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The Failure of Interurban Rail

Janesville and Freeport to Chicago

By David Larson

For the past few weeks, the Journal has been looking at Belvidere's history to shed some light on why public transportation has failed over and over again in Belvidere. We've looked at the history as well as the present proposal for a train from Rockford to Chicago.

Once again, the idea for a passenger train from Rockford to Elgin and Chicago's Union Station has surfaced. What effect would such a train really have? Some theorize that such a train would mean prosperity for Belvidere's Central Business District. Others simply like the idea of riding on a train. In the words of Yogi Berra, "You've got to be careful if you don't know where you are going, because you might not get there."

Would the benefits to the community of such a train justify the expense by the state (and ultimately this community and its taxpayers)? At a minimum, the benefit should at least be equal to the expense. This is always the decision we expect government to make when spending our money.

In the past, the usefulness of rail changed once the automobile came into wider use. Will the dominance of the automobile, as it is today, allow the equation to balance? Have things changed? In the near future will electric self-driving buses, cars, and trucks, a potential reality by the time the Rockford to Elgin train is operating with estimates now at 2029, make the feasibility of this project and its cost meet the same fate as the historical pattern suggests? In the words of Yogi Berra, "We have made too many wrong mistakes."

In the April 11, 2024 issue, we looked at train service from its arrival in the early 1850s until it was discontinued in 1950. It was clear that rail was an engine of prosperity until the 1920s, fashioning Belvidere into what the city is today. In the 1920s and beyond, the automobile bloomed in American life. Demand for passenger rail dried up. On April 18, we saw that just after World War II, Belvidere's wish for local bus service was fulfilled. The Belvidere Bus Company was created. But once it was in place and perfected, it was underutilized and discontinued more quickly than it began. Like passenger trains, the Belvidere Bus Company could not compete with the usefulness of the automobile.

The photographs this week show what appeared to be the future in 1905. The Rockford-based A&I interurban and the Marengo-based E&B interurban were part of an extensive rail complex throughout the Midwest.

The automobile was a novelty in 1905 much like the idea of self-driving vehicles today. Think of the cellphone. Self-driving vehicles are coming.

The interurban route from Rockford to Belvidere began in 1905. The Rockford Interurban (A&I) was shaped like a backward "L" going north to

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E&B interurban turning on to South State Street from the depot on West Pleasant heading to Elgin.



An E&B interurban pulling into the Belvidere Depot on West Pleasant Street



Belvidere street car on Logan Avenue in front of the Julian Hotel

Janesville, west to Freeport, and a short tail going to Belvidere. Its Belvidere depot and roundabout were in the 100 block of West Pleasant Street. It would turn west onto Pleasant Street and directly left into the depot where it spun around and headed back to Rockford and later Elgin, when in 1906, the Belvidere to Elgin (E&B) line was created.

The A&I was soon acquired by the newly constructed Elgin & Belvidere (E&B) line. The E&B, due to conflicts over right-of-way with the Belvidere Street Car Company bought the streetcar business in 1907, operating both an interurban line and a local streetcar in Belvidere. E&B local street car service ran from Warren Avenue via Logan and State Streets to Madison Street.

E&B service to Elgin began in October, 1907. The station shown in the photograph has been removed and the site is now an entrance to a city parking lot. The depot was also the office of the United States Express Office. The United States Express Company, which operated from 1854 to 1914, was a privately-owned company that forwarded parcels and freight. The company

served the Northern States from New England west to Colorado.

Upon the opening of the E&B, a group of journalists, lawyers, and railroad officials from three different lines boarded the private car "Louisiana," a plush car said to rival the finest Pullman car, and made a five-hour, 90-mile journey from Joliet to Rockford. Upon arriving in Rockford, all joined in a luncheon at the Nelson House before continuing to Harlem Park in Rockford. The purpose of the trip was to evaluate and promote the possibility of a direct line from Joliet to Rockford. While the subject would come up again and again over time, the line was never developed.

In Elgin, the service connected to the CA&E (Chicago, Aurora, & Elgin line). The trip to Chicago, beginning on the A&I, arrived in Belvidere from Rockford at 8:15am, left Belvidere on the E&B, and arrived in Elgin at 9:25am. Across the platform, the CA&E would leave Elgin for Chicago at 9:30, arriving at 11am in Chicago. The return trip left Chicago at 4:45pm, arrived at Elgin at 6:30pm to catch the E&B, which arrived in Belvidere at 8:00pm.

The E&B was often referred to as "The Dairy Route," because Elgin was known as the butter-making capital of the United States and area farming fed the Elgin creameries. Hauling milk from Southern Wisconsin and points along the way served as bread and butter for the E&B.

The E&B's single biggest source of revenue was business from the National Sewing Machine Company, when employee shift changes filled two streetcars, one heading north and the other south.

During prohibition, the E&B got a boost from the liquor traffic originating in Union, Illinois. Union was one of those remote-enough communities to operate without much scrutiny from law enforcement. And those that did pay attention could be persuaded to look the other way. On weekends, the Rockford and Belvidere crowd who wanted to "tie-one-on" could ride the E&B to Union. With enough time to loosen up, the revelers could catch the return trip. A tavern in Union could bring in as much as \$3,000 on a good day. At that time, the conductor on the B&E earned 18 cents an hour. The ride home must have been interesting.

Those interested in religion traveled to Camp Epworth, located between Belvidere and Garden Prairie. On occasion, as many as 1,500 traveled the interurban system to hear the word in camp. The camp had its own station platform for those making the pilgrimage.

In less than 25 years, with only two profitable years, the E&B collapsed under its own financial weight. When it began, roads were not well-developed, and bus technology was nonexistent when it began. It began as the right technology for the time. The interurban was electric, and it was less expensive to ride than a steam train that was still in operation in Belvidere. When the Royal Rapid Corp. began the operation of a bus line on the newly created US 20 Grant Highway in 1928, it became clear the end had come for the E&B. The company began a salvage business model to dispose of any assets that remained in the obsolete system. In the end, the rail cars were cut up for scrap metal.


Automobiles and buses did not need rails and had a much lower day-to-day operating cost. In the end, the emergence of a bus company took what remained of E&B's market.

Buses, have evolved over the last 100 years and now feature WiFi and onboard restrooms. With ultra-comfortable seating and use of a flex lane closer to Chicago on I-90 to avoid any traffic congestion, the bus trip is quicker and more frequent than the railroad option being proposed. With that in mind, should rail be the only mass transit option?

More importantly, can mass transit overcome the competitive advantages of the automobile?

OBITUARIES

- Antonio Garcia, 48, Belvidere, April 12
- Robert Henriksen Jr., 59, Belvidere, April 17
- Jean Hyser, 87, Belvidere, April 12
- Teddy Jones, 71, Cherry Valley, April 16
- Sharon Kazort, 74, Harvard, April 13
- Gerald Kolberg, 78, Formerly of Belvidere, April 16
- Anthony Lodl, 76, Marengo, April 17
- Glenda Miller, 68, Harvard, April 17
- Shirley Myers, 90, Garden Prairie, April 17
- Richard "Dick" Neumann, 76, Belvidere, April 17
- William Piper, 91, Marengo, April 19
- Arlene Shaw, 75, Formerly of Belvidere, April 11
- Mary Verken, 88, Belvidere, April 18
- Norby Williamson, 81, Belvidere, April 17



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Foster Statement on Passage of Foreign Aid Supplemental

Congressman Bill Foster (D-IL) issued the following statement after the U.S. House of Representatives passed a \$95.3 billion foreign aid package that includes assistance for Ukraine, Israel and Gaza, and Taiwan:

"Today, I was proud to vote to send desperately needed weapons and ammunition to our brave allies in Ukraine as they continue to defend their freedom from Putin's unjust invasion. Importantly, this bill will allow us to immediately transfer crucial weapons and ammunition to Ukraine and replenish our own stockpiles later. This legislation also allows the U.S. to begin using seized Russian assets to help fund humanitarian and economic assistance which will be critical as Ukraine rebuilds after the war.

"While I'm relieved Congress has finally broken through Republican dysfunction to deliver this critical assistance, it is shameful that it took this long to stand up for democracy – especially when we know China is sending masses of warfighting material and equipment to Putin.

"It's also crucial that we will be providing resources – especially defensive weapons – to Israel as it defends itself from Hamas and other Iranian-backed terrorist groups, as well as billions of dollars in humanitarian assistance for Gaza so that we can provide overdue life-saving assistance to innocent civilians endangered by this war and by other conflicts around the world.

"The world needs an America that doesn't hide from its responsibility to stand up for human and democratic values, and I'm glad this package delivers on that promise."

Prairie Band Potawatomi Becomes 1st Federally Recognized Tribe in Illinois

Feds put 130 acres into land trust after Kansas-based tribe repurchased it

By Hannah Meisel Capitol News Illinois

Nearly 200 years after Native Americans were forced out of Illinois, the Prairie Band Potawatomi Nation has become the first federally recognized tribal nation in the state after a decision from the U.S. Department of the Interior last week.

The move represents the first victory in the tribe's larger effort to regain the approximately 1,280 acres of its ancestral land in Illinois via legislation in both the General Assembly and Congress.

But the tribe first had to spend \$10 million over the last 20 years to repurchase the first 130 acres of the Shab-eh-nay Reservation, located in what is now DeKalb County, that the federal government illegally sold out from under Chief Shab-eh-nay around 1850.

Nearly two centuries later, Prairie Band Chairman Joseph "Zeke" Rupnick – a fourth-great grandson of Chief Shab-eh-nay – signed paperwork on Friday that allows the Department of the Interior to place those 130 acres into a trust, which gives the tribe sovereignty over the land.

Rupnick said he'd heard the story of his ancestral land in Illinois "ever since I was a child"

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Pritzker's Health Insurance Reforms Clear House

Measure heads to Senate after bipartisan vote

By Peter Hancock Capitol News Illinois

Gov. JB Pritzker celebrated a partial legislative victory Thursday night when the House passed his initiative to end some practices health insurance companies use to control the amount and cost of health care services individual patients receive.

The "Healthcare Protection Act," House Bill 5395, cleared the House on a bipartisan vote of 81-25. It next moves to the Senate where Pritzker predicted it will pass easily.

"This bill will save lives and lower health care costs for millions of Illinoisans," he said at a news conference Thursday night celebrating the House vote. "Together, we will get this bill through the Senate and land it on my desk where I'll proudly sign it, because the people of Illinois deserve reliable and safe access to the quality care that they deserve."

Pritzker first outlined the initiative during his State of the State address in February. It targets many of the "utilization management" practices insurance companies use to hold down costs by either denying claims or steering patients toward lower-cost options.

For example, the bill would require health insurers to use "generally accepted standards of care" when deciding whether to cover treatments

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Pritzker Says State 'Obviously' Needs To Change 2010 Law

Governor adds voice to growing consensus that 'Tier 2' pensions may violate federal law

By Hannah Meisel Capitol News Illinois

With a month-and-a-half left in the General Assembly's spring session, Gov. JB Pritzker's administration is readying its proposal to address Illinois' chronically underfunded pension system.

But the governor this week also acknowledged in the strongest terms yet that any plans to finally get the state on track toward fully funding retirement plans for public school teachers, university employees and state workers could be derailed by a looming legal fight over a 14-year-old law.

Pritzker's comments came as Illinois' two influential statewide teachers unions were wrapping up a "week of action," encouraging their members to call and email lawmakers and urge them to essentially "undo" a 2010 law that created a new less generous pension system for those who began their jobs after Jan. 1, 2011.

The General Assembly and then-Democratic Gov. Pat Quinn quickly approved that law in the wake of the Great Recession, which forced state leaders to grapple with decades of underfunding in Illinois' pension systems.

But in the years since, economists and labor leaders have repeatedly warned that the retirement benefits in the Tier 2 system are so low, they might

State Senate Advances Bill to Ban Food Additives Linked to Health Problems

Ban would take effect for manufacturers in 2027, retailers in 2028

By Cole Longcor Capitol News Illinois

The Illinois Senate passed a bill Thursday that would ban four food additives that are found in common products including candy, soda and baked goods.

Senate Bill 2637, known as the Illinois Food Safety Act, passed on a 37-15 bipartisan vote and will head to the House for consideration. The banned chemicals would include brominated vegetable oil, red dye No. 3, propylparaben and potassium bromate.

Those additives are used in a wide variety of food products. Brominated vegetable oil is a stabilizer used to keep citrus flavoring in sodas from separating from the solution and floating to the top. Propylparaben and potassium bromate are

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State Continues to Inventory Lead Pipes

Full replacement deadlines are decades away. Water suppliers must submit inventories to IEPA by April 15

By Cole Longcor Capitol News Illinois

Lead pipes in public water systems and drinking fixtures have been banned in new construction since 1986, when Congress amended the Safe Drinking Water Act, but they are still in use across the U.S. and in Illinois.

The presence of lead pipes has persisted due

in part to a lack of a centralized federal or state removal strategy, as well as inadequate funding and insufficient inventories of where lead pipes are located.

In Illinois – which has the most lead pipes per capita of any state, according to a 2023 study by the U.S. Environmental Protection Agency – water suppliers are in the process of inventorying their lead pipes to get a clearer picture of timelines for removal over the next several decades.

The health impacts of lead exposure are widely known. According to the U.S. Centers for Disease Control and Prevention, there is no safe level of lead exposure for children. While not technically enforceable, the U.S. EPA's goal for maximum contaminant level of lead is zero.

Still, replacement efforts are slow, with environmental advocates, lawmakers and others citing lack of funding as a key barrier to progress.

"One of the most urgent issues that we all could be facing in Illinois right now is removing lead from our lead pipes throughout the state, both residential, commercial and public pipeways," Sen. Mike Simmons, D-Chicago, said at a news conference last month. "I think it's been pretty well documented that there's a significant cost that will come with really doing justice to the task."

This fiscal year, Illinois received over \$100 million in funding through the federal Bipartisan Infrastructure Law for lead service

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Charles Herbst

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Reservation

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from his grandparents, and said his mother started the push to reclaim the Prairie Band's land three decades ago when she was the tribe's chairperson.

"For me to actually get it accomplished and signed, honestly, words couldn't describe the feeling that I had that, you know, when I actually completed that task," he told Capitol News Illinois on Monday, adding that the credit should be shared with his entire counsel and tribal membership more broadly. "And now the real work begins."

Read more: Native tribe seeks return of ancestral land in DeKalb County

Prairie Band leaders initiated the process with the federal government 30 years ago, Rupnick said, even before the tribe made the three purchases of private land that make up the 130 acres signed over on Friday. In 2004, the tribe purchased a house located on the historic reservation, then in 2006 it bought a 128-acre farm. More than 13 years passed until the tribe could buy another house in the area.

After a 2020 U.S. Supreme Court ruling that found Native American tribes still have a claim to their reservations unless Congress took specific actions to disestablish a reservation, the Prairie Band re-filed its land trust application with the Department of the Interior last year.

A bill pending in the Illinois House would also give the Prairie Band tribe the title to the approximately 1,500 acres that make up Shabbona Lake State Park, located a little less than 20 miles southwest of DeKalb. Shabbona Lake State Park is named for Chief Shab-eh-nay and covers much of the Prairie Band's original reservation.

But other parts of the Prairie Band's ancestral lands are now occupied by private homes, the titles to which are "clouded" due to old treaty disputes, Rupnick said.

"Right now, if you did a title search, and you had a house that was within the boundaries of that reservation, that title search would come back and say that sale is subject to the concurrence of Shab-eh-nay and/or his descendants," Rupnick told Capitol News Illinois earlier this year.

To clear up those claims, the Prairie Band tribe has proposed federal legislation that would allow the current occupants of those homes to keep those properties, and even to pass them on to their descendants. But if those homeowners ever choose to sell, the federal legislation would give the tribe a right of first refusal to purchase.

In a podcast interview with Capitol News Illinois released in March, Rupnick told the story of how the Prairie Band lost its land over time – and how the federal government betrayed Chief Shab-eh-nay in a land grab.

Capitol Cast: Prairie Band Potawatomi seek to reclaim land

In 1833, the Potawatomi signed the Treaty of Chicago, ceding nearly all its Illinois land along the western shore of Lake Michigan except the two square miles in DeKalb County preserved for the tribe in an earlier treaty.

Though the Potawatomi had bought a 30-by-30-mile reservation in what's now Kansas with money they received for ceding their Illinois

land, Chief Shab-eh-nay and about 20 to 30 other members of his extended family stayed behind in Illinois.

But when the chief took a trip to the Prairie Band's new home in Kansas to see how the tribe was settling in, the General Land Office of the U.S. government pounced.

"Once he got back here (to Illinois), that's when he discovered that people were living in his house," Rupnick said. "They actually picked up his house and moved it to another location, and people were living in it."

Rupnick said Chief Shab-eh-nay tried to fight the land grab in the court systems, but the courts ruled he had abandoned his land, giving the General Land Office authority to sell it.

"And they allowed the settlers and whoever else to live there," Rupnick said.

Rupnick told Capitol News Illinois on Monday that the Prairie Band would pursue agreements with existing fire protection districts and police departments to continue delivering services to the 130 acres that are now controlled by the Prairie Band.

If the land transfer of Shabbona Lake State Park is approved by the General Assembly, Rupnick said the general public wouldn't notice much difference, as the tribe would pursue agreements with the state's Department of Natural Resources for management responsibilities of the park.

But the Prairie Band would have to file another application with the Department of the Interior to get any additional acreage added to the land trust so the tribe would have sovereignty over it.

"Kind of ironic, isn't it?" Rupnick said. "The land that was carved out by treaty, that was owned by the federal government for Shab-eh-nay and his descendants, was sold by the federal government, then the nation had to go back, repurchase that land and now we signed over title to the federal government again."

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Insurance

from page 3

recommended by a doctor.

It also bans a practice known as step therapy that is used in some prescription drug plans. That, practice, sometimes referred to as "fail first" therapy, requires patients to demonstrate that a lower-cost drug that is part of an insurance company's preferred drug list is ineffective before the company will approve paying for a different drug prescribed by the patient's doctor.

It also prohibits insurance companies from requiring prior authorization before covering the cost of in-patient psychiatric treatment. In circumstances where prior authorization is necessary, companies would be required to

publicly post it on their websites.

In addition to those restrictions, the bill would require insurance companies to conduct internal audits of their own provider networks every 90 days. Those audits would ensure that the providers listed still participate in the network and that the network has enough providers in various practice areas to meet the needs of patients.

The bill also calls for banning the sale in Illinois of short-term, limited duration insurance policies that do not meet the minimum standards of the federal Affordable Care Act.

And it would give the Illinois Department of Insurance authority to review and either approve or disapprove rate hikes in large-group insurance plans, similar to the rate review authority the agency was given last year over small-group plans.

"For far too long, insurance companies, and not doctors, have been free to determine what treatment options patients should have and how quickly they can receive it," Pritzker said. "With this bill, we're putting power back in the hands of doctors and patients."

The bill would apply to traditional types of employer-based health plans, known as "fully insured" plans, in which the employer contracts with a third-party insurance company to provide coverage. It would also apply to insurance provided under the state's Medicaid program as well as plans that cover state and local government employees and local school districts.

The rules would not, however, apply to self-insured plans typically offered by large businesses and labor unions because those are regulated under the federal Employee Retirement Income and Security Act of 1974, or ERISA.

"We are not allowed to regulate ERISA plans, the self-funded plans that are regulated by the federal government," Rep. Anna Moeller, D-Elgin, the bill's lead House sponsor, said during floor debate.

The bill also would not apply to the state-funded health care programs for noncitizens – Health Benefits for Immigrant Adults and Health Benefits for Immigrant Seniors – which provide benefits similar to those under Medicaid but which are not strictly part of the Medicaid program.

Emily Miller, a senior advisor in Pritzker's office, said during a committee hearing earlier Thursday that details of the bill were the subject of intense negotiations leading up to the vote in the House. She conceded, though, that passage of the bill would cost the state roughly \$40 million to \$50 million in the form of higher Medicaid and state employee health plan costs, money that was not included in Pritzker's budget proposal.

Rep. C.D. Davidsmeyer, R-Jacksonville, noted that those costs will be in addition to the substantial cost increases the state is already facing in its state employee health plan.

He pointed to a recent report presented to the Commission on Government Forecasting and Accountability – an oversight panel that he cochairs – projecting a 16.5 percent increase in state employee health care costs next year, or

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Insurance

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roughly \$533 million in additional liabilities to the plan.

“Ultimately, I think this is going to be a large increase to the state of Illinois,” he said of the insurance reform bill. “I think it’s going to be increased costs to taxpayers because the majority of our of our taxpayers will not be covered by this.”

Thursday’s vote came as the House worked to meet a Friday deadline for most of its bills to be sent to the Senate. The Senate’s deadline for passing its bills to the House was a week earlier, April 12.

Both chambers are scheduled to be in recess next week, April 22-26, and return Tuesday, April 30, for the final stretch of the spring session.

Pritzker said during his news conference Thursday that he will spend next week traveling the state to promote the health insurance reform plan.

“I’ll be talking with doctors and patients and consumers with one message,” he said. “This bill will save lives and lower health care costs for millions of Illinoisans.”

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Pension

from page 3

violate federal “Safe Harbor” laws. Those laws dictate Social Security replacement plans, like pensions, can’t offer benefits that don’t at least match Social Security.

Lawmakers – the majority of whom were not in the legislature when Tier 2 was passed – have picked up on those warning signs, and in the last few years have been studying the issue in occasional committee hearings. In February, Pritzker signaled his willingness to get ahead of the looming legal issue, and on Thursday he took a big step forward in his position.

“We need, obviously, to make some changes to Tier 2 to make sure that we’re meeting the Social Security Safe Harbor,” the governor said at an unrelated news conference late Thursday night in his Capitol office. “We don’t yet really know what that’s going to cost.”

Earlier in the day, Pritzker’s top budget advisor, Governor’s Office of Management and Budget Director Alexis Sturm, told a House committee that the governor was “open to that conversation” about increasing the cap on Tier 2 pension earnings to match Social Security.

Ahead of Pritzker’s annual budget address in February, Sturm and other top staffers laid out a larger plan to address Illinois’ underfunded pension systems, which included a nod to the Social Security issue.

At the time, the plan merely encouraged the boards of the state’s retirement systems for teachers, university employees and state employees, along with the legislature, to “review and adjust, if necessary, the structure of the Tier 2 pensionable earnings cap.”

But in acknowledging the Tier 2 issue on Thursday, the governor also signaled to New York-based credit ratings agencies that he was still committed to fiscal moves that would earn the state

further credit upgrades. Pritzker said state leaders “just need to be exceedingly careful” about pension “sweeteners” – including any fix made to Tier 2 pensions.

“So that, in a way, is a sweetener in the sense that it’s going to cost taxpayers something,” Pritzker said. “But we have to do it because the alternative would cost the taxpayers much more.”

There is no official price tag on tweaking the law to comply with Social Security rules, but one analysis run for the state’s Commission on Government Forecasting and Accountability last year estimated it could cost the state \$5.6 billion through 2045, or about \$255 million annually.

Path to 2048

Sturm’s appearance in a House committee Thursday was intended to sell lawmakers on the governor’s plan to fully fund Illinois’ pensions by 2048. Pritzker’s team had laid out the proposal ahead of his budget address in February, and one credit rating agency immediately signaled its approval.

The plan would alter a 1995 law signed by then-Republican Gov. Jim Edgar that put the state on a 50-year ramp to get Illinois’ pension systems to a 90 percent funded level by 2045.

Pritzker wants to extend that deadline three more years, but up the funding goal to 100 percent. He’s also pushing to keep spending half of the amount of money Illinois is currently spending on debt repayment for old bonds taken out in 2003 and 2017 when they’re retired in the early 2030s and put that money toward the pension systems.

The 2003 bonds were taken out to pay for pensions during Democratic Gov. Rod Blagojevich’s administration, and the 2017 bonds were sold in the aftermath of the state’s two-year budget impasse under Republican Gov. Bruce Rauner to help pay down Illinois’ record near-\$17 billion backlog of unpaid bills accumulated during the political struggle.

Sturm called the plan a “balanced” way to address Illinois’ longstanding practice of not paying enough into its pension systems, creating an ever-growing sum of unfunded liabilities.

“It was there in the ‘90s, it was there in the ‘70s and the ‘40s,” Sturm said of the pension debt.

She also clarified that Pritzker is “not interested” in issuing any bonds to put an infusion of cash into the state’s pension systems, a move made under Quinn in 2010 and 2011 several years after the state borrowed \$10 billion in the 2003 bond sale under Blagojevich.

Thursday’s discussion on the pension plan was subject matter only, meaning it did not receive a vote from the committee. It’s unclear if the measure will pass before lawmakers adjourn their spring session in May.

Just as in the past, public employee unions will likely have tremendous influence over whether the legislature approves the governor’s pension plan.

Pat Devaney, the secretary-treasurer of the Illinois AFL-CIO organized labor umbrella organization, told the panel Thursday that the We Are One Illinois coalition – a group of unions that formed after the Tier 2 pension system law passed – was not yet taking a stance on Pritzker’s plan.

“It is difficult to provide comprehensive comments on the governor’s proposal without having specific legislative language and funding projections to review,” he said. “That said, the problematic nature of the current funding ramp is well-documented.”

The coalition, Devaney said, “generally” supports making larger-than-necessary contributions to the state’s retirement systems.

“The state has always set forward with a plan to

underfund the pension systems,” he said. “We’re encouraged that the governor has a plan to actually fund it to 100 percent and come out with a deliberate, responsible way to provide that funding.”

Tier 2 history

But Devaney had a much more strident position to share with House members about Tier 2 pensions.

“We can do that,” he said of Pritzker’s plan to shore up Illinois’ pension systems. “But we can also address the illegal, immoral, and, frankly, things that are hurting the operations of government at every level with the Tier 2 benefit level.”

After a long pause, state Rep. Steve Reick, R-Woodstock, signaled his agreement – with a big caveat.

“Yeah, but how?” Reick said. “That’s the thing that we need to get people together in a room and talk about because this isn’t gonna get any better for the next 20 years. I’m not going to be here 20 years from now but...I’d like to leave knowing that we started something that would get us to where we want to be.”

Reick said his email inbox has been inundated with messages about the Tier 2 pension system. The Illinois Federation of Teachers and Illinois Education Association – the state’s two largest teachers unions – have encouraged their members to flood their local lawmakers with requests to address the Tier 2 pension system.

As of Thursday evening, union members had sent more than 55,000 letters this week to lawmakers urging them to “fix” Tier 2 pensions, according to the Illinois AFL-CIO.

“I mean, I get a lot of emails from people who demand that we do away with Tier 2 altogether and go back to Tier 1,” Reick said later on during the hearing. “Um, that’s not going to work.”

As Illinois began its slow recovery from the Great Recession, lawmakers were facing a sudden jump in unfunded pension liabilities, due in part to poor investment returns as the stock market hobbled its way to recovery. But the General Assembly also felt the squeeze from decades of decisions from their predecessors shorting the state’s pension systems.

Beginning in 2009, credit rating agencies began a series of downgrades to Illinois’ ratings of creditworthiness, making it more expensive for the state to borrow money via bond sales. In explaining their reasoning at the time, the influential agencies repeatedly noted the state’s pension systems were underfunded.

The financial downturn came not long after the state skipped out on paying half of its pension obligation for two years under Blagojevich, which came on the heels of more than 11,000 state workers taking early retirement under Republican Gov. George Ryan. Both moves increased the liability to the state’s pension systems by billions of dollars.

So in 2010, the Democratic-controlled General Assembly created the new Tier 2 system, which nixed the Tier 1 practice of 3 percent compounded annual cost of living adjustments for retirees, raised the age for retirees to get full benefits from 62 to 67 and changed eligibility for full benefits from five years of service to 10 years.

Tier 2 also caps the maximum salary a pension can be based on and changes the calculation of the base salary to discourage a practice known as pension “spiking,” wherein those close to retirement age would seek raises to substantially increase their pension under the Tier 1 system.

Because it takes a decade to “vest” in the Tier 2 pension system, those who made late-career switches to government employment have begun to be eligible for retirement only in the last few years.

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

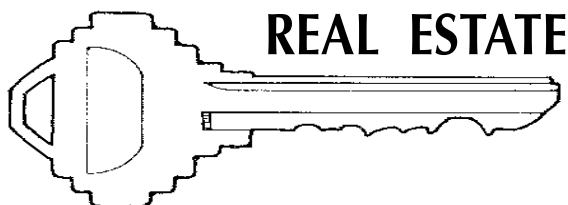
Dave & Carol Stumpf, Plaintiff
VS Case No. 24-GR-10
Sarah J. Hermann, Defendant

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 CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL CIRCUIT
BOONE COUNTY, ILLINOIS

U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR LEGACY MORTGAGE ASSET TRUST 2021-GS1 Plaintiff,
-v.- 2023 FC 64
SHIRLEY A. JACOBSON, 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 21, 2024, an agent for The Judicial Sales Corporation, will at 1:00 PM on May 21, 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 621 RUTH CIRCLE, BELVIDERE, IL 61008
Property Index No. 05-35-454-018
The real estate is improved with a single family residence.
The judgment amount was \$75,391.88.
Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, 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, contact MANLEY DEAS KOCHALSKI LLC Plaintiff's Attorneys, ONE EAST WACKER, SUITE 1250, Chicago, IL, 60601 (312) 651-6700. Please refer to file number 23-007321.

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.

MANLEY DEAS KOCHALSKI LLC
ONE EAST WACKER, SUITE 1250
Chicago IL, 60601
312-651-6700
E-Mail: AMPS@manleydeas.com
Attorney File No. 23-007321
Case Number: 2023 FC 64
TJSC#: 44-517

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 64
6088-941339
Published in *The Boone County Journal* April 11, 18, 25, 2024

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 NANCYA. LOVE DECLARATION OF TRUST; UNKNOWN BENEFICIARIES OF THE NANCYA. LOVE, AS TRUSTEE UTA DATED 08/21/2008 KNOWN AS THE NANCYA. 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



CHANGE IN CERTIFICATE OF OWNERSHIP OF BUSINESS PUBLICATION NOTICE

Public Notice is hereby given that on January 1st, A.D. 2012, a certificate was filed in the Office of the County Clerk of Boone County, Illinois, concerning the business known as EL CHEWY TRUCKING INC., located at 1601 JILLIAN COURT, BELVIDERE, IL 61008, which certificate sets forth the following changes in the operation thereof: Withdrawal of owner Sergio Espinoza.
Dated this 28th day of March, A.D. 2024
Julie A. Bliss, Boone County Clerk
Published in the Boone County Journal 4/18, 4/25, 5/2/2024 (P)

Food from page 3

used in baked goods as a preservative. Red dye 3 is a common food dye used in candy and other products.

"This legislation does not seek to ban any product or take away any of our favorite foods," bill sponsor Sen. Willie Preston, D-Chicago, said at a news conference Wednesday. "This measure sets a precedent for consumer health and safety to encourage food manufacturers to update their recipes to use safer alternatives."

Last year the U.S. Food and Drug Administration proposed to revoke the authorization of brominated vegetable oil after a study found that the chemical affects the thyroid, creating negative health impacts. According to a study from the Center for Science in the Public Interest, a nonprofit advocacy organization, red dye 3 may cause cancer in animals. The International Agency for Research on Cancer, a part of the World Health Organization, found potassium bromate to be possibly carcinogenic.

The bill had bipartisan support in the Senate with both Sen. Seth Lewis, R-Bartlett, and Sen. Steve McClure, R-Springfield, voting for it.

"(Red dye 3) was banned by the FDA for use in makeup over 30 years ago. So, the FDA doesn't allow you to put it on your face for makeup. But yet kids are eating this in candy," McClure said in the Senate Thursday. "That to me is outrageous. So, for that reason I am voting for this bill."

Preston previously said he was considering adding titanium dioxide to the ban, but that plan was scrapped during negotiations. He said if additional research becomes available "we'll explore that option at that time." In 2021 the European Food Safety Authority said it was concerned that titanium dioxide could alter people's DNA.

Industry groups such as the Illinois Manufacturers' Association have pushed back against the bill throughout the legislative process. In January, the IMA issued a statement in opposition of "this well-intentioned legislation," claiming it would undermine the FDA and negatively impact Illinois' economy as it would "create a confusing and costly patchwork of regulations."

The National Confectioners Association issued a similar statement, saying the bill would "increase food costs, undermine consumer confidence, and create confusion around food safety." The group also argued food regulation should "rely on the scientific rigor of the FDA."

California passed a similar bill last year that will take effect in 2027 and the New York Senate is currently debating a similar bill. The food additives are already regulated or banned in parts of the European Union.

The Illinois bill was amended from an earlier version to grant retailers additional time to comply. The additives would be banned from manufacturing beginning January 1, 2027, with the sale, delivery, distribution, and holding of products containing the additives being banned beginning in 2028.

"We have given an extension to retailers, an extension for an extra year, for them to get in compliance," Preston said. "We don't intend to fine people out of business at all."

Violators are subject to fines up to \$5,000 for their first offense and up to \$10,000 for each subsequent offense.

Both Lewis and McClure, while voting for the bill, said they would like to see future legislation clarify how fines accrue and what constitutes a single violation of the law.

Sen. Rachel Ventura, D-Joliet, said that as Illinois faces issues of food insecurity and food deserts, this bill is needed to ensure people's safety.

"So, we know that lots of families who live in poor areas tend to go to convenience stores for their grocery stores," she said at a news conference Wednesday. "We need those foods to be safe to consume, especially if they're eating them on a daily basis, or multiple times a day."

Lead from page 3

line replacement, and funding is expected to more than double in fiscal year 2025.

In 2021 the National Resources Defense Council estimated there to be 679,292 lead service lines in Illinois. In 2023, the U.S. EPA put the estimate at over one million lines in Illinois.

The NRDC puts the estimate for replacing every lead service line in Illinois at \$2.2 billion at the low end up to \$7.2 billion based on the EPA's estimate. The Illinois Environmental Council estimates it would cost between \$10 billion and \$12 billion.

Even as some funding has become available through that law and the federal Drinking Water State Revolving Fund, the allocations are not nearly enough to replace every service line in the state, regardless of who is estimating the cost.

Lead from page
While replacement is ongoing, a full inventory is crucial to develop a plan and budget for the complete removal of lead service lines in the state.

The IEPA is in the process of building a more conclusive inventory of lead service lines, requiring the state's community water supplies to submit full inventories of their pipes by April 15. Even with accurate quantities, establishing adequate funding and feasible timelines is a struggle.

Replacement efforts in Illinois

While the state and federal governments have created regulations and funding programs, the responsibility of lead service line replacement falls on the community water supplies, such as municipalities or local water districts.

The state has been funding community water supplies' replacement projects for years, although not at the multi-billion-dollar level needed to replace all lines. The IEPA provided funding through principal forgiveness loans from 2017 to 2023 under the wastewater category of the State Revolving Fund. IEPA awarded over \$120 million in principal forgiveness funds during those six years and each applicant was eligible for a maximum award of \$4 million annually.

Under the federal Bipartisan Infrastructure Law, states are required to allocate 49 percent of state lead service line replacement funds as grants or principal forgiveness loans and 51 percent as traditional low-interest loans. IEPA spokesperson Kim Biggs said that in fiscal year 2024, there is a cap of about \$2.8 million per principal forgiveness loan recipient.

"But we're trying to figure out how we can get more and more from the federal government," Iyana Simba, Illinois Environmental Council city programs director, said. "We need this funding to make sure that the cost of lead service line replacement isn't passed down to individual homeowners, and that it's also being done so in a more equitable manner."

Aside from increasing funding, Simba said that developing community outreach, technical assistance and community planning could hasten replacement efforts.

The Illinois Lead Service Line Replacement and Notification Act took effect on Jan. 1, 2022. The law requires community water supplies to create an inventory and replacement plan for their lead service lines. The report must be submitted to the IEPA by April 15. Yearly updates on replacement will be due every April 15 through 2027.

Read More: Lead service line replacement bill passes Senate, heads back to House

"So even while Illinois has about 600,000 lead pipes throughout the state that are accounted for," Simba said. "I'm really hoping that through this inventory process we'll get a better picture because there's almost that same amount of service lines that are made of unknown material."

The IEPA created the Lead Service Line Inventory Grant program to provide funding to community water supplies to identify and inventory lead service lines. The first round of funding was announced in January 2023, since then two more rounds have been awarded and the IEPA is currently accepting applications for the fourth round. The grant provided 260 community water supplies between \$20,000 and \$50,000 each in 2023.

The current FY24 project list from the IEPA

includes 47 projects, totaling over \$100 million. Illinois received around \$107 million in FY24 and will receive \$230 million in FY25 from federal funding.

Gov. JB Pritzker's proposed FY25 budget would allocate \$20 million to lead service line replacement planning grants. The capital infrastructure budget proposal also includes around \$340 million in reappropriated funding along with almost \$260 million in new appropriation for Lead Service Line Replacement loans.

Timelines for replacement

While the inventory reports must be submitted to the IEPA by April 15, it is not clear when line replacements will be completed, and state law lays out a decadeslong process.

The U.S. EPA has proposed changes to federal rules which would set the goal of replacing all lead pipes within 10 years, with certain exceptions allowed. The proposal follows decades of amending policies to tighten regulations on maximum contaminant levels. The most recent changes, however, have not been adopted, and the U.S. EPA has historically chosen not to strictly enforce its existing standards.

Advocacy groups, including the Illinois Environmental Council, support the shortening of timelines for replacement.

"So while we're happy to see that other smaller communities are going to be put on this 10-year timeline. That's even more stringent than some of the things outlined in the state bill," Simba said. "We do need to see a shorter timeline for Chicago."

Illinois' Lead Service Line Replacement and Notification Act also establishes timelines for replacement based on the number of lead service lines within a community starting in 2027. Community water supplies with fewer than 1,200 lines have the shortest deadline of 2042, while supplies like Chicago, with more than 99,999 lines have until 2077.

Community water supplies can request extensions up to 20 percent of their timeframe, so Chicago could potentially have an additional 10 years, extending the deadline to 2087.

In February, state Rep. Anthony DeLuca, D-Chicago Heights, filed House Bill 4752, which would increase the maximum timeline extension the IEPA is allowed to grant community water supplies from 20 to 30 percent. If passed, the extension increase would mean Chicago could have up to 2092 to replace all their lead service lines.

DeLuca said municipalities do not have enough funding and a timeline extension is needed to make up for the lack of resources.

Advocates, meanwhile, have pointed to health care and economic incentives for replacing lead pipes. An October report from the NRDC, dubbed "Getting the Lead Out," found removing lead pipes can reduce the risk of medical conditions in children, such as hearing impairments, short-term cognitive damage and behavioral problems. It would also help adults by reducing immunological and red blood cell damage.

The study found between \$58 and \$89 billion will be spent in Illinois over a 35-year period related to health effects of lead pipes, and removing them would save about \$37 billion annually in health care costs nationwide.

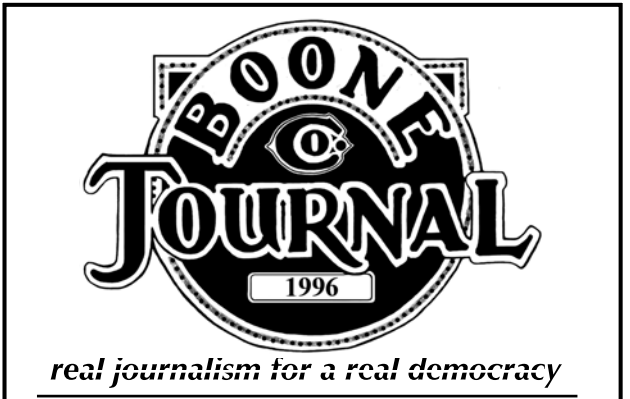
Simmons said lawmakers need to work to secure more funding and stricter timelines.

"I mean, there's not a lot of room to waffle on this," Simmons said. "Already, our communities have waited decades to have access to safe drinking water and that includes zero lead pipes."

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.

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