potential changes may not necessitate an official revision, as it appears, at this time, that the bottom-line revenue totals will not see a significant modification," Noggle wrote in the report.

Pritzker, meanwhile, said on Wednesday he was encouraged by the revenue performance.

"We're always pleased, you know, to know that our revenues seem to be on track," he said, later adding, "I feel pretty good about where we are."

Pritzker also downplayed any concerns that the state's fiscal landscape was worsening after several years of revenue growth.

"People have made more of what I said in the State of the State (Address) than I think is appropriate," he said. "You know, it's a tight year. But this is not like, it's not like we're running a massive deficit and we need to panic about how we're going to balance the budget."

The governor's office is projecting about \$53 billion in revenue for the upcoming fiscal year 2025 when including several of Pritzker's proposed tax law changes, such as increasing the tax that sportsbooks pay and extending a cap on corporate net operating losses that businesses can claim on taxes. Factoring in those changes, the estimate is right on par with COGFA's latest projection.

Lawmakers are scheduled to adjourn on May 24 this year, but they have until May 31 to extend session without requiring a higher vote threshold to pass a budget in time for the July 1 start of the fiscal year.

Elections bill's hurried passage

This week also saw the first major muscle flex from the majority party in the final month of session. Democrats introduced a major elections bill Wednesday morning before clearing it through both chambers and sending it to the governor for his signature, all within 48 hours.

Rep. Jay Hoffman, D-Swansea, introduced Senate Bill 2412 making several changes to state election laws – most notably including a measure to protect incumbents. That change bars political parties from appointing a candidate to a legislative general election race if no candidate ran for the seat in the primary election.

Pritzker on Thursday described the measure as "actually an ethics bill," while Republicans accused Democrats of ethical failings for moving the measure with little time for substantive debate or public input. The governor signed the bill Friday morning.

Republicans in both chambers voted "present" on the bill in protest, while a handful of Democrats voted against it or skipped voting altogether.

House Minority Leader Tony McCombie, R-Savanna, noted at a news conference Wednesday that the GOP has grown accustomed to legislation moving with little public notice – but it usually happens closer to the General Assembly's end-of-May adjournment.

"But we don't understand the sense of urgency right now, unless the goal – the end goal – is to stifle the democratic process through the changes on slating candidates," she said.

The GOP contended the measure was specifically designed to block one candidate – former Edwardsville police chief Jay Keeven – from challenging Rep. Katie Stuart, D-Edwardsville, in November in the 112th House

district. Keeven filed his nominating petitions to the State Board of Elections on Thursday afternoon. Another candidate, Daniel Behr of Northbrook, filed petitions to run in the 57th House District, a race that Democrat Tracy Katz Muhl was otherwise slated to

face uncontested. Behr's petitions were filed six minutes after Pritzker's signature was recorded on the bill.

The state GOP noted in a news release at least one other candidate, a challenger to Democratic Sen. Mary Edly-Allen of Libertyville, had intended to seek ballot access under the now disallowed method as well. An official with the Senate Republicans' political arm confirmed that candidate had already been slated but hasn't turned in candidate petitions.

Democrats maintained the ballot slating change works for both parties and is an effort to prevent party powerbrokers from having more sway than voters.

The measure would also put three nonbinding referendum questions on the November ballot, crowding out citizen-led questions by hitting the statutory limit of three for a single election. Those questions would ask voters if they favor civil penalties for candidates who interfere with election workers' jobs, whether health insurance plans that cover pregnancy benefits should be required to cover in vitro fertilization, and whether the state should adopt an additional 3 percent tax on income over \$1 million to fund property tax relief.

The measure also moves back petition gathering and filing deadlines for the 2026 election cycle by 28 days, among other changes.

Capitol News Illinois is a nonprofit, nonpartisan news service covering state government. It is distributed to hundreds of newspapers, radio and TV stations statewide. It is funded primarily by the Illinois Press Foundation and the Robert R. McCormick Foundation, along with major contributions from the Illinois Broadcasters Foundation and Southern Illinois Editorial Association.

Capitol Briefs:

Senate advances elections bill, measure targeting 'predatory' lending. Pritzker says measure passed hastily by Democrats is 'actually an ethics bill'

By Peter Hancock & Hannah Meisel
Capitol News Illinois

A bill that would put more controls on certain kinds of high-cost loans to small businesses cleared the Illinois Senate Thursday.

Senate Bill 2234, known as the Small Business Financial Transparency Act, targets a relatively new kind of nontraditional lender in the credit market, online app-based financial service companies sometimes known as "fintechs."

Sen. Chris Belt, D-Swansea, the lead sponsor of the bill, said it is based on the federal Truth in Lending Act of 1968, which governs consumer loans. It requires nontraditional lenders to calculate and express the cost of the loan in terms of a standard annual percentage rate, or APR, even if the lender bases the loan around some other type of fee structure.

"There has never, ever been anything like the Truth in Lending Act on the commercial side," Belt said on the Senate floor. "And so what this legislation looks to do is mimic the Truth in Lending Act on the commercial side. It ensures small businesses receive consistent and transparent disclosures on the cost of small business financing."

At a news conference earlier in the day, credit reform advocates said in recent years, certain

Continued on Page 5



• Digital Color & Black & White
 • Multi Functional
 * Copy * Print * Fax * Scan
 * Service • Supplies • Toner
 Sharp ~ Canon ~ Toshiba ~
 Lexmark ~ HP ~ Xerox ~ Ricoh
 Sales Service
 815-608-1173 815-282-4002

Briefs

from page 4

fintech firms have targeted small and minority-owned businesses, especially those in lower-income communities, with predatory lending practices in which the borrowers end up paying much higher fees and interest rates than they were led to expect.

Horatio Mendez, president and CEO of the Chicago-based Woodstock Institute, said that when he worked in the private financial lending industry, he often asked nonprofit and community-based lenders what a typical small business owner was looking for when applying for a loan.

“And more often than not, the response was, these small business owners and entrepreneurs needed help refinancing out of predatory loans that they didn’t realize they had gotten into,” he said.

Senate Republicans opposed the bill, arguing its goal is to squeeze one particular kind of new, nontraditional lender out of the marketplace at the expense of larger, more traditional institutions.

“It will shrink the marketplace in Illinois, thereby giving fewer options to the small and medium-sized companies in our districts that need to borrow money,” Sen. Jason Plummer, R-Edwardsville, said. “It forces a lot of people out of the marketplace, and it gives a bigger chunk of the business to certain companies.”

The bill passed the Senate 36-19. It next goes to the House for consideration.

Advisory questions, ballot changes head to Pritzker

Democrats in the state Senate on Thursday approved a measure that would put three nonbinding referendum questions to voters on the November ballot, along with blocking established parties from putting candidates on the ballot if they did not go through the primary process.

Supermajority Democrats in the House quickly pushed Senate Bill 2412 through their own chamber the day before. Republicans in both chambers voted “present” on the bill in protest, while a handful of Democrats voted against it or skipped voting altogether.

Republicans criticized the bill as a targeted attempt to block a mid-cycle GOP opponent for Democratic Rep. Katie Stuart of Edwardsville, whose 112th House district in the Metro East did not see a Republican run in the March primary. Both parties have used the slating process to strategically place a candidate on the ballot if they perceive the winner of the other party’s primary as beatable.

The House Republicans’ political arm last month announced Jay Keeven, the former Edwardsville chief of police, would challenge Stuart in the November Election. On Thursday, the party apparatus panned the measure as the “Katie Stuart Protection Act” in a statement announcing Keeven had collected hundreds of signatures in order to file his nominating petitions with the State Board of Elections “within just 24 hours” of the bill’s passage in the House.

Senate President Don Harmon, D-Oak Park, said Republicans’ concerns about the measure’s quick introduction and passage in the middle of a campaign cycle were misplaced. He said the bill would “end a corrosive practice,” alluding to the use of slating by the former powerful Democratic House Speaker Michael Madigan, who’s awaiting trial on federal corruption charges unrelated to elections.

“I want to emphasize we’re not taking this away from Republicans; we’re taking this away from everybody,” Harmon said. “We Democrats won’t be able to slate candidates for the Senate

in any districts where your members are running unopposed. It’s a problem with the practice.”

One of the three nonbinding advisory questions that would be put to voters in November under the bill would ask whether they’d favor civil penalties for any candidate who “interferes or attempts to interfere with an election worker’s official duties,” providing kindling for Republican State Sen. Steve McClure, R-Springfield.

“It’s very ironic that a motion that contains a referendum on election interference actually interferes with a pending election,” he said. “That’s what this bill does.”

Asked at an unrelated event Thursday whether he’d sign the bill into law, Gov. JB Pritzker didn’t specifically answer but instead characterized the measure as “actually an ethics bill.”

“It really does make sure that we don’t have backroom deals to put people on the ballot and run as a result of, you know, some small group of people in a smoke-filled room making the choice,” he said. “To me, more transparency is better.”

In addition to the question about civil penalties for candidates who break election laws, voters would also be asked whether health insurance plans that cover pregnancy benefits should be required to cover in vitro fertilization and whether the state should adopt an additional 3 percent tax on income over \$1 million “for the purpose of... property tax relief.”

Capitol News Illinois is a nonprofit, nonpartisan news service covering state government. It is distributed to hundreds of newspapers, radio and TV stations statewide. It is funded primarily by the Illinois Press Foundation and the Robert R. McCormick Foundation, along with major contributions from the Illinois Broadcasters Foundation and Southern Illinois Editorial Association.

Democrats Muscle Through Changes to Ballot Access, Advisory Questions

Amendment was introduced and passed within hours

By Jerry Nowicki, Hannah Meisel & Peter Hancock

Capitol News Illinois

Supermajority Democrats in the Illinois House moved quickly Wednesday to push through a change to state election laws that partially limits ballot access and adds three nonbinding referendums to the 2024 general election ballot.

It’s a move that caused minority party Republicans to vote “present,” then walk off the House floor without even debating the measure,

while four Democrats voted against the bill that would amend ballot laws for the election cycle that is already underway.

Republicans were particularly critical of a provision that prohibits political parties from appointing a candidate to a general election ballot if no member of that party filed nominating petitions for the primary.

The minority party also criticized Democrats’ hasty movement of the proposed changes from introduction to floor passage. Rep. Jay Hoffman, D-Swansea, filed the amendment to an unrelated bill, Senate Bill 2412, Wednesday morning before it was quickly moved to committee for passage, then to the floor within hours. It now awaits action in the Senate.

House Minority Leader Tony McCombie, R-Savanna, noted at an impromptu news conference on a Capitol stairwell that the GOP has grown accustomed to legislation moving with little public notice – but it usually happens closer to the General Assembly’s end of May adjournment.

“But we don’t understand the sense of urgency right now, unless the goal – the end goal – is to stifle the democratic process through the changes on slating candidates,” she said.

At the same time the amendment was moving through the House, senators were being briefed separately on the proposed changes.

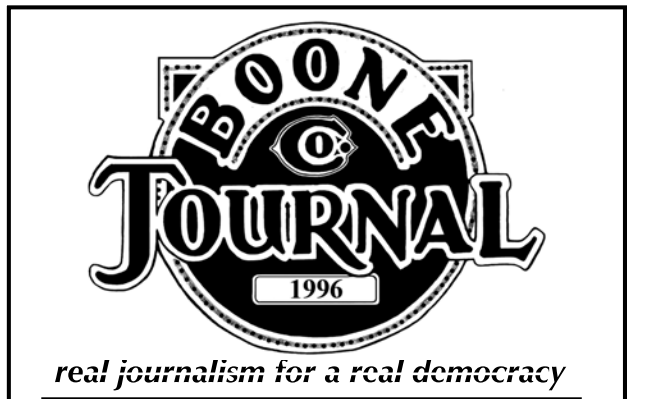
In the Senate Executive Committee, which meets one floor below the House chamber, Republican Leader John Curran, of Downers Grove, argued that changing the rules in the middle of an election cycle would be unfair to potential candidates who are operating under existing rules.

He also said such a move could add to what he called the public’s growing mistrust of the election system generally.

“There’s a lot of talk around the country about stealing elections,” Curran said. “And the faith

Continued on Page 7

ROOM FOR RENT: Belvidere: Nice furnished room w/ fridge, near downtown, bus stop, Aldi, Drug & Dollar Stores. No Sec. Deposit. \$102/wk. or \$430/mo. Call (815) 544-4466



Boone County License & Title
Stickers - Titles - Plates
We Are OPEN
 Bring your plate number

M-F 9-5 **419 S. State St. Bel**
Sat 9-1 **815-544-2075**



LEGAL NOTICES

Public Meeting Notice

Meeting Date: Tuesday, May 7, 2024 at 11:00 am
 Agenda Item: Expansion of Demand Response Service and Elimination of Fixed Route Service in Boone County
 Staff Contact: Erin Marshall, Boone County PCOM Grant Manager (EMarshall@boonecountyl.gov), Orlando Toatley, Rockford Mass Transit District Marketing and Communications Specialist (Otoatley@rmt.d.org)

Boone County Government in conjunction with the Rockford Mass Transit District (RMTD) will hold a public meeting on Tuesday, May 7th, 2024 at 11:00am at the Boone County Administration Campus located at 1212 Logan Ave., Belvidere, IL 61008.

The purpose of the meeting is to discuss the expansion of service hours for Boone County's Demand Response service from 8:00 am – 4:30 pm Monday – Friday to 7:00 am – 6:00 pm Monday – Friday and 8:00 am – 12:00 pm Saturday beginning July 1, 2024. The service expansion is for both the rural service areas of Boone County operated by the Boone County Council on Aging (BCCA) and the urban areas of Boone County operated by BCCA through a contract with the Rockford Mass Transit District (RMTD). In conjunction with the expansion of the demand response service, the limited fixed route service to Belvidere (RMTD Route 24) provided by RMTD will be eliminated effective July 1, 2024. It will be replaced by additional Boone County Demand Response service to RMTD's East Side Transfer Center (ESTC) at 725 Lyford Road, Rockford, IL. As part of the change, the additional fare to transfer between Boone County's Demand Response service and RMTD's fixed route service at the ESTC will be eliminated.

The public is invited to attend and comment. Interested persons may submit comments orally or in writing with respect to the service changes.

Any hearing-impaired person or person with limited English proficiencies wishing to attend the meeting may notify RMTD at 815.961.9000 or Otoatley@rmt.d.org at least one week before the scheduled hearing date so that accommodations can be made.

Published in *The Boone County Journal* May 9, 2024

LEGAL NOTICE

NOTICE OF PUBLIC HEARING

NORTH BOONE FIRE PROTECTION DISTRICT #3

NOTICE IS HEREBY GIVEN that a public hearing will be held on the Budget and Appropriations Ordinance for the fiscal year 2024-2025 for the North Boone Fire Protection District #3, Boone County, Illinois, at 7:00 p.m. on June 17, 2024, at a regular meeting of the Board of Trustees of the North Boone Fire Protection District #3, at the Fire Station located at 305 W. Grove Street, Poplar Grove, Illinois.

NOTICE IS FURTHER GIVEN that a tentative form of said Budget and Appropriations Ordinance will be on file and available for public inspection at the Fire Station located at 305 W. Grove Street, Poplar Grove, Illinois from 9:00 a.m. to 4:00 p.m. Monday through Friday beginning on May 16, 2024.

Published in *The Boone County Journal* May 9, 2024

NOTICE TO BIDDERS

Sealed Proposals for the groundwater monitoring of Belvidere Municipal Landfill #1 and Belvidere Municipal Landfill #2 in Belvidere, Illinois will be received at the office of the City Clerk, 401 Whitney Boulevard, Suite 100, Belvidere, Illinois 61008 until 9:00 AM local time, on Wednesday, May 22, 2024, and will be publicly opened and read at that time.

Specifications and Proposals forms may be obtained, by any qualified bidder, from the Department of Public Works, 401 Whitney Boulevard, Suite 200, Belvidere, Illinois 61008 between the hours of 8:00 AM and 5:00 PM, local time, Monday thru Friday.

The City Council reserves the right to reject any or all Proposals and to waive any technicalities.

Published in *The Boone County Journal* May 9, 2024

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

NOTICE OF PUBLICATION

In The Interest of: WILLOW DELGADO, minor
 No. 24-JA-1
 Stephon Harris (Father), All whom it may concern
 ALL WHOM IT MAY CONCERN:

Take notice that on APRIL 16th, 2024, a petition was filed under the JUVENILE COURT ACT by Atty. Tricia Smith, State's Attorney, 601 North Main Street, Belvidere, Illinois 61008, in the Circuit Court of Boone County entitled "In the Interest of Willow Delgado, minor; and that in the County Courthouse in Belvidere, Illinois, at 1:30/2:30 P.M. central daylight time on 06/06/2024 & 07/18/2024; or as soon thereafter as this cause may be heard, a hearing will be held upon the petition to have the child declared to be a ward of the Court under that Act. THE COURT HAS AUTHORITY IN THIS PROCEEDING TO TAKE FROM YOU THE CUSTODY AND GUARDIANSHIP OF THE MINOR, TO TERMINATE YOUR PARENTAL RIGHTS, AND TO APPOINT A GUARDIAN WITH POWER TO CONSENT TO ADOPTION. YOU MAY LOSE ALL PARENTAL RIGHTS TO YOUR CHILD. IF THE PETITION REQUESTS THE TERMINATION OF YOUR PARENTAL RIGHTS AND THE APPOINTMENT OF A GUARDIAN WITH THE POWER TO CONSENT TO ADOPTION YOU MAY LOSE ALL PARENTAL RIGHTS TO THE CHILD. Unless you appear you will not be entitled to further written notices or publication notices of the proceedings in this case, including the filing of an amended petition or a motion to terminate parental rights.

Now, unless you appear at the hearing and show cause against the petition, the allegations of the petition may stand admitted as against you and each of you, and an order or judgment entered.

Dated: April 30, 2024

Pamela Coduto, CIRCUIT CLERK

Published in *The Boone County Journal*: 5/9, 5/16, 5/23/2024 – C

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

JOSEFA CALDERON, Plaintiff

-VS- CASE # 2024-DN-5

ERIKA ROSA ORGANDO, Defendant

NOTICE OF PUBLICATION

Notice is given to you, ERIKA R. ORGANDO, Defendant that this cause has been commenced against you in this Court asking for DIVORCE and other relief.

Unless you file your response or otherwise file your appearance in this cause in the office of the Circuit Clerk of Boone County, Boone County Courthouse, 601 N. Main St., Belvidere, Illinois, 61008 on or before the 17th day of JULY, 2024 a Judgment or other relief as prayed for by the Plaintiff may be granted.

Dated: 5/1/2024

Pamela Coduto

Clerk of the Circuit Court

17th Judicial Court

Boone County, Illinois

Published in *The Boone County Journal* 5/9, 5/16, 5/23 (P)

IN THE COURT OF BOONE COUNTY, ILLINOIS COUNTY DEPARTMENT – CHANCERY DIVISION

PENNYMAC LOAN SERVICES, LLC, Plaintiff,

-v.- 23 FC 82

NANCY A LOVE; NANCY A. LOVE, AS TRUSTEE UTA DATED 08/21/2008 KNOWN AS THE NANCY A. LOVE DECLARATION OF TRUST; UNKNOWN BENEFICIARIES OF THE NANCY A. LOVE, AS TRUSTEE UTA DATED 08/21/2008 KNOWN AS THE NANCY A. LOVE DECLARATION OF TRUST; UNKNOWN OWNERS AND NON-RECORD CLAIMANTS, Defendants.

6370 Broadview Avenue, Belvidere, IL 61008

NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of foreclosure and Sale entered in the above cause on 2/21/2024, an agent of Auction.com LLC will at 12:00 PM on 6/6/2024 located at 601 N Main Street, Belvidere, IL 61008, sell at public sale to the highest bidder, as set forth below, the following described real estate.

LOT EIGHT (8) OF AL-GER SUBDIVISION, BEING A SUBDIVISION OF PART OF THE SOUTHWEST QUARTER OF SECTION 31, TOWNSHIP 44 NORTH, RANGE 4 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN BOONE COUNTY, ILLINOIS.

Commonly known as 6370 Broadview Avenue, Belvidere, IL 61008

Property Index No. 06-31-351-011

The real estate is improved with a Single Family Residence.

The judgment amount was \$82,260.36

Sale Terms: 20% down of the highest bid by certified funds at the close of the sale payable to Auction.com LLC. No third party checks will be accepted. All registered bidders need to provide a photo ID in order to bid. The balance, in certified funds/or wire transfer, is due within twenty-four (24) hours. (relief fee not required) 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)(l) 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.

For information, contact Plaintiff's attorney: McCalla Raymer Leibert Pierce, LLC (312) 346-9088 please refer to file number 22-101181L.

Auction.com LLC

100 N LaSalle Suite 1400 Chicago, IL 60606 – 872-225-4985

You can also visit www.auction.com.

Attorney File No. 22-101181L

Case Number: 23 FC 82

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.

6088-940214

Published in *The Boone County Journal* April 25, May 2, 9, 2024 SW

IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT COUNTY OF BOONE - IN PROBATE

IN THE MATTER OF THE ESTATE OF: RICHARD L. WILLIAMS, Decedent

2024-PR-9

NOTICE FOR PUBLICATION-WILLAND CLAIMS

NOTICE is given of the death of Richard L. Williams on August 13, 2022. Letters of Office were issued on February 23, 2024, to Anne M. Williams, who is the legal representative of the estate. The attorney for the estate is Attorney Charles G. Popp, P.C., 215 South State Street, Belvidere, Illinois.

Claims against the estate may be filed on or before November 1, 2024, that date being at least six (6) months from the date of first publication, or within three (3) months from the date of mailing or delivery of Notice to creditors, if mailing or delivery is required by 755 ILCS 5/18-3, whichever date is later. Any claim not filed by the requisite date stated above shall be barred.

Claims against the estate may be filed in the office of the Boone County Circuit Clerk--Probate Division at the Boone County Courthouse, 601 North Main Street, Belvidere, Illinois 61008, or with the estate legal representative, or both.

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

Published in *The Boone County Journal* April 25, May 2, 9, 2024

STATE OF ILLINOIS

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

Dave & Carol Stumpf, Plaintiff

VS Case No. 24-GR-9

Sarah J. Hermann, Defendant

NOTICE OF PUBLICATION

Notice is given you, Sarah J. Hermann, Defendant, that this cause has been commenced against you in this Court asking for Guardianship of Evelyn Hawkins Blan and other relief.

Unless you file your response or otherwise file your appearance in this cause in the office of the Circuit Clerk of Boone County, Courthouse, 601 N. Main St, Belvidere, Illinois, on or before the 25th day of June, 2024, a Judgment or other relief as prayed for by the Plaintiff.

Pamela Coduto, Circuit Clerk

Published in *The Boone County Journal* 04/25, 05/02,09

STATE OF ILLINOIS

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

Dave & Carol Stumpf, Plaintiff

VS Case No. 24-GR-8

Sarah J. Hermann, Defendant

NOTICE OF PUBLICATION

Notice is given you, Sarah J. Hermann, Defendant, that this cause has been commenced against you in this Court asking for Guardianship of Christopher Hawkins Blan and other relief.

Unless you file your response or otherwise file your appearance in this cause in the office of the Circuit Clerk of Boone County, Courthouse, 601 N. Main St, Belvidere, Illinois, on or before the 25th day of June, 2024, a Judgment or other relief as prayed for by the Plaintiff.

Pamela Coduto, Circuit Clerk

Published in *The Boone County Journal* 04/25, 05/02,09

STATE OF ILLINOIS

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

Dave & Carol Stumpf, Plaintiff

VS Case No. 24-GR-10

Sarah J. Hermann, Defendant

NOTICE OF PUBLICATION

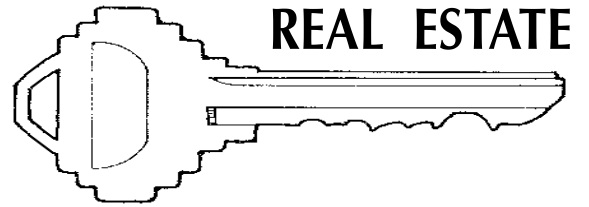
Notice is given you, Sarah J. Hermann, Defendant, that this cause has been commenced against you in this Court asking for Guardianship of Jesse David Woodard and other relief.

Unless you file your response or otherwise file your appearance in

this cause in the office of the Circuit Clerk of Boone County, Courthouse, 601 N. Main St, Belvidere, Illinois, on or before the 25th day of June, 2024, a Judgment or other relief as prayed for by the Plaintiff.

Pamela Coduto, Circuit Clerk

Published in *The Boone County Journal* 04/25, 05/02,09



IN THE COURT OF BOONE COUNTY, ILLINOIS COUNTY DEPARTMENT – CHANCERY DIVISION

PENNYMAC LOAN SERVICES, LLC, Plaintiff,

-v.- 23 FC 82

NANCY A LOVE; NANCY A. LOVE, AS TRUSTEE UTA DATED 08/21/2008 KNOWN AS THE NANCY A. LOVE DECLARATION OF TRUST; UNKNOWN BENEFICIARIES OF THE NANCY A. LOVE, AS TRUSTEE UTA DATED 08/21/2008 KNOWN AS THE NANCY A. LOVE DECLARATION OF TRUST; UNKNOWN OWNERS AND NON-RECORD CLAIMANTS, Defendants.

6370 Broadview Avenue, Belvidere, IL 61008

NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of foreclosure and Sale entered in the above cause on 2/21/2024, an agent of Auction.com LLC will at 12:00 PM on 6/6/2024 located at 601 N Main Street, Belvidere, IL 61008, sell at public sale to the highest bidder, as set forth below, the following described real estate.

Commonly known as 6370 Broadview Avenue, Belvidere, IL 61008

Property Index No. 06-31-351-011

The real estate is improved with a Single Family Residence.

The judgment amount was \$82,260.36

Sale Terms: 20% down of the highest bid by certified funds at the close of the sale payable to Auction.com LLC. No third party checks will be accepted. All registered bidders need to provide a photo ID in order to bid. The balance, in certified funds/or wire transfer, is due within twenty-four (24) hours. (relief fee not required) 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)(l) 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.

For information, contact Plaintiff's attorney: McCalla Raymer Leibert Pierce, LLC (312) 346-9088 please refer to file number 22-101181L.

Auction.com LLC

100 N LaSalle Suite 1400 Chicago, IL 60606 – 872-225-4985

You can also visit www.auction.com.

Attorney File No. 22-101181L

Case Number: 23 FC 82

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.

6088-940214

Published in *The Boone County Journal* April 25, May 2, 9, 2024 SW

The Journal
 has old newspapers free
 for picking up from time to time.
 Call to see if any are available

BOONE COUNTY JOURNAL
 1996
 real journalism for a real democracy

**Be the first to
 Read the Journal**

The Boone County Journal is available Online
FREE
boonecountyjournal.com
 register your email to receive a notice whenever
 a new issue is posted on the website.

*(Email addresses are not shared
 by the Journal with anyone)*

Democrats

from page 5

in the democratic process has been shaken a bit around the country. I believe Illinois would be adding to that, really, national problem, if it took that step here and changed the rules midstream rather than just waiting to the next election cycle.”

But Senate President Don Harmon, D-Oak Park, noted there are other ways to get on the ballot after the primary has passed.

“A candidate who would want to run for General Assembly seat after the primary will have to run, as they can today, as an independent or a third-party candidate,” Harmon said. “They would no longer be able to appeal to the local party bosses to have them installed as the candidate of a major political party.”

Privately, GOP lawmakers said they believe the proposed change is designed to influence the outcome of one particular race this year – the 112th House District in the Metro East area, where incumbent Rep. Katie Stuart, D-Edwardsville, is running for reelection.

No Republican filed to run in that race in time for the March 19 primary, but party officials say one is currently being lined up.

Republicans believe that district is winnable for them. Stuart won reelection to that seat in 2022 by a 54-46 margin over Republican Jennifer Korte.

Rep. Lindsey LaPointe, D-Chicago, was one of the four Democrats to vote “no” on the bill Wednesday afternoon, though others skipped the vote. She said she’s not opposed to eliminating the slating process beginning in the 2026 election cycle but said doing it now is “moving the goal posts” in the “final minutes of a ballgame.”

“That’s problematic for me because as an elected official in Illinois, I’m constantly trying to rebuild trust in Illinois government and politics that many of the people I represent...don’t have,” she told Capitol News Illinois after the vote.

The measure would also pose three nonbinding advisory referendum questions to voters on the November ballot, including asking whether health insurance plans that cover pregnancy benefits should be required to cover in vitro fertilization and other fertility treatments.

That mirrors legislation passed in the state Senate last month that would require IVF and other fertility coverage for insurance plans with pregnancy benefits that are sponsored by companies with 25 or more employees.

The other questions would ask voters whether they’d favor civil penalties for any candidate who “interferes or attempts to interfere with an election worker’s official duties” and whether the state should adopt an additional 3 percent tax on income over \$1 million.

The extra revenue would be collected “for the purpose of dedicating funds raised to property tax relief” – a perennial concern in a state with the second-highest property taxes in the U.S., just behind New Jersey, according to a 2023 report from The Tax Foundation.

Illinoisans were already asked a similar nonbinding referendum a decade ago, when nearly 60 percent of voters said “yes” to a question about a 3 percent tax on income over \$1 million for the purposes of education, which is largely funded by local property taxes. Then-House Speaker Michael Madigan’s push for the so-called millionaire’s tax was seen as a poke at then-gubernatorial candidate Bruce Rauner, a self-funded Republican who ultimately won the governor’s race and spent his four-year term fighting with the powerful Democratic speaker.

McCombie said Republicans had offered bills aimed at property tax relief on several occasions in recent years. She and state Rep. Ryan Spain,

R-Peoria, argued the referendums were a distraction.

“What you saw today was a phony attempt to solicit feedback from voters that was covering up the real intention to the Democrats’ bill upstairs, which is to eliminate competition in our elections,” Spain said.

As state law limits the number of questions on a statewide ballot to three, SB 2412 would also crowd out the possibility of any other citizen-initiated questions from making it to the ballot.

Solar

from page 1

The Illinois Power Agency is responsible for managing electricity procurement for the state and manages Illinois’ renewable portfolio by approving renewable energy projects’ contracts.

Brian Granahan, the acting director of the Illinois Power Agency, said the current pace for solar developments is doing its part to help the state meet its renewable energy goals, but other renewables are falling short. State law sets a goal of solar making up 55 percent of the state’s renewable energy portfolio, with the other 45 percent coming from wind and hydroelectric projects.

“We’ve made so much progress since CEJA passed,” Granahan told Capitol News Illinois.

But despite ambitious goals for purchasing energy from wind projects, Granahan said few projects have been approved, calling the situation “very challenging.”

Across the four “procurement events” the IPA has held since CEJA went into effect, the agency has approved three wind projects compared to the 34 solar projects. An analysis prepared by outside consultants for IPA in May 2023 revealed that two of those events resulted in no new contracts for wind developments at all.

This is partly due to developers being forced to navigate a complex system to select sites for wind developments – something the state took control of early last year. Wind development is also facing a downturn in interest nationally, according to Granahan.

To address this, the legislature may need to revise the state’s energy policy yet again to allow for more flexibility within its goals, according to Granahan.

“If there isn’t the same interest on behalf of companies developing wind projects, then does it make sense to have these goals by technology hard coded in statute?” Granahan said.

While no specific legislation is pending that would change the requirements for the state’s renewable portfolio, a spokesperson for the governor’s office said Pritzker “strongly supports solutions that help Illinois achieve its clean energy goals” and that he would review any legislation passed by the General Assembly.

The IPA also faces another issue that affects both wind and solar developers: its budget for buying renewable energy.

Last spring, the agency published an analysis of the budget it uses to purchase renewable energy credits on behalf of utilities. The analysis projected several scenarios based on variable energy prices.

While the agency is working on an updated version of that report, it highlighted what Granahan called “massive uncertainty” that comes with long-term planning involving energy prices. That uncertainty can result in developers being hesitant to propose new projects because they are uncertain that money will be available to purchase renewable energy in the future.

“We’re saying to ourselves, ‘Okay, we should be good doing all this activity through 2025, 2026,’” Granahan said. “And then we’ll know more based on what happens in those procurements.”

Capitol News Illinois is a nonprofit, nonpartisan news service covering state government. It is distributed to hundreds of print and broadcast outlets statewide. It is funded primarily by the Illinois Press Foundation and the Robert R. McCormick Foundation, along with major contributions from the Illinois Broadcasters Foundation and Southern Illinois Editorial Association.

Law Enforcement Community Honors Fallen Officers at Illinois Capitol

Six officers memorialized at annual ceremony

By Cole Longcor Capitol News Illinois

Six fallen police officers were honored at an annual memorial service outside the State Capitol Thursday.

The Illinois Police Officers Memorial occurs annually on the first Thursday of May to honor officers who died in the line of duty and to support their families.

“No one looks forward to this day. We all wish we didn’t have to have a day like this,” Treasurer Micheal Frerichs said. “Every year we come back. And we’ll keep coming back for those people in law enforcement who gave their lives but also for their families.”

There were two 2024 honorees: Officer Andres Mauricio Vasquez Lasso and Officer Aréanah Makayla Preston, both of the Chicago Police Department. Vasquez Lasso was shot and killed while responding to a domestic disturbance on March 1, 2023, and Preston was shot and killed during an attempted robbery immediately following her shift on May 6, 2023..

Four historic honorees were also recognized: officer John Francis Kane of the Cicero Police Department, who died on Nov. 12, 1910; Sheriff Ray Boston of the Montgomery County Sheriff’s Office, who died on July 23, 1947; Deputy Sheriff Andrew H. Sloan of the Sangamon County Sheriff’s Office, who died on Jan. 2, 1951; and Detective Todd C. Gillerlain of the Chicago Police Department, who died on May 7, 2020.

“Each year it pains me more and more to see even more families join the club that no one ever willingly signs up for, the Gold Star Families,” Comptroller Susanna Mendoza said.

Mendoza, whose brother is a Chicago police sergeant who became permanently disabled after contracting COVID-19 in 2020, spoke out against the hate and violence towards police.

“I’m disgusted by the vilification of our police force,” she said. “This vilification of the very people who are serving and protecting us is putting each and every one of you in danger.”

The ceremony included reading The Survivors Prayer, a gun salute, and the playing of Amazing Grace and Taps. At the end of the ceremony the victims’ families were presented with plaques and casings.

Many of the speakers’ remarks focused on themes of memory and legacy, including retired Chicago police officer Mike Ostrowski’s speech.

“Their names are etched in a wall behind me,” he said. “But their spirit is etched in our souls.”

Lawmakers Pitch Sweeping Changes to Energy Industry and Chicagoland Transit

As legislative session nears its end, policy platform part of ongoing clean energy debate

By Andrew Adams Capitol News Illinois

A group of lawmakers and influential environmental advocates are calling for broad changes to the state's energy industry and a massive increase in state oversight of Chicagoland's transit system – which faces a projected \$730 million budget shortfall.

Advocates for the policy platform, which is broken up into three bills, describe much of it as a follow-up to the 2021 Climate and Equitable Jobs Act, a landmark energy policy that set emissions goals for the state and massively altered the state's energy sector.

The proposals, unlikely to be passed in their current form this year, reveal how influential lawmakers – including the chairs of the Senate Transportation Committee and House Energy and Environment Committee – are approaching looming transit problems and navigating the state's energy transition.

The measures seek to require gas utilities to have net-zero carbon emissions by 2050, include more consumer protections in utility planning and require the state to use an entirely zero-emission fleet of vehicles by 2048.

In addition, one proposal in the package would massively reform oversight of the state's largest transit system, creating a new "Metropolitan Mobility Authority," replacing the Regional Transportation Authority and giving the state more control over the Chicago region's transit.

The platform is backed by the state chapter of the Sierra Club, the Illinois Environmental Council, the Natural Resources Defense Council and the Illinois Clean Jobs Coalition.

The legislation was introduced early this week, with less than a month of the legislative session to go. Advocates said much of the package is meant to encourage conversations between regulators, state officials and groups in the private sector.

"This is about a transition to a cleaner electric grid – and cleaner heat for our homes – and more savings that go with those," Jack Darin, head of the Illinois Sierra Club said on Tuesday.

Transit reforms

The new Metropolitan Mobility Authority would be created through House Bill 5829 as a new agency responsible for overseeing the Chicago Transit Authority, Metra commuter rail service and PACE bus service.

Dubbed the Clean and Equitable Transportation Act, it was first publicly announced by Sen. Ram Villivalam, D-Chicago, on Monday.

The proposal stems from what Villivalam called "ongoing conversations" with business, labor and local governments, as well as a pair of reports from the region's current oversight authority and the state's regional planning organization.

"It's time to put pen to paper. It's time to be bold in our vision for what a world-class public transit system should look like," Villivalam said at a Monday news conference.

The notion of a new board has been picking up steam among influential planners and researchers in recent months. The state's Chicago Metropolitan Agency for Planning proposed the idea, among several other potential policies, in December at

the request of the General Assembly.

Last week, the Civic Federation, a nonpartisan research organization with a long history of involvement in Chicago and state politics, released a paper calling for a similar reform.

Oversight of the MMA would be similar to the existing board of directors for the RTA, but with three new seats added, all appointed by the governor. Currently, the board is made up of sixteen members appointed by the Chicago Mayor and county board members in Cook, Kane, DuPage, Lake, McHenry and Will counties. Additionally, the CTA and suburban transit systems would be abolished and their functions would be absorbed into divisions of the newly created agency.

But Laura Wilkison, the senior director of policy at CMAP who led the team that wrote the recommendation for structural reform, said the financial state of the region's transit must also be considered.

Last year, the leadership of the RTA raised alarm bells when its executive director told state lawmakers the organization is facing an annual \$730 million budget gap in 2026 and beyond. RTA officials warned that the state might need to step in and provide funding or reform the funding mechanisms for the beleaguered agency.

"We are very aware that it is going to be a difficult, hard conversation and that we need to have that in order for the transit system to survive," Wilkison said.

CMAP estimated in its December report to state officials that the system needs \$1.5 billion in new annual operating funds to resolve its ridership, reliability and governance issues. The planning group proposed raising this money from a variety of sources, including raising a regional sales tax that's currently used to fund RTA, introducing a new vehicle registration surcharge in the region and a possible expansion of tolls. While some of these reforms can happen with internal policy changes, many of them require state approval.

The system has also faced a slow recovery in ridership in the years since the height of the pandemic.

In 2023, the three systems provided 330 million passenger trips, just over half of its peak in 2012, when the system saw 659 million trips, according to RTA data. In 2019, the final year before the pandemic, the system saw 550 million trips.

The CTA specifically has faced criticism over reliability issues on bus routes and some train lines as well as questions over its hiring practices and workplace safety. Two weeks ago, Gov. JB Pritzker called for an "evolution of leadership" at the agency after being asked a question about a Block Club Chicago investigation into the on-the-job death of a CTA bus driver.

"Change is going to have to come, there's no doubt, to these agencies," Pritzker said Tuesday. "But I'm not endorsing any particular proposal at the moment."

The governor added that he hopes to see more proposals to address issues within Chicagoland transit "so that we can consider what direction to take."

In addition to the governance reform, the bill would require the newly formed MMA to purchase only zero-emission buses after 2026 and require transit planners to consider the "social cost of carbon," a monetary estimate of the damage done by emitting greenhouse gasses, when considering new projects.

Limiting natural gas

The second piece of legislation in the environmentalists' package, Senate Bill 3935, would institute a "heat decarbonization standard," requiring gas utilities to reduce their carbon

emissions each year, beginning with a 24 percent reduction in 2031 and 100 percent by 2050.

"We must reduce pollution in our buildings," bill sponsor Sen. Celina Villanueva, D-Chicago, said Tuesday. "We must begin a managed transition away from dirty, expensive gas."

The legislation also puts new emissions standards on natural gas building heaters and would require all water heaters sold in the state after 2030 to emit no nitrogen oxide gases. That pollutant can cause harmful health effects and can contribute to the formation of greenhouse gases.

"Not only is gas expensive, but burning it in our homes produces dangerous pollution," Villanueva said, later noting that heating affordability is among the topics that her office receives the most calls and emails about.

Madeline Semanisin, an advocate for building decarbonization at the NRDC, said the proposal's late introduction this year was intentional and that advocates are "really just getting the conversation started this year," adding that reform will be necessary to meet the state's commitments to decarbonization.

Many of the specifics of how that transition would be managed and regulated could come from a later state-backed study of the subject outlined in the bill.

Matt Tomc, head of regulatory affairs for Ameren Illinois, said he looks forward to reviewing the legislative package and that Ameren will "continue to have conversations with key stakeholders" on the subject.

In addition to the shifts in emissions policy, the legislation would also create a "State Navigator Program" to guide people on how to receive financial assistance to pay utility bills or upgrade to electric heat.

The legislation would also require gas utilities to phase out fixed charges on customer bills, requiring that all charges be tied to how much gas a customer uses each month.

"We can't meet our climate goals and address public health issues by maintaining the status quo," Semanisin said.

Many of the groups advocating for these changes, including the NRDC, are also participating in the Illinois Commerce Commission's "Future of Gas" proceeding, which is a series of workshops that is meant to inform future policy. That process is not expected to finish until next summer.

Electric grid changes

The final portion of the policy package is Senate Bill 3637, which would require utilities to file plans with state officials every three years that outline how the utility intends to reduce customer costs and environmental impacts. The bill also would require the Illinois Power Agency, when considering where utilities purchase electricity, to consider the "social cost of carbon" when comparing renewable and nonrenewable energy prices.

"It will require new commitments from all of us to ensure that our electric grid is strong, reliable and affordable," Rep. Ann Williams, D-Chicago, said at a news conference Tuesday.

The bill would also require utilities to offer a new "time of use" rate for electric customers, which sets the consumer price of electricity based on the time of day it is used.

Williams noted on Tuesday that the electric system also needs to expand its transmission infrastructure, which has been the subject of tense debate over the past year as utilities have attempted to take control over building what could be billions of dollars of new power lines.

Cole Longcor contributed reporting to this story.