### **Program** focuses on **bobcats**

PAGE 7





### Hardcastle ready for senior cheer season

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LOCAL NEWS... LOCAL VIEWS

Your life.

WEDNESDAY, JANUARY 20, 2021

Vol. 101 • No. 76 \$1

### Vejseli's story a horror and a miracle

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### **KNOW IT** TODAY



Reflecting Congressman reflects on Capitol invasion. See page

### WEATHER



#### **HIGH LOW HIGH LOW** 23 19 **22** 8

N New Year's Day Shannon Halligan aired a story for WGN News about former Rochelle resident Teki Vejseli who granted the interview as he fought for his life, a patient at Acibadem Sistina Hospital in Skopje, Macedonia.

A soccer standout in high school who has

remained very active, Vejseli traveled to North Macedonia last month to attend his grandfather's funeral. He was supposed to be back at home here with his family on Dec. 27 to ring in the New Year, but those plans changed once he contracted COVID-19.

The virus viciously attacked his lungs. He developed pneumonia



Teki Vejseli was finally able to return home to the Rockford area to his family after battling COVID while overseas. Vejseli is not certain where or how he contracted the virus and was previously healthy and active.

before his lungs hemorrhaged. He flat lined twice. His medical team worked frantically to revive him.

"I was dead two times. My oxygen (levels) dropped and my lungs gave up," he said via Facebook messenger. "I am very fortunate to be alive. God has given me a second chance."

Vejseli's roommate was not as fortunate.

"That gentleman was my roommate for three days. He died right before my eyes," Vejseli said.

The horror of all the deaths he witnessed has taken an additional toll.

"It haunts me. I can't sleep and I wake up screaming. Please share my story and photos," he said. "I hope it makes a difference and can save some lives."

Vejseli does not know where or how he picked up the virus, but the previously healthy, active 35-yearold wanted to share his experience because of the fury with which Coronavirus attacked.

"My lungs are ru-



(COURTESY PHOTO)

**Rochelle Township High School graduate and** soccer standout Teki Vejseli spent weeks in a hospital overseas battling COVID after traveling to attend his grandfather's funeral in North Macedonia.

ined," he said, "and I don't want to see anybody else in a hospital bed."

He says he has been traumatized by the experience, but knowing he has the support of his hometown fuels his recovery every day.

He is slowly regaining his strength. Having twice tested negative for Covid now,

Vejseli arrived back home Jan. 13 in the Rockford area with his wife and three young children.

You can watch Halligan's WGN report at: https://wgntv.com/ news/coronavirus/ dont-make-fun-of-itillinois-man-fightingcovid-19-in-hospitalhas-message-for-newyear

## High school leaders see student improvement



1381 N. Seventh St., Suite C 815-562-6661

#### **OBITUARIES**

MARIE HILL

NICOLE LONG

BERNICE WERDIN

See page 4

### INSERTS

ALDI FARM & FLEET STOCK & FIELD

### INSIDE

Social News2, 3, 7, 8
Obituaries4
Opinion6



RTHS adding 60 more in-person learners for second semester; failure rate cut 50 percent since September

#### **BY RUSSELL HODGES** SPORTS EDITOR

**ROCHELLE** — Rochelle Township High School Principal Chris Lewis recapped the first semester and detailed expectations for second semester during the Rochelle School District 212 Board of Education meeting Tuesday evening. While District 212 has reduced the number of failing students by 50 percent since September, Lewis said more work remains to be done.

"There's no secret that we were really struggling around September and October," Lewis said. "Our kids and our teachers were struggling and we were looking for what we could do to get our kids over the hump... We've decreased our deficiencies, but we're facing twice the number of deficiencies as we'd see during a normal semester. We still have some ways

to go on this." District 212 had been conducting hybrid learning during first semester, with 31 percent of students opting out for remote learning. RTHS underwent an eight-week pause of in-person learning in November, with Tuesday marking the first day RTHS resumed its hybrid model. Lewis said RTHS has added 60 more in-person learners for second semester, lowering the opt-out rate by 6 percent with the freshman class seeing an 8 percent decrease in opt-outs.

"When we went into an adaptive pause, we were happy to see attendance and engagement stay at a high level," RTHS Superintendent Jason Harper said. "There have been ups and downs for all involved in this year's hybrid model... While in-person learning benefits from daily contact with teachers, adhering



(PHOTO BY RUSSELL HODGES) **RTHS Principal Chris** Lewis discusses academic performance with members of the **District 212 Board of** Education on Tuesday.

to COVID-19 mitigation strategies like social distancing, masking and cleaning procedures can be cumbersome for students and teachers. On the other hand, while remote learning can be successful for some students, it comes with its own challenges like ensuring all technology is working and age-appropriate expectations."

As District 212 looks to jump-start learning during second semester, Lewis said RTHS students opting in will attend school for five in-person classes as opposed to the four they took during first semester. One of those five courses will be an in-person physical education course. Lewis also said the district will utilize APEX flexible learning, integrated study halls in student schedules and summer school courses to help failing students catch up and stay on track.

"There may not be enough time during the semester for some of our kids to do everything," Lewis said. "We're hoping we can be closer to normal when summer school comes around."

### Vaccines

Harper said staff members in District 212 and District 231 will be receiving COVID-19 vaccines with the help of school nurses and the Ogle County Health Department. Harper said over 225 staff members across both school districts will receive the first of two Moderna CO-VID-19 vaccine doses on Monday, Jan. 25, with the second dose scheduled for Monday, Feb. 22.

"The OCHD has been a good partner to us and RCH has played a role in vaccinations as well," Harper said. "We'll help supply registered nurses for the vaccinations, but the OCHD will provide some as well. We hope to have up to seven stations of nurses giving vaccinations every 10 minutes with one-hour lunches...We'll hopefully have vaccinations done by 4 p.m. Monday."





# LOCAL NEWS Kinzinger reflects on Capitol invasion

Congressman explains reasons behind impeachment vote, hopes for return to diplomacy

#### **BY RUSSELL HODGES** STAFF WRITER

WASHINGTON, D.C. — United States Congressman Adam Kinzinger heard flash bang grenades exploding outside his office in Washington D.C. as large numbers of invaders stormed the U.S. Capitol building on Jan. 6.

The Republican, who is in his fifth term representing Illinois' 16th District, had a feeling the events that took place that day could take an ugly turn. The day started as expected, with Kinzinger and his congressional colleagues entering the House chamber around 1 p.m. for a Joint Session to certify the results of the 2020 election, and confirm Joe Biden defeated Donald Trump as President.

When Kinzinger returned to his office, he began seeing tensions flare on social media, with some people on Twitter directing comments specifically toward him. After speaking to his wife on the phone, Kinzinger sensed that actions outside the Capitol were turning for the worse.

"I could see a little of the crowd, but I felt a real dark and evil sense coming over the place," Kinzinger said. "I'm not one of those guys who feels that all of the time, but that's the best way I



(NEWS-LEADER FILE PHOTO)

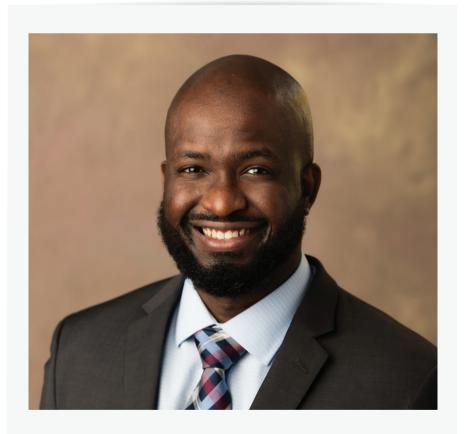
Above, Rep. Adam Kinzinger is pictured with the 2018 Congressional Art Contest winner, Rochelle Township High School's Alva Valle. Kinzinger, first elected to Congress in 2010, is currently serving his fifth term in the United States House of Representatives and represents Illinois' 16th Congressional District, which stretches across 14 counties in Northern Illinois, including parts of DeKalb, Ford, Stark, Will and Winnebago counties, and all of Boone, Bureau, Grundy, Iroquois, LaSalle, Lee, Livingston, Ogle and Putnam counties. Prior to being elected to Congress, Kinzinger served in the Air Force in both Operation Iraqi Freedom and Operation Enduring Freedom. Kinzinger joined the United States Air Force in 2003. He was commissioned a 2nd Lieutenant in November 2003 and later awarded his pilot wings. He has served in the Air Force Special Operations, Air Combat Command, Air Mobility Command, and Air National Guard. He continues to serve his country as a pilot in the Air National Guard, with the current rank of Lieutenant Colonel, and balances this service with his duties in Congress.

could describe it. When I heard the Capitol alarm, which I've only heard twice in my 10 years, and I heard the panic from the narrator's voice that we needed to shelter in place, I knew things were going to get pretty bad, so I locked myself in my

office and told my staff not to come in."

Kinzinger, who said he expressed his concerns about how events could transpire on Jan. 6 to House Minority Leader Kevin McCarthy, added he typically carries a weapon on him everywhere but the Capitol building. That changed on Jan. 6, with Kinzinger deciding to bring his weapon into the Capitol because he felt he may have needed to defend himself if tensions escalated.

"I have profound sadness for that day,"



"I'll disagree with the Biden administration on a lot of things, but I'll do so in a way I think is reflective of the great past of how we do politics... I'm willing to work with the administration when I can and when I have to oppose the administration, I'll do so in a professional and upright manner. I'm not going to adapt to the politics of personal destruction, conspiracies and stoking division."

#### **Rep. Adam Kinzinger**

Kinzinger said. "I think we realized how fragile democracy is. The vast majority of people out there had no intention of doing this, but the whole narrative of why everybody was out there was because of misinformation and the idea the election was stolen in the face of any proof. I could go along with that narrative because it's an easy political decision, but I also know the deep ramifications of making that decision."

The invasion at the Capitol building resulted in the House of Representatives impeaching Trump for the second time in his presidency, something that hasn't happened to any other president in American history. It was also the most bipartisan impeachment in history, with 10 Republicans, including Kinzinger, who represents over 700,000 Illinoisans in the 16th Congressional District, voting to impeach Trump

recognition of how fragile our democracy is. Our democracy survived that day, but we saw how close it came to not. The second impact was knowing this would be one of the things our history books write about [Trump]. From second-hand accounts, the president knows that and he's sad about that."

With the House voting to impeach Trump, who leaves office on Jan. 20, the Senate will begin a trial to debate and decide whether or not Trump should be convicted. Two-thirds of the Senate must vote in favor in order to convict Trump, who was acquitted after his first impeachment. While the trial will not be completed before Trump leaves office and Biden is sworn in, Kinzinger said he hopes to see a fair trial that fully analyzes what happened during the Jan. 6 events.

"I'd like to see our senators make decisions based on merits and not

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900 N. 2nd St., Suite 200, Rochelle, Illinois

this past week for inciting insurrection.

"I voted for the president during the election, but as we got past the election, I saw the massive increase in misinformation," Kinzinger said. "I predicted multiple times that there'd be violence on Jan. 6. When Jan. 6 happened, I matched the president's words during his speech and the president's accusations of a stolen election and I couldn't come to any conclusion other than what happened at the Capitol was an insurrection and the president played a significant role."

Kinzinger noted that the No. 2, No. 3 and No. 4 persons in the presidential line of succession (Vice President Mike Pence, Speaker of the House Nancy Pelosi and Senate President Pro Tempore Chuck Grassley) were under attack as a result of the Jan. 6 insurrection. Kinzinger also noted how Trump's action on Twitter and his refusal to mobilize the military on Jan. 6 played a role in his vote to impeach the president, who was ultimately impeached with a 232-197 vote.

"I know it's not an easy political decision, but on things like this, I've made it clear to myself and the people I represent that my ultimate oath is to the people of the district and the Constitution," Kinzinger emphasized. "The first impact of what happened on Jan. 6 to me was the on politics," Kinzinger said. "I actually think there's a decent chance enough senators will vote to convict, which would prevent him from running again. I think it's an important step, and I don't know if that's what will happen, but over time, I think it would be seen as the right thing to do and I think the longer time passes until the Senate trial starts, it's probably more likely there will be enough senators."

With the Biden administration ready to take over on Jan. 20, Kinzinger said he hopes to see congressional leaders on both sides return to a more normal sense of diplomacy.

"I want to see an attempt to calm down rhetoric and get back to professional disagreements," Kinzinger said. "I'll disagree with the Biden administration on a lot of things, but I'll do so in a way I think is reflective of the great past of how we do politics and not necessarily the present. Hopefully there are areas where we can work together. One area would be actually getting an infrastructure bill done. I'm willing to work with the administration when I can and when I have to oppose the administration, I'll do so in a professional and upright manner. I'm not going to adapt to the politics of personal destruction, conspiracies and stoking division."

**The right care, right here in Rochelle.** Visit **rochellehospital.com** to learn more.

# LOCAL NEWS **Book features a Carolyn Moe Foods 1** recipe and Beacon cheese spread

**ROCHELLE** — You know vou're from Rochelle if your mouth waters at the mention of apple crisp from Mrs. Carolyn Moe's Rochelle Township High School Foods I Home Economics class. Mrs. Moe, Ruth Lusardi, Kathy Connor and Rosalee Schaeffer taught a wide variety of Home Ec classes back at the 1921 campus.

Colleen Esterday RN, learned to make Mrs. Moe's apple crisp when she was a student. Back then she was Colleen Primrose (RTHS Class of 1986).

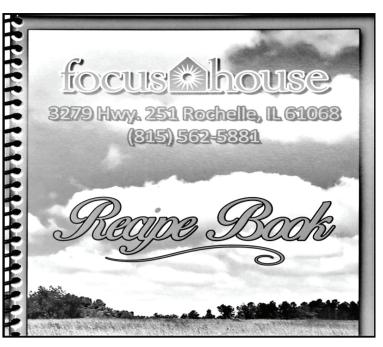
Esterday also included a recipe for cheese spread that she says tastes just like what the Stavrakas family served at the iconic Rochelle Beacon.

A former Focus House nurse, Esterday contributed greatly to the 2020 Recipe Book as did a number familiar Focus House faces. The book is a product of the Foundation For Focus House.

The 61-page book is spiral bound and filled with Focus House family favorite recipes and cooking tips. It was sponsored by Remax Real Estate broker Jennie McLaughlin. Hub-Remsen Printing designed and printed it.

### Order

Books are on sale at Focus House for \$10. Call the Focus House campus at 815-562-5881 to place an order and make arrangements to pick it up.



### **Kishwaukee College Fall Dean's list announced**

MALTA — The Office of Student Services at Kishwaukee College has announced the students named to the Fall 2020 Dean's List. To be eligible for Dean's List honors, a student must have completed a minimum of 12 semester hours (at the 100/200level) during an academic term at Kishwaukee College with a semester grade

point average of 3.50 or higher on a 4.0 scale.

The following local Kishwaukee College students have been named to the official Fall 2020 Dean's List:

### **College announces part**time honor's list

MALTA — Kishwaukee College is pleased to announce its Part-Time Student Honors List for Fall 2020. Over half the students at Kishwaukee College attend school part time and many of these students have responsibilities that extend far beyond the classroom, including work and family obligations.

To be eligible for this honor, a student must have completed a minimum of 6 (but less than 12) semester hours of college-level courses at Kish with a grade point average of 3.5 or higher.

The following local students have been named to the Kishwaukee College Fall 2020 Part-Time Student Honors List:

Mary Wall and Austin Childers,

both of Creston; Dominic Swanson of Esmond; Sarah Kanas of Kings; Caitlin McMurray of Lindenwood; Spencer Warborg, Faith Worthington, Jaderi Ibarra, Allison Seebach, Arlette Garcia, Maximiliano Torres, Awatef Abdallah, Erica Miller, Katherine Mosher, Christin Howard, Jaimie Mohler, Kassandra Kirk, Juliana Ponce, Courtney South, Brandon Villa, Diana Penaran, Lizbeth Hueramo, Jaelyn Kammes, Katelyn Ragan, Colen Turner, Lisset Hernandez, Lillian Fulgencio, Keelyn Sarmiento, Laura Lopez, Emma Smith, Elisa Hayenga, Isabella Lodico, Ellie Kinn, Sofia Lenkaitis, Madison Carmichael, Sterling Devers, Ayah Sbeih, Cameron Wiegartz and Damian Nava Barrientos, all of Rochelle.

Charles Stone of Ashton; Karyssa Dale of Lindenwood: Vanessa Belmonte, Christina Ramos, Mark Pearson, Ashley Gibson, Josue Almaraz, Jennifer Froehlig, Judith Fulgencio, Kaylee Sergeant. Abigail Zwinklis, Carlie Elder, Alexandre Greer, Mandi Lamb, Brooke Myroth, Nicole Sheets, Rebecca Bunger,

Bryant Hernandez, Marisol Garcia, Kaitlynn Ost, Olivia Ramos, Quinton Casey, Evan Horner, Isaac Ochoa, Katelyn Ackland, Johnathan Nguyen, Cierra Thomas, Sarah Plyman, Melanie Higueros and Nicholas Albers, all of Rochelle; and Raynah Marks and Kelsey Kinne, both of Steward.

### **Bids** approved

#### **BY RUSSELL HODGES** SPORTS EDITOR

**ROCHELLE** – Flagg-Rochelle Community Park District commissioners approved bids for outdoor seating and an electronic sign for the recreation center during Monday's board meeting.

**Board commissioners** approved a bid from Doyle Signs amounting \$23,980 for a digital sign near the front entrance of the recreation center at 802 Jones Road in Rochelle. Executive director Jackee Ohlinger said the sign should be operational in approximately two months.

Commissioners also approved a bid from Doty & Sons amounting \$16,380 for outdoor seating at the recreation center. Ohlinger said the project will be funded through a generous donation from Chuck Stocking, who donated to the park district in honor of Bud and Kay Stocking.

The seating will be located primarily along the west patio outside the community center.

Any arrests listed in this paper are merely charges and the defendants are presumed innocent unless proven guilty in a court of law.

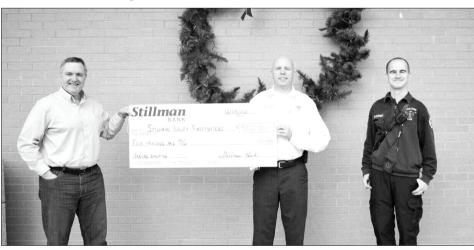
Please note that all police reports received from the Rochelle

### **Report policy**

Police, the Ogle County Sheriff's Department and the Illinois State Police, will be printed without exception.

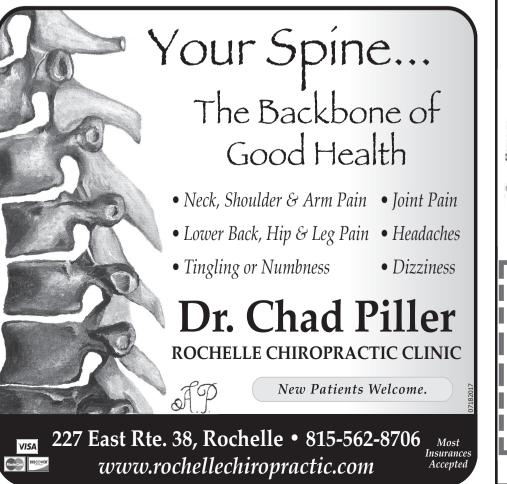
Requests to omit particular reports will not be considered or honored at any time.





Stillman Bank President and COO Tom Hughes (far left) recently presented the Stillman Valley Firefighter's Association with a \$500 donation. Accepting the donation on behalf of the Firefighter's Association were Chief Chad Hoefle and Matt DeVries.

Check us out online at www.rochellenews-leader.com



# LOCAL NEWS

#### **Obituaries**

### Nicole Marie Long

ASHTON — Nicole Marie Long, 43, of Ashton, passed away in the home Jan. 16, 2021 sur-

rounded by family. She was born July 30th 1977 to Roderic and Barbara (Glaser) Mallaro in Dubuque, Iowa,

She was a 1995 graduate of Rochelle Township High School and received

her RN from Kishwaukee College in 2003.

She attended Grace Fellowship Church, served as Youth Leader,



and served in multiple ministries of the church. Nikki loved to attend church every Sunday and enjoyed Bible studies and un-

derstanding the love of GOD. Nikki enjoyed attending

Christian concerts and watching movies with her family. She loved to visit the beach, having had 17 family vacations involving the ocean. Nikki loved to travel and visit national parks, having visited four this summer. She married Jason Long on April 20, 2000. She is the moth-

er of Michael (Tessa) Finn and Matthew Long; the daughter of Barbara; sister to Nina Mallaro and Steph Mallaro; and sister-inlaw to Megan Nyman.

She is preceded in death by her father, Roderic, in 1984.

Visitation is opened to friends and family at Grace Fellowship Church in Ashton on Jan. 20 from 4 p.m. to 7 p.m.

A private family funeral service will be held the next day at Grace Fellowship Church in Ashton with interment to follow at the Ashton Cemetery Ashton.

Online condolences may be made at www.beveragelyonsfamilyfh.com.

### **Bernice Werdin**

completed 103 years and three

months on her journey here. Bernice H. Werdin was called to the throne of Jesus Christ on Dec. 24, 2020. She was born Sept. 24, 1917 in Janesville, Minnesota, Waseca County. The Holy Trinity

made her His child on Sept. 25,

**ROCKFORD** — Bernice 1917 in Holy Baptism. On July 12, 1931 she confirmed her faith

in the rite of Confirmation. She married her husband "Ted" on July 31, 1940. She met her husband Theo-

dore "Ted" and her oldest son David at the throne.

Waiting to join her are two sons, Donald of Rockford, and Gregory (Beth) of Wittmann, Arizona. She was blessed with three grandsons and three granddaughters as well as six great-grandsons.

She became a registered nurse at the Kahler School of Nursing in Rochester, Minnesota, on Sept. 2, 1939. She fondly remembered that the Mayo brothers, of the Mayo Clinic, signed her graduation certificate.

She had fond memories of working at the Rochelle Municipal Hospital for many years and helping to put her three sons through college.

### Marie Hill

DEKALB — Marie J. Hill, 90, passed away on Tuesday, Jan. 19, 2021 at Oak Crest in DeKalb. Cremation care provided by Unger Horner Funeral

Home, 400 North Sixth Street, Rochelle.

Arrangements are pending. Visit www.UngerHorner. com.



# QUESTIONS

# Foundation names grant recipients

**BYRON** — The Maggie & Amos Foundation has selected nine area educators as recipients of its December "Elf-Grants."

The Foundation offered grants in the amount of \$250 to local educators to benefit student learning during these trying times. Grants were awarded to:

Megan Carr, PLUS Teacher for Ogle County Educational Cooperative, to purchase a document camera to better provide instruction for students both in-person and remote learning.

Melissa Deutsch, Teacher at Central Elementary School in Rochelle, to purchase handson manipulatives for early learners in reading and math.

Debra Cleary, Teacher at Amboy High School, to purchase art supplies to teach students felting and 3D art.

Mikayla Hussey, Teacher at Amboy Elementary School, to purchase individual books for students in her classroom to call their own.

Randi Webb, Teacher at Oregon Elementary School, to purchase a classroom subscription to Kami, a useful tool to make learning more accessible for in-person and remote learners.

Erin Strouss and Kelly Polz, Counselors for Rochelle Elementary District, to purchase materials to support their district-wide implementation of the social-emotional learning program Conscious Discipline Polo Elementary School, to purchase individual dry erase paddles to improve students' abilities to share their thoughts and increase interaction in their lessons.

Aubrey Burke, Teacher at Amboy Elementary School, to purchase materials and supplies to create visuals and supports for students with special education needs.

The non-profit Maggie & Amos Foundation was created in memory of Maggie (Rosko) Meyer and her son, Amos, who were killed in October 2016 in their Byron area home.

Maggie, a Special Education teacher at Chana Education Center, was passionate about helping students learn to love learning and fostering a positive experience in school. She was also an avid runner and competed in many local 5k and triathlon events.

**Originally from Mount** Morris, Maggie cared deeply about the White Sox, her friends and family, and her community. She volunteered for many charity activities and promoted helping others in both her classroom and at home with 3-year-old Amos.

The foundation raises funds through an annual 5k and family event (currently postponed due to COVID-19 mitigations). Since its initiation in 2017, the foundation has provided over \$26,000 in donations to area libraries, schools and educators, and in college scholarships. The organization currently shares information on Kelsi Jones, Teacher at its activities and events on their Facebook page: The Maggie & Amos Foundation.



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# Jews-Leader

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### about

### **IAA Foundation** offers scholarships to support agriculture

**BLOOMINGTON** — Agriculture students and Illinois Farm Bureau® members, spouses and children are eligible to apply for 78 college scholarships offered by the IAA Foundation, Illinois Farm Bureau's charitable arm. The scholarships, ranging from \$1,000 to \$7,500, will be awarded in total of \$124,000 for the 2021-22 school year.

"We are pleased to recognize students through our growing scholarship program," said Jennifer Smith, Development Manager, IAA Foundation. "It is a privilege to support the next generation of leaders and encourage degrees in agriculture related fields.'

Students may apply for a variety of scholarships, including three IAA Foundation Top Scholarships, where winners will each receive \$5,000 awards. Another \$7,500 award goes to the Illinois Farm Bureau Legacy of Leadership scholarship winner. In addition to family scholarships often established to honor the memory of a loved one, the IAA Foundation offers scholarships on behalf of organizations such as Prairie Farms Dairy. For 2021, the IAA Foundation is honored to administer the newly created Sara C. Andrews Memorial Scholarship and the H.R. Beeson Scholarship.

All applicants must be current high school seniors accepted for enrollment, or students already enrolled, at an accredited college, or university. Scholarships are awarded for exceptional academics, leadership experiences and community involvement. Previous winners of an IAA Foundation scholarship are eligible to apply again if the scholarship allows.

A full listing of available scholarships and eligibility guidelines is available on the Foundation website, www. iaafoundation.org. NEW TIMELINE: The application opens January 1, 2021 and must be completed online by February 15, 2021.

For more information, contact your county Farm Bureau, the IAA Foundation at 309-557-2232, or e-mail Jennifer Smith at jsmith@ilfb.org.

# STATE NEWS Vote by mail, remote voting, 'decoupling' bills fail in congressional lame duck session

Pritzker expects business tax change revisit in 102nd General Assembly

#### **BY SARAH MANSUR**

CAPITOL NEWS ILLINOIS/ SMANSUR@CAPITOLNEWSIL-LINOIS.COM

#### **SPRINGFIELD** –

The 101st Illinois General Assembly took historic action by passing legislation to end cash bail prior to electing a Black House Speaker for the first time in the 102nd General Assembly.

But lawmakers ran out of time on several consequential measures — including bills that would have expanded vote-by-mail, allowed lawmakers to conduct business remotely during the pandemic and eliminated newly expanded income tax deductions for business owners. Another bill relating to the state's rollout of legalization of adult-use marijuana also failed to pass, as did a measure that was part of the Illinois Legislative Black Caucus' health care agenda.

House Democrats fell 10 votes short of passing a bill, endorsed by Gov. JB Pritzker, that would have eliminated certain tax deductions for Illinois business owners that were created under the federal CARES Act. Pritzker has argued this change by the legislature is needed to prevent revenues from shrinking by more than \$500 million during the current fiscal year, thus enlarging the state's \$3.9 billion budget deficit.

Specifically, the bill would end the CARES Act amendments that expanded income deductions business owners can claim

business losses.

In a Jan. 8 news release, Pritzker encouraged the General Assembly to "decouple" Illinois' tax law from the federal tax amendments under the CARESAct, an action that would have kept the state tax code consistent with previous years.

Pritzker claimed those changes would have preserved \$500 million in state tax revenue from noncorporate taxpayers and owners of passthrough entities, such as limited liability companies and partnerships.

During House floor debate in the early hours of Jan. 13, lawmakers on both sides of the aisle described the bill as preserving up to \$1 billion in state revenue.

Democratic Rep. Michael Zalewski, the bill's sponsor, said the proposed changes would impact about 440,000 taxpayers statewide.

Zalewski, of Riverside, tried to appeal to his caucus, but 10 House Democrats voted present while another eight did not vote on the bill, including former House Speaker Michael Madigan, of Chicago, and the newly elected Speaker Emanuel "Chris" Welch, of Hillside.

At least a dozen Republicans condemned the proposal as a last minute "tax hike" on small business owners already crushed by the pandemic.

During the House floor debate, Rep. Tim Butler, R-Springfield, said the bill amounts to the tax increase that Republican lawmakers anticipated

"This is the textbook definition of a late night, no one is watching, lame duck, back door tax increase. This is exactly what people hate," he said.

Zalewski characterized the proposal as an effort to prevent loss of revenue, rather than an effort to raise new revenue.

House Republicans were also critical that the Pritzker administration and the Illinois Department of Revenue did not notify taxpayers or the legislature sooner of the state's plans to decouple from the federal changes that were made in March.

During a news conference on Friday, Pritzker said he expects the legislature will bring the proposal back in the 102nd General Assembly.

"Although it didn't happen in the short lame duck session, I have a commitment from the leaders that it will be brought up in the regular session," Pritzker said on Friday in response to a

question about the failed decoupling bill. "I'm anticipating that it will get brought up soon in the new session of the General Assembly."

### Remote

### voting, more

The remote voting bill, which passed the Senate unanimously, would have permitted the House and Senate to convene remotely and cast votes during a public health emergency where "in-person participation poses a significant risk to the health and safety," of lawmakers, their staff or the public.

It would have required both chambers to create rules for remote participation in session and committees, and it would have applied to the boards of the Joint Committee on Administrative Rules, Commission on Government Forecasting and Accountability and Legislative Audit Commission. The Senate changed its

rules during the brief May session to allow for remote hearings but the House failed to pass similar changes. Two lawmakers voted remotely in the lame duck session.

Both chambers released tentative calendars last week showing they are scheduled to meet in-person several days each month through May.

Since the pandemic hit Illinois in March of 2020, members of the House met briefly the following May and earlier this month at the Bank of Springfield Center, while the Senate continued at the Capitol for those brief sessions.

Multiple people that attended last week's lame duck session – including the chief of staff to the House speaker's office have tested positive for COVID-19. The governor said last week he would not prioritize lawmakers in the next phase of vaccination.

Rep. Mike Zalewski, **D-Riverside**, is pictured on the House floor at the Bank of Springfield Center on Jan. 13 debating a bill that would have eliminated tax deductions for Illinois business owners, created under the federal CARES Act. That bill was one of several important measures that failed to pass during the 101st **General Assembly.** CREDIT: BLUEROOMSTREAM.COM)

by a vote of 40-18, would have made permanent some changes that were implemented in response to the pandemic for the 2020 general election. This would have included the use of drop-box sites to collect ballots without postage and curbside voting during early voting or on Election Day. It also would have re-

quired the State Board of Elections to provide guidance, rather than rules, for securing collection sites. Neither bill was taken up for a vote by the full House on Wednesday.

Meanwhile, House Bill 122, which would have added another round of 75 marijuana dispensary licenses among other actions, passed the Senate but did not receive a vote in the House as well.

Senate Bill 558, which was a wide-ranging bill consisting of several health care reforms backed by the Black Caucus, passed the House but did not receive a vote in the Senate.

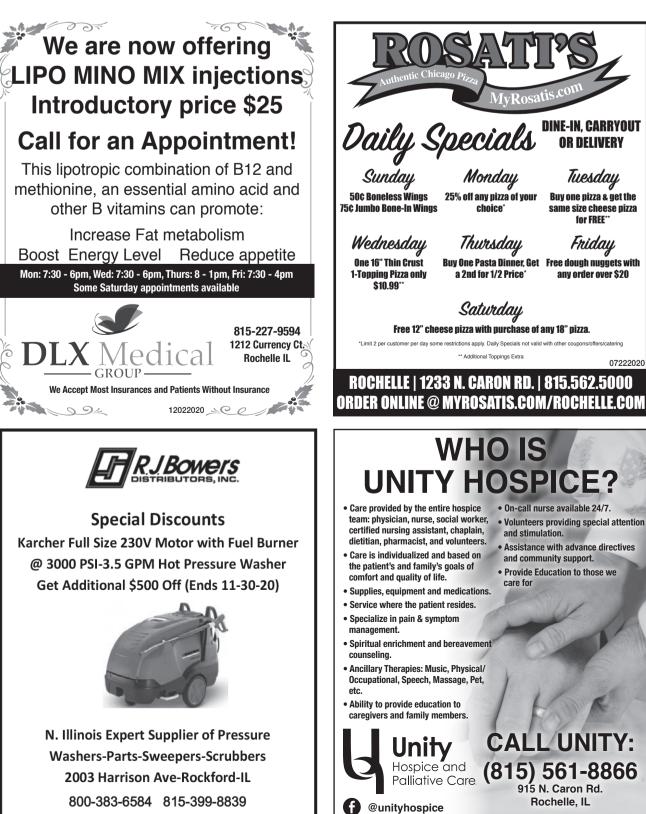


as net operating losses, carryback losses or excess

094

would come up during the lame duck session.

The vote-by-mail bill, which passed the Senate





# LOCAL VIEWS

#### Guest column

### Writers shouldn't have to dumb down the language

JOE Biden has advised his aides to avoid academic or elitist language when sharing ideas, but what stands out is how he told them to do it.

According to the New York Times, here is what he had to say: "Pick up your phone, call your mother, read her what you just told me. If she understands, we can keep talking."

It's surprising advice coming from a man married to a woman with a doctorate, who is also a mom. Mothers can speak in elitist or academic language just as much as anyone else.

Without really trying, Biden is engaging in sexist behavior.

Now, I'll be the first to admit that in the pantheon of chauvinist sins, Biden's advice pales in comparison to some of the daily utterances of his predecessor.

But such advice diminishes presidential discourse. The language is being dumbed down so that it no longer uplifts, but condescends.

Imagine if Abraham Lincoln took this approach with the Gettysburg Address.

"Four score and seven," would become "87 years." I guess they mean the same thing but the poetry and majesty of the words have been stripped away.

Biden's "Read it to your mother," advice has been issued by journalism professors and editors to young reporters for generations. The idea is to get "linchpin" of the U.S. Constitution.

She said, "You wouldn't say a sentence with "linchpin" in it to your dad would you?" My response, "Well,

yeah, I would." With a flick of the wrist she replied, "Well, your dad is really well educated.

Come up with a different word." My Dad was a farmer. We used linchpins every day to hook wagons and other farm implements to tractors. It was part of my agrarian lexicon. (Farm vocabulary.)

But I figured I'd dug a deep enough hole for myself that day and didn't need to add that to my argument.

This desire to write like the common Joe or Jane is rooted in a desire of politicians and news outlets to be approachable and down-to-earth.

But like anything, it can be taken to an extreme.

Instead of using a word like "infrastructure," I've advised young reporters to use words like "roads," "bridges" or "sewers." The only COLA allowed in the newsrooms where I've worked came out of the pop machines. We used phrases like "pay raise" or "fatter paycheck" rather than "cost of living adjustment."

I hate letting jargon infiltrate (seep in) my news stories.

Back when I was a rookie reporter in Galveston, Texas, and I was writing a story it back to "paddle." She made a point

of informing me that reporters shouldn't let know-it-all sources dictate what words we use.

There was another time when I was an intern at the Galesburg

Scott Reeder

Register-Mail that I f

really took this advice to heart. I wanted to

> rewrite obituaries and change "cremate" to "incinerate."

The editor said in this instance funeral-home jargon was just fine, thank you very much.

I roll my eyes when folks talk about the "media elite" or the "political elite." I've spent most of my professional career around politicians and journalists. I know how they write. I know how they talk.

Both groups have a host (a whole bunch) of faults. But more than any other group they try to communicate in an approachable manner.

It's difficult to fault them for their efforts. But it's quite natural

to wish life were as simple as the language they use.

Scott Reeder is a veteran statehouse journalist and a freelance reporter. ScottReeder1965@gmail. com.

### **Appreciates help from fire department**

#### Dear Editor,

Last Wednesday (Jan. 6) we went to Rochelle to run errands and eat

dinner. When we returned, our smoke/carbon monoxide alarms were going so loud that it was frightening. Jim put new batteries in and that was not the problem. The alarms kept telling us to leave the house. Never having had a

problem with them, we did not leave immediately.

We finally called our daughter, Deb Howard, and she contacted the fire department. They told her to get us out of the house immediately. She did and followed the fire trucks out. They came immediately and were

### **VOICE ON THE STREET**

so nice and did such a good job of cleaning the carbon monoxide out and then turning different things

> back on until they found out which one it was. It was a gas stove that we had in the basement. We had used it for years without any problems. Our power was off and we had had it on to cook breakfast. We

will have to dispose of it correctly. Also, we had our generator on and

the exhaust was close to our furnace fresh air intake. It was a still night with no breeze. It was drawing some carbon monoxide in with the fresh air intake.

I wish we had gotten the names of the wonderful firemen and fire-

woman who came out. They were awesome. They also told us to get new alarms — ours were 20 years old. These very well saved our lives by warning us of the carbon monoxide. If we had went to sleep that night, we probably never would have awakened. So, please, be sure you have the alarms and that they are working. Put in new batteries when the time changes.

I had a good friend who had carbon monoxide in her home before they had alarms. Her daughters had a friend over. My friend and her daughters lived, but their friend didn't.

> Jim and Audrey Summers Rochelle

Question:

### Will you be watching the inauguration of President-elect Joe Biden?

"Absolutely! I am an American, not a label of Democrat or Republican. I'm not going to 'hate' someone simply because they are Democrat. The way I see it is I can be open minded and be part of the solution, or closed minded and critical and be part of the problem." Kelly Richardson-

Kempson

"Most definitely. Can't wait to show my kids the first female vice presi-



"Absolutely! I've been

Claudia Moreno

waiting four years for this

glorious moment."

"He might remember who he is and why he is there...it's possible... maybe."

\* Denotes Chairman/President

Deborah Mulford

*"We're watching the coverage now and planning on the celebration parade at 2 p.m. A beautiful day."* 

Kimberly Diane Ekes

*Not a chance.*" Laury Bailey

"No."

Kim Lawson-Salsbury

rsalsbury@hillcrestil.us

ppittman@hillcrestil.us

dpotter@hillcrestil.us

rrhoads@hillcrestil.us

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haggestads@comcast.net

nicoloff118@comcast.net

alwayslefty2@gmail.com

flaggtwpclerk@rochelle.net

scottseebach@gmail.com

jfore@hillcrestil.us

tball@hillcrestil.us

*"Working as most of us have to."* 

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people to write the way	about corporal punish-	dent. History in the mak-	Wooten	"I'd rather pass a kid-	Crystal Tofari
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with switched it around	superintendent (Big	Cayce Bridges Groves	giarizes his speech since	-	Bobbi Young
and would say, "Is this	Cheese) said the word		he has a history of it."	"I'd rather have a	-
something you would	"paddle" was too harsh	"Depends on if the TV	Lisa Headley	hysterectomy."	"Yes, of course. It's
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someone saying a par-	glowered (gave me a			Patterson	
ticular clause was the	bad look) and changed				

#### How to contact government officials

U.S. Con. Adam Kinzinger 1218 Longworth HOB Washington, D.C. 20515 (202) 225-3635

IL Sen. Brian Stewart M104A State House Springfield, IL 62706 (217) 782-0180

IL Rep. Tom Demmer 314 Capitol Springfield, IL 62706 (217) 782-0535

Have a letter you want to submit to us? Send it to (news@rochellenews-leader.com

### **KEEPING YOU IN TOUCH WITH YOUR LOCAL LEADERS**

Rochelle City Council Flagg-Rochelle Park Board Hillcrest Village Board \*John Bearrows jbearrows@rochelleil.us mbrooks@rochelleparkdistrict.org Mic Brooks Randy Salsbury Kathryn Shaw-Dickey Pam Pitman kshaw-dickey@rochelleil.us Brent Carmichael bcarmichael@rochelleparkdistrict.org bhayes@rochelleil.us John Dobbs jdobbs@rochelleparkdistrict.org Don Potter Bil Haves Don Burke dburke@rochelleil.us Dale Wells dwells@rochelleparkdistrict.org **Richard Rhoads** Dan McDermott dmcdermott@rochelleil.us \*Tim Hayden thayden@rochelleparkdistrict.org \*Jason Fore Tom McDermott tmcdermott@rochelleil.us Jodie Hart jhart@rochelleparkdistrict.org Tim Ball John Gruben jgruben@rochelleil.us jlenkaitis@rochelleparkdistrict.org Joe Lenkaitis Flagg Township Rochelle Elementary School Board Ogle County Board Dist. 3 \*Bob Withrow dcillini94@gmail.com \*Dave Casey Lloyd Droege ldroege@oglecounty.org Joanna Patrick Steve Builta sbuilta@gmail.com Jamey Sulser jsulser@oglecounty.org Susan Rothenberger Shirley Reif sreif@crestfoods.com Scott Seebach Greg Sparrow gsparrow@oglecounty.org dtess503@comcast.net Board of Trustees Jean Tess Eric Van Hise eric.vanhise@gmail.com Ogle County Board Dist. 4 Lance Noggle Trisha Vaughn jrvtlv02@msn.com Bruce McKinney bmckinney@oglecounty.org Eric Gruben jzepeda@rthsd212.org Skip Kenney Javier Zepeda skennev@oglecounty.org Susan Hagar kwhalen@oglecounty.org Kim Whalen Jim Kenney Rochelle Township High School Board \*Tom Huddleston tom.huddleston@rthsd212.org Creston Village Board Flagg-Rochelle Library Carol Hayenga carol.hayenga@rthsd212.org \*Wayne Williams jwdw13@yahoo.com \*Jaqueline Dickow Bill Ravnaas bill.ravnaas@rthsd212.org Deanne Haub hobnob67@comcast.net Teresa Haggestad Robert Walsh bob.walsh@rthsd212.org Tom Byro tommyb 47@yahoo.com Michael Scanlan Jeff Tilton jeff.tilton@rthsd212.org Greg Hopkins ghopkins522@comcast.net Lanning Nicoloff brent.tracy@rthsd212.org Steve Katzman skatzman@essex1.com Sheri Klindera Brent Tracy Brian VanVickle brian.vanvickle@rthsd212.org Mike Kerns ac.kerns@comcast.net Susan Sevedge Darci Waltrip Mike Misch mmfam@live.com caward92@comcast.net Curt Ward

### LETTERS TO THE EDITOR POLICY

The Rochelle News-Leader encourages responsible letters to the editor on subjects of interest to our readers. Editing may be necessary for space, clarity or to avoid obscenity or libel, but ideas will not be altered. All letters must bear the handwritten signature of the writer and include address and phone number or e-mail address for verification purposes. Neither the street address nor phone number will be printed. Letters should be typed or legibly handwritten, and no anonymous letters will be published. Any letters from boards or organizations must include at least one name of an individual. Any criticism of public officials should be limited to issues related strictly to their position or actions made in office, as personal attacks will not be published. Letters involving private disputes between the writer and a business will not be published. Political endorsements will be published, however letters rom candidates endorsing themselves will not be printed. Letters may be dropped at the News-Leader office (211 IL Route 38 East), mailed to the News-Leader (PO. Box 46, Rochelle, IL 61068) or e-mailed (news@rochellenews-leader.com.) The News-Leader reserves the right to edit or reject any letter to the editor for any reason, and letters chosen for publication do not necessarily reflect the views of this newspaper.

### COMMUNITY **Kuroda to present "Bobcat: Illinois' Native Cat" program** ceived her bachelor's

#### ROCKFORD

The Northwest Illinois Audubon Society's February monthly meeting held Tuesday, Feb. 2 at 7 p.m. features "Bobcat: Illinois's Native Cat" presented by Jennifer Kuroda.

Bobcats, named for their short, bobbed tail, are about twice the size of a common house cat and use their keen sight and hearing to hunt rabbits, squirrels, small rodents and birds. They are mostly nocturnal, reclusive animals that prefer forested or wooded areas. Once hunted almost to extinction in the Midwest, bobcats have been making a comeback over the past 40 years. The program will cover many facets



of the elusive cats, including history, biology, predator perception. management and information about the ongoing bobcat population studies in Illinois.

Kuroda is the founder of the Illinois Bobcat Foundation. She re-

### The Kitchen Table menu

- Jan. 21 (Thursday) Spaghetti and meatballs, garlic bread, salad
- Jan. 26 (Tuesday) Mississippi pot roast, roasted veggies, cornbread
- Jan. 28 (Thursday) Kielbasa with onions and green peppers over white rice, sauteed veggies
- Feb. 7 Sunday Brunch Sausage gravy and biscuits, fried bologna or sausage, scrambled eggs

\*The Kitchen Table is located at 7034 S. Klondike

Road, Rochelle. The suggested donation is \$5 unless otherwise stated. A kid's menu is available each serving date and includes peanut butter and jelly, corn dog with chips or chicken nuggets. Please note that all menus are subject to change. Serving is from 4:30 p.m. to 6:30 p.m. on Tuesday and Thursday. Sunday brunch is served from 11 a.m. to 2 p.m. The menu is always available on the answering machine by calling 815-561-9074 or visit www. KitchenTableRochelle.org

degree from Rockford University and is a life-

long Rockford resident.

She serves as the board

president of the Sinnis-

sippi Audubon Society

and Audubon Council

to join the presentation

should email nwilaudu-

bon@gmail.com to re-

ceive the link and pass-

word to join this Zoom

program. The meeting

begins with chapter an-

nouncements followed

by the feature presenta-

tion and time for ques-

tions and discussions at

visit the Northwest Illi-

nois Audubon Society

website at nwilaudubon.

For more information,

Anyone who wants

of Illinois.

the end.

org.





### **FROM THE HEART** DAILY CASH WINNERS

Dec. 28 - Dennis Neal, Rochelle, \$25 Dec. 29 - Jeff Glen, Rochelle, \$25 Dec. 30 - Verda Crum, Rochelle, \$25 Dec. 31 - Jason Bird, St. Charles, \$25 Jan. 1 - Rochelle Foods, \$1,000 Jan. 2 - Chris Macklin, Chana, \$25 Jan. 3 - Judith Zeinz, Rochelle, \$50 Jan. 4 - Michele Perez, Rochelle, \$25 Jan. 5 - Rochelle Rotary Club, \$25 Jan. 6 - Larry & Bev Flanagan, Rochelle, \$25 Jan. 7 - Shane Ikens, Amboy, \$25 Jan. 8 - Rochelle Foods, \$25 Jan. 9 - Rochelle Rotary Club, \$25 Jan. 10 - Kevin Miller, Sublette, \$50 Jan. 11 - Stephen Liezert, Rochelle, \$25 Jan. 12 - Cathy King, DeKalb, \$25 Jan. 13 - Brittany Ludwig, Rochelle, \$25 Jan. 14 - Daneh Hines, Rochelle, \$25 Jan. 15 - Isaiah Harper, Rochelle, \$25 Jan. 16 - Watsana Thiravong, Rochelle, \$25 Jan. 17 - Simandhar Tobacco, Inc., Rochelle, \$50 Jan. 18 - Katlyn Long, Maple Park, \$25 Jan. 19 - Rosalle Berogan, Dixon, \$25

Checks to winners will be mailed out at the end of each month



# Coffee Break

### Weekly SUDOKU

### by Linda Thistle

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lace a number in the empty boxes in such a way that each row across, each column down and each small 9-box square contains all of the numbers from one to nine.

#### DIFFICULTY THIS WEEK:

Moderate Challenging ♦ ♦ ♦ HOO BOY!

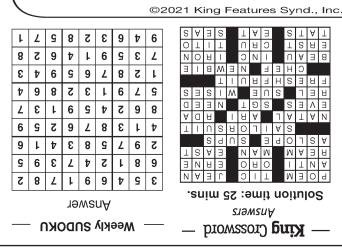
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### CryptoQuip

This is a simple substitution cipher in which each letter used stands for another. If you think that X equals O, it will equal O throughout the puzzle. Solution is accomplished by trial and error.

Clue: S equals T

ZMJK QVIJ UJBC UFREFWRJ HSJI AJSQ QMFSSJBJO, H SFPJ HS CVE'O MFUJ WBJFPHKA KJZQ.



you'd have breaking news. gets shattered, I take it When some very valuable item JAWR

dinyotqyi

## LOCAL NEWS Woman arrested for possession of controlled substance

7:46 p.m., Ogle County Sheriff's

deputies conducted a traffic stop at the 4500 block of South Lowell Park Road. Upon further investigation, Ogle County Sheriff's deputies arrested Christina Galvan, 29, of Sterling,

for possession of a controlled substance (heroin) and possession of a hypodermic syringe. Galvan was transported to the Ogle County Jail where she was released to the correctional deputies.

### Jan. 16

On Jan. 16, Ogle County Sheriff's deputies arrested Evan Keeton, 18, of Rockford, for driving while unlicensed. Keeton was arrested by Ogle County Sheriff's deputies on Interstate 39 near Monroe Center after being



On Jan. 15 at approximately stopped for speeding. Keeton was released on a I-bond and will appear in court at a

later date. Jan. 17

On Jan. 17 at approximately 12:58 a.m., Ogle County Sheriff's deputies responded to the 100

block of North Walnut Street in Stillman Valley in reference to a disturbance. After investigation, Ogle County Sheriff's deputies arrested Danielle M. Miller, 28, of Stillman Valley, for aggravated domestic battery. Miller was transported to the Ogle County Jail where she was held with no bond.

On Jan. 17 at approximately 11:27 p.m., Ogle County Sheriff's deputies responded to a single vehicle rollover accident in the 7000 block of East Illinois Route 38. Ogle County Sheriff's deputies learned that a 2017 Subaru driven by Savannah Siron, 20, of Dixon, was traveling westbound on Illinois Route 38 when she lost control and entered the north ditch and overturned. Siron received minor injuries and was transported to a nearby hospital by Ashton Ambulance. Ogle County Sheriff's deputies were assisted on scene by Ashton Fire and Ambulance.

### Jan. 19

On Jan. 19, Ogle County Sheriff's deputies arrested Javier Salinas, 41, of Beloit, Wisconsin, at the Ogle County courthouse. Salinas was arrested on an outstanding warrant for driving while license suspended. He was unable to post 10 percent of the \$3,000 bond and was scheduled to appear in court Jan. 19.

# **Demmer hosting** photo contest

DIXON – Are you a nature lover, architecture fanatic, or simply enjoy taking pictures everywhere you go around northwest Illinois? If so, this contest is for you.

Area residents are invited to submit a photo for entry in the "Rich History of the 90th District Photo Contest" offered by State Representative Tom Demmer (R-Dixon).

Contest participants should submit their photos of historical sites, buildings and landmarks that highlight the rich history of the district and the region. A map of the 90th District can be found at tomdemmer.com. Participants may submit as many entries as they would like before the deadline of 6 p.m. on Friday, Feb. 12. Participants should include their name, phone number and location where the photo was taken with each entry. Entries should be emailed to photos@tomdemmer.com.

Winning photos will be placed on display in Springfield and at Representative Demmer's Dixon office for the entire 102nd General Assembly (2021-2022), and the winning photographers will receive an official House of Representatives certificate of recognition. For more information, e-mail the office at tom tomdemmer.com or visit tomdemmer.com.

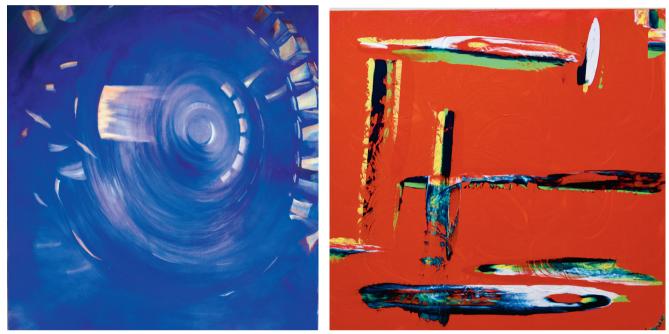
### All Abstraction Art Exhibition opens at KSB Commerce Towers

**DIXON** — The Next Picture Show is pleased to present the All Abstraction Art Exhibition, at KSB Commerce Towers, featuring 30 original works created in mediums such as acrylic, alcohol ink, oil, photography, watercolor, and weaving textile.

The exhibit is open for viewing during regular business hours, through March 31, on the first floor of KSB Commerce Towers, 213 East First Street, Dixon. Please wear a mask and be prepared for a temperature check. Photos of each piece will also be on display on the TNPS

Facebook page. Participating artists include Sheila Ames, David Bingaman, Tom Cartwright, Charles Cook, John DeLong, Scott Griffis, Stephen Hart, James Hey, Elizabeth Hughes, Barbara Lundeen, Suzy Mc-Cullough, Peg Miller, Donna Smith and Steve Toole.

The All Abstraction Art Exhibit represents the 13th art show at Commerce Towers and is part of a series of art exhibitions at KSB Hospital designed to advance the use of art as part of the healing process.



Shown are three entries in the exhibition. "Red Fish" an oil on canvas by John DeLong of Dixon, right; "Absorption," an oil on canvas by Elizabeth Hughes of Dixon, left.









WEDNESDAY, JAN. 20, 2021

ROCHELLE NEWS-LEADER • SECTION 2 • PAGE 1

# **SPORTS**



### **BECOMING A LEADER**

Hub harrier Parker Lenkaitis had a strong start to his cross country career at RTHS.

See page 2 for more details

### **RTHS Cheerleading**

# From Rahs to Hubs

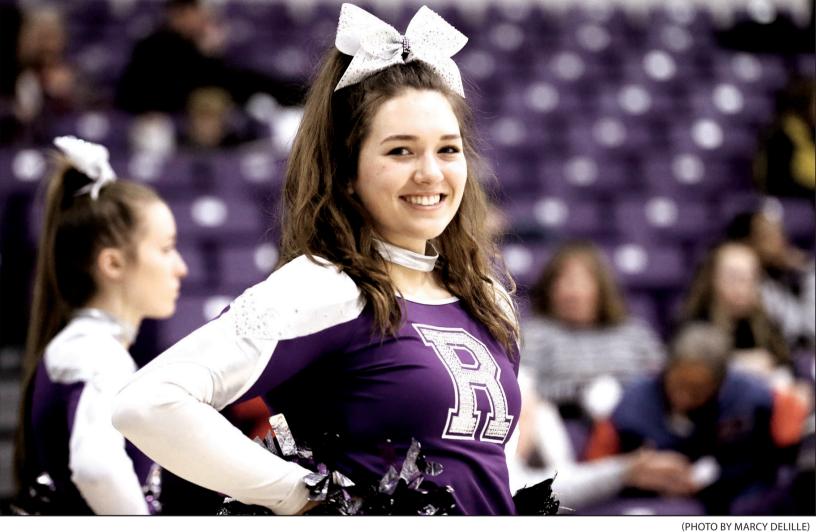
### Varsity senior Hardcastle forming lasting friendships through cheer

### **BY RUSSELL HODGES**

SPORTS EDITOR OE Hardcastle has been a cheerleader for nearly her whole life. Hardcastle was only 5 years old when she started attending cheerleading camps and participating in the Lil Rahs, Rochelle Township High School's youth cheer program for girls from preschool through fifth grade.

Hardcastle cheered at St. Paul Lutheran School through fifth grade before signing up for the Rochelle Junior Tackle cheerleading program in sixth grade. With over a decade of experience in the sport, Hardcastle said the support from fans and family, as well as the bonds she's formed with her teammates throughout the years, are what she's enjoyed most about cheerleading.

"I'm happy that cheerleading has given me people I can call my best friends and I know they will always be there for me beyond high school," Hardcastle said. "I'm looking forward to having a senior season. I want to continue improving my tumbling and our stunts. I hope we still have our team mentality and I'm



Senior Zoe Hardcastle has been a cheerleader since her days with the Lil Rahs when she was 5 years old. Over a decade later, Hardcastle has entered her fourth year with the RTHS cheerleading program including her second year on the varsity team.

hoping to stay close to her junior season. Deseason on the way, Hard-10 girls, we made it work I really pushed through my my teammates after high spite a small roster this castle said her goal will and we all became closer. fears in tumbling and I was past season, Hardcastle school." be to help her teammates I thought we improved by finally able to hit my tuck. Hardcastle has cheered became a role model for overcome their own fears. trying a lot of new stunts I pushed to hit every new at RTHS for the last threeyounger teammates, and "We really came toand we worked hard to stunt Trish [Rodeghero] her growth also allowed plus years, spending two gether because we lost make them hit. I think gave us. I want to be a seasons with the JV team her to push through any so much of our team," if more girls push aside better athlete and continue improving my strength and before earning a role on mental hurdles that stood Hardcastle said. "Even their fears, the majority in her way. With her senior the varsity team during though we only had around of us would be tumbling. leadership."

#### Illinois High School Association

### IHSA updates member schools on return to play Revised 2020-21 calendar expected from Jan. 27 board meeting

#### **BLOOMINGTON** —

IHSA Executive Director CraigAnderson released an update to member schools Tuesday evening detailing recent meetings with the IDPH regarding a return to athletic activities.

The IHSA has also created an online COVID-19 resource page, which can be seen at https://www.ihsa. org/Resources/COVID-19, that will be updated with daily metrics.

Regions under Tier 3 mitigations cannot conduct athletic activities. Regions under Tier 2 mitigations can conduct competitions and practices for low-risk sports as well as intrasquad scrimmages for medium-risk sports and no-contact practices for high-risk sports.

Regions under Tier 1 or Phase 4 mitigations can conduct competitions and practices for low and medium-risk sports as well as intrasquad scrimmages for high-risk sports.

Low-risk winter sports include badminton, bowling, cheerleading, dance, gymnastics, swimming and diving. Basketball is currently a high-risk winter sport. There are no mediumrisk winter sports.

Medium-risk sports for spring and summer include volleyball, water polo and soccer. High-risk sports for spring and summer include football and wrestling.

"This is certainly positive news, but we still have a long way to go until we get all of our student-athletes back to being active," Anderson said. "High school student-athletes are hurting from a mental, physical and emotional standpoint, so we hope this is the first step toward getting that back to some normalcy. We all need to continue to take the mitigations seriously. Wear a mask. Socially distance. We need to get other regions to Tier 2 and cannot risk having any backslides."

### Winter Sports

"The IHSA Sports Medicine Advisory Committee helped us determine the appropriate amount of acclimatization time for the return of winter sports," Anderson said. "Our board approved a plan today for winter sports via an email vote. Below are the number of practice days each sport will need to complete prior to playing their first contest:

Badminton: Seven practice days after first practice. Bowling: Seven practice days after practice. Competitive Cheer: Seven practice days after first practice. Competitive Dance: Seven practice days after first practice. Girls Gymnastics: Seven practice days after first practice. Boys Swimming and Diving: Seven practice days after first practice."

Phase 4

"Some Regions have moved from Tier 1 to Phase 4," Anderson said. "At this time, we are considering them one in the same. IDPH currently has no Phase 4 guidance posted and we believe that previous Phase 4 guidance we have from IDPH has likely expired. We will follow-up as soon as we know more."

### Fall, Spring & Summer Sports

"Please keep in mind that fall, spring and summer sports can begin IHSA contact days beginning on Jan. 25," Anderson said. "Their allowable actions are also addressed in the chart on the aforementioned IHSA COVID-19 page."

### Start Date

"In normal circumstances, a student-athlete would need to terminate contact with a non-school/travel team within seven days of their first high school practice," Anderson said. "Given that the entire state is not yet afforded the same opportunities, any low or medium-risk winter sports that are starting practice will not yet count toward the time when they must cease participation with



non-school teams. We will announce a universal start that will align with the seven-day window for travel sports following the next board meeting."

### Weight

### Training

"Schools in Phase 4, Tier 1 and Tier 2 can conduct weight training with masks and social distancing," Anderson said. "Schools in Tier 3 would remain limited to one-on-one training with a coach and studentathlete."

### Gatherings

"There are some contra-

dicting numbers from IDPH about gathering limitations for sports and weight-training ranging from 10 to 25 to 50 people," Anderson said. "We've been told IDPH will update information for us tomorrow on this subject that we will pass along then."

### What's Next

"The Illinois High School Association Board of Directors will meet again on Wednesday, Jan. 27," Anderson said. "It is my expectation that there we will come out of that meeting with a more formalized schedule for the remainder of the year."



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**BY RUSSELL HODGES** SPORTS EDITOR

HILE Rochelle Township High School's cross country program continues rebuilding its varsity lineup, there was tremendous success from the team's freshman and sophomore harriers during the 2020 season. One of those runners was freshman Parker Lenkaitis, who immediately emerged as a varsity contributor in only his first high school season with the Hubs.

Lenkaitis stepped up in Rochelle's first dual meet of the season, recording a top-8 finish to help the Hubs defeat Ottawa for one of the team's five victories in 2020. The speedy freshman lowered his seasonbest time nearly three minutes from the start of the year, ultimately clocking in with a personal-record time of 19:17.3 during the IHSA 2A Belvidere Regional.

"I felt it was a great start," Lenkaitis said. "I knocked a lot of time off from the beginning of the season to the end. I focused on eating healthy, practicing hard and improving my time during every meet. The team improved as a whole and we pushed each other to do well."

Lenkaitis, who has been running cross country since sixth grade, routinely finished in the 19-to-20-minute range toward the end of his freshman season. His seventh-place performance helped the Hubs score a road win against Oregon, and his top-15 outing at the Interstate 8 Conference Championships led Rochelle's fresh-soph boys to a third-place finish.

Lenkaitis was one of several freshmen on the Hub cross country team who head coach Mark Zilis will look to for fast times in the near future. For Lenkaitis, the mental challenge of racing has motivated him to continue improving his times. "My expectations are to keep improving individually and as a team," Lenkaitis said. "We have upperclassmen who will be able to lead by example. Staying mentally focused will be our goal for next season. I want to pick up where I left off and knock off a noticeable amount of time off my personal record. I want to represent RTHS and become a leader for my team."











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(PHOTO BY RUSSELL HODGES) Freshman Parker Lenkaitis was an instant contributor for the Hub varsity cross country team this past season.

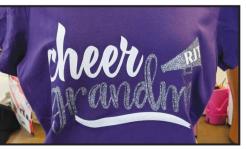
"My expectations are to keep improving individually and as a team... I want to pick up where I left off and knock off a noticeable amount of time off my personal record. I want to represent RTHS and become a leader for my team."

**Parker Lenkaitis** 





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# SPORTS

#### NIU Football

### Huskies name 17 players to All-MAC Academic Team Rudolph named to FWAA Freshman All-American Team

**DEKALB**—Aschoolrecord 17 members of the Northern Illinois University Football team garnered Academic All Mid-American Conference honors, including 11 first-time honorees, as the league announced the 2020 Academic All-MAC Team on Friday.

"Obviously, to be recognized as Academic All-MAC means you're handling your business on the football field and in the classroom," said second-year NIU head coach Thomas Hammock. "We take that seriously at NIU and hope to continue to add more names to that list going forward."

NIU's 17 honorees are the most for the Huskies since 2016 when 15 student-athletes were honored by the league's Faculty Athletic Representatives. A member from that team, linebacker Kyle Pugh, and three-time selection Benn Olson headline this year's that features six two-time selections, five from last season's squad. Joining Pugh are long snapper Erik Abrell, punter Matt Ference, linebacker Nathan Harman, offensive lineman Benn Olson and tight end Liam Soraghan.

Center Brayden Patton and tight end Maximillian Thrower, who are both pursuing their Master's degree in sports management, recorded the highest grade point averages for the Huskies with each earning a 4.0 GPA. Both are firsttime Academic All-MAC honorees as well.

All totaled, five offensive linemen, four linebackers, three tight ends, two wide receivers, two specialists and one defensive lineman were named to the All-MAC squad.

The Academic All-MAC honor is for a student who has excelled in athletics and academics. To qualify, a student must have at least a 3.20 cumulative GPA and have participated in at least 50 percent of the contests in that season. First-year students, junior college transfers in their first year of residence and four-year and grad transfers are not eligible for the award.

### **Rudolph**

Northern Illinois University football's Trayvon Rudolph added another accolade to his list as the Huskie freshman was named to the 2020 Football Writers Association of America Freshman All-America Team on Monday.

One of 17 true freshmen on the 32-man team, Rudolph, who was selected to the team as a kick returner, was also named to The Athletic's 2020 College Football Freshman All-America Team on Jan. 4, 2021.

He is the first Huskie named to the FWAA's All-America Team since left tackle Max Scharping earned the same honor in 2015.

A native of Crete, Rudolph earned first team honors as a kick returner. Rudolph led the Mid-American Conference, earning him a second-team All-MAC selection, and was second in the nation in combined kick returns with a nation-leading 717



yards on 30 kickoff returns, while adding eight punt return yards. His 23.9-yard kickoff return average ranked 30th in the nation and sixth in the league and is the sixth most by a Huskie in a single

season.

rooming

Trust with a Groomer is

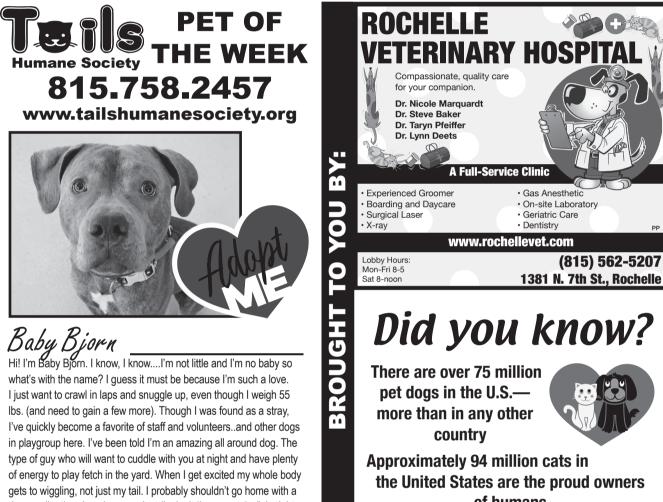
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The former walk-on, who earned a scholarship by October, is also one of NIU's top receivers ranking second on the team in receiving (232) and yards per game (38.7).



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# MARKETPLACE

	Ав С	D	E	F	G	Н	1	1	K		М
1							EAR ENDING JUNE	30, 2020	N		191
2											
3 4	The summary must be published in										
5	Copies of the detailed Annual Statement of Affair review this Annual Statement of Affairs should co		al Year Ending June 30	), 2020 will be availat	ble for public inspection	n in the school district/	joint agreement admin	strative office by Dec	ember 1, annually. Indi	ividuals wanting to	
6	Rochelle Twp High School D212 School District/Joint Agreement Name	- 2	1401 Fla	gg Rd Rochelle, I Address	IL 61068	{	815-562-4161 Telephone		7:30AM - 4:0 Office H		
7	Also by January 15, annually the detailed Annu	ol Statement	of Affairs for the Eises		20 2020 will be poste	ad on the Illinois State		website@ www.ishe		ouro	
10	SUMMARY: The following is the Annual Statemet			-							
11	p	ent of Alfalis a	summary mat is requir	ed to be published by	the school districtjoin	it agreement for the p	ast listal year.				
12	Statement of Operations as of June 30, 2020						Municipal				Fire Prevention &
12			Educational	Operations & Maintenance	Debt Services	Transportation	Retirement/Social Security	Capital Projects	Working Cash	Tort	Safety
13 14	Local Sources	1000	6,082,042	1,041,236	1,212,643	860,067	345,501	0	44,556	999,470	140,475
	Flow-Through Receipts/Revenues from One	2000				0	0				
15 16	District to Another District State Sources	3000	2,539,397	0	0	200,718	0	50,000	0	0	0
17	Federal Sources	4000	284,348	0	0	0	0	0	0	0	0
18	Total Direct Receipts/Revenues		8,905,787	1,041,236		1,060,785	345,501	50,000	44,556	999,470	140,475
19 20	Total Direct Disbursements/Expenditures Other Sources/Uses of Funds		9,322,843	1,199,886		1,314,127	432,485	316,961	0	1,199,914	0
20	Beginning Fund Balances - July 1, 2019		8,087,579	1,177,143		1,805,715	86,410	79,860	3,238,494	787,847	(33,515)
22	Other Changes in Fund Balances		0	0	0	0	0	0	0	0	0
23	Ending Fund Balances June 30, 2020		7,670,523	1,018,493	353,205	1,552,373	(574)	(187,101)	3,283,050	587,403	106,960
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13	Frieden, Christian	Howa	rd, Joseph A		Bergeson, Dale A		Bergeson, Eri		Dale, Kevi		
14					Busching, Hannah Cartwright, David I		Campbell, Cly Cartwright, Eli		Dale, Mich Doyle, Ant		
16					lutchinson, Brock		Dewey, Kimbe		Duval, Ror		
17	Wyatt, Anthony D			N	lock, Beth K		Dobbs, John I	1	Harper, Ja		
18 19					laylor, Susan E	Volorio	DuFoe, Bethn		Harvey, Ri Lewis, Chr		
20	-				Pena-Hernandez, Reynolds, Jarrod I		Evangelista, A Flanagan, Kris		Perrin, Dav		
21					Schweitzer, Amy F		Fonfara, Mich		Pfaff, John	nC	
22	-				Sly, Molly A	the tards a	Hacaga, Nata		Pillen, Lau		
23 24 25 26 27 28 29 30	-				Strietelmeier, Kate /rana, Ryne M	elyn Louise	Hagemann, M Hill, Jodi L	attnew G	Smith, Adr Wolter, Ku		
25	]				/runo, Alphonso J		Hill, Timothy E		Worthingto		
26	-						Jinkins, Ann N				
27	-						Jordal, Mamie Kissack, Kyle				
29	]						Kooy, Janette				
30	-						Lenkaitis, Eva				
31	-						Maciel, Soray Mehrings, Gle				
32 33	1						Oldenburg, Da	ivid L			
34	]						Olson, Erick E				
35 36	1						Page, Donna . Prose, Charity				
37							Prusator, Jani				
38	-						Rowan, Antho				
39 40	1						Sage, Suzann Schneider, Ca				
41	1						Suess, Lindsa	у А			
42	4						Swartz, Scott				
43 44	1						Thompson, Ti Vrana, Alison				
45							Welle, David				
46	4						Wheeler, Layl	a M			
47	1						White, Danae Zepeda, Javie				
46 47 48 49 50	1						Zick, Brett R				
50							-				
51											

52 53 54

### GROSS PAYMENT FOR NON-CERTIFICATED PERSONNEL

#### Salary Range: Less Than \$25,000

0	A	В
55		Anderson, Bruce W
56		Aylsworth, Heather E
57		Baker, Mariah A
58		Basler, Maximillian M
59		Belmonte, Michael A
60		Bergeson, David A
61		Bivins, Danelle J
62		Brown, Jared
63		Bursing, James C
64		Canfield, Nicole A
65		Carrillo, Araceli
66		Chennell, Bruce A
67		Chiavini, Laura A
68		Craven, Margaret R
69		Craven, Sarah C
70		Creuziger, Amy Beth
70		
		Cupp, Janice R
72		Curtis, Doyle W
73		DeLille, David MIchael
74		DETER, VICKI J
75		Dickey, Jeff B
76		Dougherty, Marilu A
77		Duncan, Timothy A
78		Eckardt, Kristen A
79		Elliott, Jane A
80		Ellis, Cory D
81		Ellis, Jessie L
82		Farrall, Jennifer June
83		Flanagan, Sarah K
84		Fox, Julie A
85		Furman, Mae A
86		Gabriel, Virginia K
87		Gandara, Ruben R
88	(	Gardner, Robert W Jr
89	(	Gleason, Timothy P
90		Gonzales, John M
91		Guerrero, Stephanie A
92		Hacaga, Michaela E
93	ł	Hager, Christopher E
94	ŀ	Hager, Tyler C
95	ł	HARVEY, CARL R
96		Harvey, Staci E
97	ŀ	lasz, Dawn R
98	ŀ	laub, David Alan
99	ŀ	leimann-Hoffer, Gloria A
100	ŀ	lenley, Betty A
101	ŀ	lobbs, Allyssa S
102	ŀ	lodges, Hannah M
103		loelzer, John S
104		lurst, Mychaela N
105		ohanning, Vincent J
106		ohnson, Bonnie P
107		ohnson, Jared A
108		ohnson, Joshua R

Kerns, Abigail C Kerwin, Patricia C Kessen, Nancy J Konstans, Russell D Lara, MacKenzie P LeBlanc-Parks, Linda K Loggins, John M Longoria, Bonnie L Luxton, Marissa S Lyles, James D Jr Lyons, Karen O Male, Brad D Maliszewski, Elise R Martinez, Ramiro Mayer, Debra R Mayer, Debra R McCoy, Dena R Mehrings, Emma J Miller, Bonita K Miller, Lori A Moore, Bonnie J Moreland, Timothy L Morrar, Najwa Nazario Colon, Elizabeth Nelson, Heather E Orlikowski, Grace J Orlikowski, Ty M Pearson, Karen L Pence, Michael A Pfeiffer, Gregory J Piller, Alexis A Piller, Paige E Primrose, Joseph R Rattanasavanh, Heidi Redington, Robin Lea REYES-PEREZ, ROSA FLAVIA Richards, Desa M Rodeghero, Trisha Roush, Katherine E Sawicki, Sally L Schuler, Clayton R Slattengren, John T Smith, Diane L Smith, Kassandra Smith, Kevin L Stern, Koby G Suess, Bryant J Tepinski, Stephanie A Tilton, Abigail A Tooley, Ethan J Truckenbrod, Jeffrey F Valle, Nephertiti A VanVickle, Alexandra J Wachowski, Pamela A Walsh, Valeria E Wegener, Maryellen T White, Jessica A Wing, Larry P Worthington, Victor M Youngs, Mike C

Zickur, Garrett J Zickur, Marilyn G Zilis. Mark R

С	D	9,999 Salary Range: \$60,000 and E	
Bonilla, Alma C	Bull, Kathy A	Klouse, Mark C	_
Brass, Yvonne B	Gleissner, John H	McBride, Diane N	
Bryan, Cathy L	Johnson, Jacquelyn	Smith, Sherri M	
Cartwright, Robert G	Kersten, Kelly M	Tooley, Michael E	
Daugherty, Terry L	Lovell, Mark E	Wise, William S III	
laggestad, Teresa M	Poliska, Ronda M		
lerrmann, Sheila M	Reints, Keith W		
ohnson, Dakota M	Snyder-Chura, Vicki L		
eMar, Janine A	Wittenberg, Lynsey K		
lann, Jeffrey L			
layer, Paul H			
/iller, Edna M			
)'Brien, Debra S			
Reilly, Andrea			
erson, Nicholas P			
licketts, Teresa A			
imms, Angela T			
teder, Karla D			
tevens, Kathleen G			
tevens, Scott A			
tockton, Blake C			
toll, Brian D			
hreikeld, Ronda L			
/eiler, Donna R			
/ilmot, Charles T			

# MARKETPLACE

A B C		B 2 954 71
1 Payments over \$2,500, excluding wages and salaries.	86 JB ENTERPRISES 87 JEFF PERRY AUTO GROUP	3,854.71 24,918.42
2 This listing must be published in the local newspaper, sent to ISBE, and 3 retained within your district/joint agreement administrative office for public inspection		15,304.12
4	89 KELLEY WILLIAMSON CO.	2,946.82
5 Rochelle Twp High School D212	90 KINGS SCHOOL DISTRICT #144	16,260.30
6Person, Firm, or CorporationAggregate Amount7926 CUSTOM EMBROIDERY10,314.25	91 KISHWAUKEE COLLEGE 92 KISHWAUKEE EDUCATION CONSO	12,000.00 269,835.00
8     A CREW OF PATCHES THEATRE C     2,700.00	93 Kishwaukee Education Consortium.	68,927.42
9 AbeBooks.com 3,083.64	94 KRUEGER INTERNATIONAL, INC	42,915.94
10         ADCRAFT         3,203.46           11         ADRENALINE FUNDRAISING         12,475.00	95 KS STATEBANK	6,930.96
12 ALICE Training Institute LLC 3,475.00	96 L & K ELECTRONICS 97 LAKESIDE INTERNATIONAL TRUCK	6,019.39 3,156.72
13 AMAZON MKTPLACE 30,021.36	98 LEE/OGLE/WHITESIDE ROE #47	3,826.00
14         AMAZON.COM         22,255.21           15         ANDERSON PLUMBING, HEATING δ         4,296.63	99 LEWIS, CHRIS	4,512.70
16 APEX LEARNING 3,150.00	100 MARCO TECHNOLOGIES	3,942.65
17 APPLIED CONTROLS INC. 5,500.00	101 MARCO TECHNOLOGIES LLC 102 MEDCO SUPPLY COMPANY	59,097.96 5,703.46
18         ARBOR MANAGEMENT INC.         374,005.47           19         AUDIO ENGINEERING, INC.         98,675.00	103 METLIFE BENEFITS	3,520.30
20 AURORA EDUCATIONAL TECHNOL 2,640.00	104 MIDWEST MAILWORKS	5,913.35
21 B & H PHOTO 3,159.35	105 MIDWEST TRANSIT EQUIPMENT	40,199.73
22         BAPCC, LLC AOIA         174,665.00           23         BATTERIES PLUS OF ROCKFORD, I         6,003.45	106 MIKE'S CANDY STAND INC.	5,302.50
24 BEE DESIGNS 12,613.50	107 MILLER ENGINEERING 108 NATIONAL CHEERLEADERS ASSO(	87,425.79 3,400.00
25 BERGESON, DALE 3,454.08	109 NEFF COMPANY	5,620.12
26Big Rock Auto Rebuilders5,221.2227BLICK ART MATERIALS3,809.76	110 NETOP TECH, INC	3,876.00
27BLUE CROSS BLUE SHIELD ILLINOI3,009.7028BLUE CROSS BLUE SHIELD ILLINOI1,298,159.85	111 NIXON INSURANCE AGENCY, INC.	4,110.00
29 BLUE FREEDOM FARM MARKETS, I 9,040.30	112 NORTHERN ILLINOIS DISPOSAL	12,084.88 5,400.00
30         BREEDLOVE'S SPORTING GOODS,         4,668.00           31         BSN SPORTS INC         62,078.19	114 OFFICE MAX/OFFICE DEPOT	3,654.66
32 CAMP JEFF 5,220.00	115 OGLE CO. ED. CO-OP	664,491.21
33 CARDINAL GLASS CO. 3,685.00	116 OGLE COUNTY SHERIFF'S OFFICE	75,000.00
34         CARTER'S VINYL & LEATHER REPA         3,760.00           35         CDW GOVERNMENT, INC.         146,428.57	117 OMEGA PEST CONTROL	3,190.00
36 CENGAGE LEARNING - GALE 9,301.28	118 PAGE, DONNA 119 PIONEER MANUFACTURING COMP	4,930.50 4,494.38
37 Central Bank Illinois 5,532,901.41	120 PSIC - PRAIRIE STATE INSURANCE	146,351.00
38         CENTRAL STATES BUS SALES, INC         93,658.60           39         CINTAS CORP #F94         2,914.79	121 PUSHCOIN INC	7,760.35
40 CINTAS CORPORATION #355 2,914.79	122 R.T.H.S.	158,249.60
41 CIPAFILTER 2,831.76	123 R.T.H.S CASH 124 R.T.H.S. REVOLVING FUND	4,648.19 117,160.24
42 CITY OF ROCHELLE 2,875.27	124 R.T.H.S. REVOLVING FOND	39,380.33
A B C	126 REGIONAL OFFICE EDUCATION #4	5,057.25
43 COLLEGE BOARD 5,575.00	127 REINDERS, INC	11,895.00
44 COMPASS MINERALS AMERICA INC 4,724.53	128 RIDDELL / ALL AMERICAN SPORTS	16,772.85
45 CONSERV FS 85,013.59		В
45CONSERV FS85,013.5946CONSTELLATION NEWENERGY GA52,823.05	A 129 ROBBINS SCHWARTZ	16,400.01
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45CONSERV FS85,013.5946CONSTELLATION NEWENERGY GA52,823.0547Contract Paper Group, Inc22,210.4048CRESTON COMMUNITY SCHOOL D16,808.4049DE LAGE LANDEN PUBLIC FINANCI7,686.00	A 129 ROBBINS SCHWARTZ 130 ROCHELLE COMMUNITY HOSPITAL 131 ROCHELLE ELEM. SCHOOL DIST 23	16,400.01 8,021.00 62,221.03
45CONSERV FS85,013.5946CONSTELLATION NEWENERGY GA52,823.0547Contract Paper Group, Inc22,210.4048CRESTON COMMUNITY SCHOOL D16,808.4049DE LAGE LANDEN PUBLIC FINANCI7,686.0050Dearborn National Life Insurance Corr21,310.75	A 129 ROBBINS SCHWARTZ 130 ROCHELLE COMMUNITY HOSPITAL 131 ROCHELLE ELEM. SCHOOL DIST 2: 132 ROCHELLE MUNICIPAL UTIL	16,400.01 8,021.00 62,221.03 378,143.50
45CONSERV FS85,013.5946CONSTELLATION NEWENERGY GA52,823.0547Contract Paper Group, Inc22,210.4048CRESTON COMMUNITY SCHOOL D16,808.4049DE LAGE LANDEN PUBLIC FINANCI7,686.00	A 129 ROBBINS SCHWARTZ 130 ROCHELLE COMMUNITY HOSPITAL 131 ROCHELLE ELEM. SCHOOL DIST 23 132 ROCHELLE MUNICIPAL UTIL 133 ROCHELLE NEWS-LEADER 134 ROCK RIVER SERVICE CO.	16,400.01 8,021.00 62,221.03 378,143.50 2,792.91 25,128.00
45CONSERV FS85,013.5946CONSTELLATION NEWENERGY GA52,823.0547Contract Paper Group, Inc22,210.4048CRESTON COMMUNITY SCHOOL D16,808.4049DE LAGE LANDEN PUBLIC FINANCI7,686.0050Dearborn National Life Insurance Corr21,310.7551DECKER EQUIPMENT12,493.0252DEKALB COUNTY EDC4,185.8453DEKALB IMPLEMENT COMPANY14,650.00	A 129 ROBBINS SCHWARTZ 130 ROCHELLE COMMUNITY HOSPITAL 131 ROCHELLE ELEM. SCHOOL DIST 23 132 ROCHELLE MUNICIPAL UTIL 133 ROCHELLE NEWS-LEADER 134 ROCK RIVER SERVICE CO. 135 ROCKFORD STRUCTURES CONST	16,400.01 8,021.00 62,221.03 378,143.50 2,792.91 25,128.00 253,586.60
45CONSERV FS85,013.5946CONSTELLATION NEWENERGY GA52,823.0547Contract Paper Group, Inc22,210.4048CRESTON COMMUNITY SCHOOL D16,808.4049DE LAGE LANDEN PUBLIC FINANCI7,686.0050Dearborn National Life Insurance Corr21,310.7551DECKER EQUIPMENT12,493.0252DEKALB COUNTY EDC4,185.8453DEKALB IMPLEMENT COMPANY14,650.0054DEPENDENT CHILDREN'S FUND25,400.00	A 129 ROBBINS SCHWARTZ 130 ROCHELLE COMMUNITY HOSPITAL 131 ROCHELLE ELEM. SCHOOL DIST 23 132 ROCHELLE MUNICIPAL UTIL 133 ROCHELLE NEWS-LEADER 134 ROCK RIVER SERVICE CO. 135 ROCKFORD STRUCTURES CONSTI 136 RODEGHERO, TRISH	16,400.01 8,021.00 62,221.03 378,143.50 2,792.91 25,128.00 253,586.60 2,873.19
45CONSERV FS85,013.5946CONSTELLATION NEWENERGY GA52,823.0547Contract Paper Group, Inc22,210.4048CRESTON COMMUNITY SCHOOL D16,808.4049DE LAGE LANDEN PUBLIC FINANCI7,686.0050Dearborn National Life Insurance Corr21,310.7551DECKER EQUIPMENT12,493.0252DEKALB COUNTY EDC4,185.8453DEKALB IMPLEMENT COMPANY14,650.0054DEPENDENT CHILDREN'S FUND25,400.0055DOUBLE GOOD9,592.50	A 129 ROBBINS SCHWARTZ 130 ROCHELLE COMMUNITY HOSPITAL 131 ROCHELLE ELEM. SCHOOL DIST 23 132 ROCHELLE MUNICIPAL UTIL 133 ROCHELLE NEWS-LEADER 134 ROCK RIVER SERVICE CO. 135 ROCKFORD STRUCTURES CONST 136 RODEGHERO, TRISH 137 ROE 47	16,400.01 8,021.00 62,221.03 378,143.50 2,792.91 25,128.00 253,586.60 2,873.19 5,750.00
45CONSERV FS85,013.5946CONSTELLATION NEWENERGY GA52,823.0547Contract Paper Group, Inc22,210.4048CRESTON COMMUNITY SCHOOL D16,808.4049DE LAGE LANDEN PUBLIC FINANCI7,686.0050Dearborn National Life Insurance Corr21,310.7551DECKER EQUIPMENT12,493.0252DEKALB COUNTY EDC4,185.8453DEKALB IMPLEMENT COMPANY14,650.0054DEPENDENT CHILDREN'S FUND25,400.00	A 129 ROBBINS SCHWARTZ 130 ROCHELLE COMMUNITY HOSPITAL 131 ROCHELLE ELEM. SCHOOL DIST 23 132 ROCHELLE MUNICIPAL UTIL 133 ROCHELLE NEWS-LEADER 134 ROCK RIVER SERVICE CO. 135 ROCKFORD STRUCTURES CONSTI 136 RODEGHERO, TRISH 137 ROE 47 138 SANTANDER LEASING LLC 139 SBM	16,400.01 8,021.00 62,221.03 378,143.50 2,792.91 25,128.00 253,586.60 2,873.19 5,750.00 8,960.00 4,831.65
45       CONSERV FS       85,013.59         46       CONSTELLATION NEWENERGY GA       52,823.05         47       Contract Paper Group, Inc       22,210.40         48       CRESTON COMMUNITY SCHOOL D       16,808.40         49       DE LAGE LANDEN PUBLIC FINANCI       7,686.00         50       Dearborn National Life Insurance Corr       21,310.75         51       DECKER EQUIPMENT       12,493.02         52       DEKALB COUNTY EDC       4,185.84         53       DEKALB IMPLEMENT COMPANY       14,650.00         54       DEPENDENT CHILDREN'S FUND       25,400.00         55       DOUBLE GOOD       9,592.50         56       DRESBACH DISTRIBUTING COMPA       11,302.75         57       EDGENUITY INC       4,500.00         58       EFTPS       1,148,811.92	A 129 ROBBINS SCHWARTZ 130 ROCHELLE COMMUNITY HOSPITAL 131 ROCHELLE ELEM. SCHOOL DIST 23 132 ROCHELLE MUNICIPAL UTIL 133 ROCHELLE NEWS-LEADER 134 ROCK RIVER SERVICE CO. 135 ROCKFORD STRUCTURES CONSTINATION 136 RODEGHERO, TRISH 137 ROE 47 138 SANTANDER LEASING LLC 139 SBM 140 SCHABACKER, MORGAN	$\begin{array}{r} 16,400.01\\ 8,021.00\\ 62,221.03\\ 378,143.50\\ 2,792.91\\ 25,128.00\\ 253,586.60\\ 2,873.19\\ 5,750.00\\ 8,960.00\\ 4,831.65\\ 2,515.00\\ \end{array}$
45       CONSERV FS       85,013.59         46       CONSTELLATION NEWENERGY GA       52,823.05         47       Contract Paper Group, Inc       22,210.40         48       CRESTON COMMUNITY SCHOOL D       16,808.40         49       DE LAGE LANDEN PUBLIC FINANCI       7,686.00         50       Dearborn National Life Insurance Corr       21,310.75         51       DECKER EQUIPMENT       12,493.02         52       DEKALB COUNTY EDC       4,185.84         53       DEKALB IMPLEMENT COMPANY       14,650.00         54       DEPENDENT CHILDREN'S FUND       25,400.00         55       DOUBLE GOOD       9,592.50         56       DRESBACH DISTRIBUTING COMPA       11,302.75         57       EDGENUITY INC       4,500.00         58       EFTPS       1,148,811.92         59       ESWOOD COMMUNITY CONSOLID/       13,885.20	A 129 ROBBINS SCHWARTZ 130 ROCHELLE COMMUNITY HOSPITAL 131 ROCHELLE ELEM. SCHOOL DIST 23 132 ROCHELLE MUNICIPAL UTIL 133 ROCHELLE NEWS-LEADER 134 ROCK RIVER SERVICE CO. 135 ROCKFORD STRUCTURES CONSTI 136 RODEGHERO, TRISH 137 ROE 47 138 SANTANDER LEASING LLC 139 SBM 140 SCHABACKER, MORGAN 141 SECURITY LOCK SHOP	$\begin{array}{r} 16,400.01\\ 8,021.00\\ 62,221.03\\ 378,143.50\\ 2,792.91\\ 25,128.00\\ 253,586.60\\ 2,873.19\\ 5,750.00\\ 8,960.00\\ 4,831.65\\ 2,515.00\\ 2,887.00\\ \end{array}$
45       CONSERV FS       85,013.59         46       CONSTELLATION NEWENERGY GA       52,823.05         47       Contract Paper Group, Inc       22,210.40         48       CRESTON COMMUNITY SCHOOL D       16,808.40         49       DE LAGE LANDEN PUBLIC FINANCI       7,686.00         50       Dearborn National Life Insurance Corr       21,310.75         51       DECKER EQUIPMENT       12,493.02         52       DEKALB COUNTY EDC       4,185.84         53       DEKALB IMPLEMENT COMPANY       14,650.00         54       DEPENDENT CHILDREN'S FUND       25,400.00         55       DOUBLE GOOD       9,592.50         56       DRESBACH DISTRIBUTING COMPA       11,302.75         57       EDGENUITY INC       4,500.00         58       EFTPS       1,148,811.92         59       ESWOOD COMMUNITY CONSOLID/       13,885.20         60       FAIRWAYS GOLF COURSE       4,050.00	A 129 ROBBINS SCHWARTZ 130 ROCHELLE COMMUNITY HOSPITAL 131 ROCHELLE ELEM. SCHOOL DIST 23 132 ROCHELLE MUNICIPAL UTIL 133 ROCHELLE NEWS-LEADER 134 ROCK RIVER SERVICE CO. 135 ROCKFORD STRUCTURES CONSTINATION 136 RODEGHERO, TRISH 137 ROE 47 138 SANTANDER LEASING LLC 139 SBM 140 SCHABACKER, MORGAN	$\begin{array}{r} 16,400.01\\ 8,021.00\\ 62,221.03\\ 378,143.50\\ 2,792.91\\ 25,128.00\\ 253,586.60\\ 2,873.19\\ 5,750.00\\ 8,960.00\\ 4,831.65\\ 2,515.00\\ \end{array}$
45       CONSERV FS       85,013.59         46       CONSTELLATION NEWENERGY GA       52,823.05         47       Contract Paper Group, Inc       22,210.40         48       CRESTON COMMUNITY SCHOOL D       16,808.40         49       DE LAGE LANDEN PUBLIC FINANCI       7,686.00         50       Dearborn National Life Insurance Corr       21,310.75         51       DECKER EQUIPMENT       12,493.02         52       DEKALB COUNTY EDC       4,185.84         53       DEKALB IMPLEMENT COMPANY       14,650.00         54       DEPENDENT CHILDREN'S FUND       25,400.00         55       DOUBLE GOOD       9,592.50         56       DRESBACH DISTRIBUTING COMPA       11,302.75         57       EDGENUITY INC       4,500.00         58       EFTPS       1,148,811.92         59       ESWOOD COMMUNITY CONSOLID/       13,885.20	A 129 ROBBINS SCHWARTZ 130 ROCHELLE COMMUNITY HOSPITAL 131 ROCHELLE ELEM. SCHOOL DIST 23 132 ROCHELLE MUNICIPAL UTIL 133 ROCHELLE NEWS-LEADER 134 ROCK RIVER SERVICE CO. 135 ROCKFORD STRUCTURES CONSTI- 136 RODEGHERO, TRISH 137 ROE 47 138 SANTANDER LEASING LLC 139 SBM 140 SCHABACKER, MORGAN 141 SECURITY LOCK SHOP 142 SHERATON INDIANAPOLIS HOTEL 143 SINNISSIPPI CENTERS, INC. 144 SKYWARD ACCOUNTING DEPT	$\begin{array}{c} 16,400.01\\ 8,021.00\\ 62,221.03\\ 378,143.50\\ 2,792.91\\ 25,128.00\\ 253,586.60\\ 2,873.19\\ 5,750.00\\ 8,960.00\\ 4,831.65\\ 2,515.00\\ 2,887.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ \end{array}$
45       CONSERV FS       85,013.59         46       CONSTELLATION NEWENERGY GA       52,823.05         47       Contract Paper Group, Inc       22,210.40         48       CRESTON COMMUNITY SCHOOL D       16,808.40         49       DE LAGE LANDEN PUBLIC FINANCI       7,686.00         50       Dearborn National Life Insurance Corr       21,310.75         51       DECKER EQUIPMENT       12,493.02         52       DEKALB COUNTY EDC       4,185.84         53       DEKALB COUNTY EDC       4,185.84         53       DEKALB IMPLEMENT COMPANY       14,650.00         54       DEPENDENT CHILDREN'S FUND       25,400.00         55       DOUBLE GOOD       9,592.50         56       DRESBACH DISTRIBUTING COMPA       11,302.75         57       EDGENUITY INC       4,500.00         58       EFTPS       1,148,811.92         59       ESWOOD COMMUNITY CONSOLID/       13,885.20         60       FAIRWAYS GOLF COURSE       4,050.00         61       FIRST STATE BANK       2,930.96         62       FORECAST 5 ANALYTICS, INC.       16,225.00         63       FORTE PAYMENT SYSTEMS       3,594.16	A 129 ROBBINS SCHWARTZ 130 ROCHELLE COMMUNITY HOSPITAL 131 ROCHELLE ELEM. SCHOOL DIST 23 132 ROCHELLE MUNICIPAL UTIL 133 ROCHELLE NEWS-LEADER 134 ROCK RIVER SERVICE CO. 135 ROCKFORD STRUCTURES CONSTINATION 136 RODEGHERO, TRISH 137 ROE 47 138 SANTANDER LEASING LLC 139 SBM 140 SCHABACKER, MORGAN 141 SECURITY LOCK SHOP 142 SHERATON INDIANAPOLIS HOTEL 143 SINNISSIPPI CENTERS, INC. 144 SKYWARD ACCOUNTING DEPT 145 State Dispursement Unit	$\begin{array}{c} 16,400.01\\ 8,021.00\\ 62,221.03\\ 378,143.50\\ 2,792.91\\ 25,128.00\\ 253,586.60\\ 2,873.19\\ 5,750.00\\ 8,960.00\\ 4,831.65\\ 2,515.00\\ 2,887.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 17,532.00\\ \end{array}$
45CONSERV FS85,013.5946CONSTELLATION NEWENERGY GA52,823.0547Contract Paper Group, Inc22,210.4048CRESTON COMMUNITY SCHOOL D16,808.4049DE LAGE LANDEN PUBLIC FINANCI7,686.0050Dearborn National Life Insurance Corr21,310.7551DECKER EQUIPMENT12,493.0252DEKALB COUNTY EDC4,185.8453DEKALB IMPLEMENT COMPANY14,650.0054DEPENDENT CHILDREN'S FUND25,400.0055DOUBLE GOOD9,592.5056DRESBACH DISTRIBUTING COMPA11,302.7557EDGENUITY INC4,500.0058EFTPS1,148,811.9259ESWOOD COMMUNITY CONSOLID/13,885.2060FAIRWAYS GOLF COURSE4,050.0061FIRST STATE BANK2,930.9662FORECAST 5 ANALYTICS, INC.16,225.0063FORTE PAYMENT SYSTEMS3,594.1664FREEPORT INDUSTRIAL ROOFING,9,985.00	A 129 ROBBINS SCHWARTZ 130 ROCHELLE COMMUNITY HOSPITAL 131 ROCHELLE ELEM. SCHOOL DIST 23 132 ROCHELLE MUNICIPAL UTIL 133 ROCHELLE NEWS-LEADER 134 ROCK RIVER SERVICE CO. 135 ROCKFORD STRUCTURES CONSTI 136 RODEGHERO, TRISH 137 ROE 47 138 SANTANDER LEASING LLC 139 SBM 140 SCHABACKER, MORGAN 141 SECURITY LOCK SHOP 142 SHERATON INDIANAPOLIS HOTEL 143 SINNISSIPPI CENTERS, INC. 144 SKYWARD ACCOUNTING DEPT 145 State Dispursement Unit 146 STOP-N-GO OF MADISON, INC	$\begin{array}{r} 16,400.01\\ 8,021.00\\ 62,221.03\\ 378,143.50\\ 2,792.91\\ 25,128.00\\ 253,586.60\\ 2,873.19\\ 5,750.00\\ 8,960.00\\ 4,831.65\\ 2,515.00\\ 2,887.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 17,532.00\\ 13,381.25\\ \end{array}$
45       CONSERV FS       85,013.59         46       CONSTELLATION NEWENERGY GA       52,823.05         47       Contract Paper Group, Inc       22,210.40         48       CRESTON COMMUNITY SCHOOL D       16,808.40         49       DE LAGE LANDEN PUBLIC FINANCI       7,686.00         50       Dearborn National Life Insurance Corr       21,310.75         51       DECKER EQUIPMENT       12,493.02         52       DEKALB COUNTY EDC       4,185.84         53       DEKALB COUNTY EDC       4,185.84         53       DEKALB IMPLEMENT COMPANY       14,650.00         54       DEPENDENT CHILDREN'S FUND       25,400.00         55       DOUBLE GOOD       9,592.50         56       DRESBACH DISTRIBUTING COMPA       11,302.75         57       EDGENUITY INC       4,500.00         58       EFTPS       1,148,811.92         59       ESWOOD COMMUNITY CONSOLID/       13,885.20         60       FAIRWAYS GOLF COURSE       4,050.00         61       FIRST STATE BANK       2,930.96         62       FORECAST 5 ANALYTICS, INC.       16,225.00         63       FORTE PAYMENT SYSTEMS       3,594.16         64       FREEPORT INDUSTRIAL ROOFI	A 129 ROBBINS SCHWARTZ 130 ROCHELLE COMMUNITY HOSPITAL 131 ROCHELLE ELEM. SCHOOL DIST 23 132 ROCHELLE MUNICIPAL UTIL 133 ROCHELLE NEWS-LEADER 134 ROCK RIVER SERVICE CO. 135 ROCKFORD STRUCTURES CONSTINATION 136 RODEGHERO, TRISH 137 ROE 47 138 SANTANDER LEASING LLC 139 SBM 140 SCHABACKER, MORGAN 141 SECURITY LOCK SHOP 142 SHERATON INDIANAPOLIS HOTEL 143 SINNISSIPPI CENTERS, INC. 144 SKYWARD ACCOUNTING DEPT 145 State Dispursement Unit	$\begin{array}{c} 16,400.01\\ 8,021.00\\ 62,221.03\\ 378,143.50\\ 2,792.91\\ 25,128.00\\ 253,586.60\\ 2,873.19\\ 5,750.00\\ 8,960.00\\ 4,831.65\\ 2,515.00\\ 2,887.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 17,532.00\\ \end{array}$
45CONSERV FS85,013.5946CONSTELLATION NEWENERGY GA52,823.0547Contract Paper Group, Inc22,210.4048CRESTON COMMUNITY SCHOOL D16,808.4049DE LAGE LANDEN PUBLIC FINANCI7,686.0050Dearborn National Life Insurance Corr21,310.7551DECKER EQUIPMENT12,493.0252DEKALB COUNTY EDC4,185.8453DEKALB IMPLEMENT COMPANY14,650.0054DEPENDENT CHILDREN'S FUND25,400.0055DOUBLE GOOD9,592.5056DRESBACH DISTRIBUTING COMPA11,302.7557EDGENUITY INC4,500.0058EFTPS1,148,811.9259ESWOOD COMMUNITY CONSOLID/13,885.2060FAIRWAYS GOLF COURSE4,050.0061FIRST STATE BANK2,930.9662FORECAST 5 ANALYTICS, INC.16,225.0063FORTE PAYMENT SYSTEMS3,594.1664FREEPORT INDUSTRIAL ROOFING,9,985.00	A 129 ROBBINS SCHWARTZ 130 ROCHELLE COMMUNITY HOSPITAL 131 ROCHELLE ELEM. SCHOOL DIST 23 132 ROCHELLE MUNICIPAL UTIL 133 ROCHELLE NEWS-LEADER 134 ROCK RIVER SERVICE CO. 135 ROCKFORD STRUCTURES CONSTINATION 136 RODEGHERO, TRISH 137 ROE 47 138 SANTANDER LEASING LLC 139 SBM 140 SCHABACKER, MORGAN 141 SECURITY LOCK SHOP 142 SHERATON INDIANAPOLIS HOTEL 143 SINNISSIPPI CENTERS, INC. 144 SKYWARD ACCOUNTING DEPT 145 State Dispursement Unit 146 STOP-N-GO OF MADISON, INC 147 SUBWAY 148 T-BYRD LANES 149 TEACHERS RETIREMENT	$\begin{array}{c} 16,400.01\\ 8,021.00\\ 62,221.03\\ 378,143.50\\ 2,792.91\\ 25,128.00\\ 253,586.60\\ 2,873.19\\ 5,750.00\\ 8,960.00\\ 4,831.65\\ 2,515.00\\ 2,887.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 13,381.25\\ 4,501.76\\ 3,150.00\\ 168,277.50\\ \end{array}$
45       CONSERV FS       85,013.59         46       CONSTELLATION NEWENERGY GA       52,823.05         47       Contract Paper Group, Inc       22,210.40         48       CRESTON COMMUNITY SCHOOL D       16,808.40         49       DE LAGE LANDEN PUBLIC FINANCI       7,686.00         50       Dearborn National Life Insurance Corr       21,310.75         51       DECKER EQUIPMENT       12,493.02         52       DEKALB COUNTY EDC       4,185.84         53       DEKALB COUNTY EDC       4,185.84         53       DEKALB IMPLEMENT COMPANY       14,650.00         54       DEPENDENT CHILDREN'S FUND       25,400.00         55       DOUBLE GOOD       9,592.50         56       DRESBACH DISTRIBUTING COMPA       11,302.75         57       EDGENUITY INC       4,500.00         58       ETPS       1,148,811.92         59       ESWOOD COMMUNITY CONSOLID/       13,885.20         60       FAIRWAYS GOLF COURSE       4,050.00         61       FIRST STATE BANK       2,930.96         62       FORECAST 5 ANALYTICS, INC.       16,225.00         63       FORTE PAYMENT SYSTEMS       3,594.16         64       FREEPORT INDUSTRIAL ROOFIN	A 129 ROBBINS SCHWARTZ 130 ROCHELLE COMMUNITY HOSPITAL 131 ROCHELLE ELEM. SCHOOL DIST 23 132 ROCHELLE MUNICIPAL UTIL 133 ROCHELLE NEWS-LEADER 134 ROCK RIVER SERVICE CO. 135 ROCKFORD STRUCTURES CONSTINATION 136 RODEGHERO, TRISH 137 ROE 47 138 SANTANDER LEASING LLC 139 SBM 140 SCHABACKER, MORGAN 141 SECURITY LOCK SHOP 142 SHERATON INDIANAPOLIS HOTEL 143 SINNISSIPPI CENTERS, INC. 144 SKYWARD ACCOUNTING DEPT 145 State Dispursement Unit 146 STOP-N-GO OF MADISON, INC 147 SUBWAY 148 T-BYRD LANES 149 TEACHERS RETIREMENT 150 TEACHERS RETIREMENT SYSTEM	$\begin{array}{c} 16,400.01\\ 8,021.00\\ 62,221.03\\ 378,143.50\\ 2,792.91\\ 25,128.00\\ 253,586.60\\ 2,873.19\\ 5,750.00\\ 8,960.00\\ 4,831.65\\ 2,515.00\\ 2,887.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 17,532.00\\ 17,532.00\\ 13,381.25\\ 4,501.76\\ 3,150.00\\ 168,277.50\\ 488,445.73\end{array}$
45         CONSERV FS         85,013.59           46         CONSTELLATION NEWENERGY GA         52,823.05           47         Contract Paper Group, Inc         22,210.40           48         CRESTON COMMUNITY SCHOOL D         16,808.40           49         DE LAGE LANDEN PUBLIC FINANCI         7,686.00           50         Dearborn National Life Insurance Corr         21,310.75           51         DECKER EQUIPMENT         12,493.02           52         DEKALB COUNTY EDC         4,185.84           53         DEKALB IMPLEMENT COMPANY         14,650.00           54         DEPENDENT CHILDREN'S FUND         25,400.00           55         DOUBLE GOOD         9,592.50           56         DRESBACH DISTRIBUTING COMPA         11,302.75           57         EDGENUITY INC         4,500.00           58         EFTPS         1,148,811.92           59         ESWOOD COMMUNITY CONSOLID/         13,885.20           60         FAIRWAYS GOLF COURSE         4,050.00           61         FIRST STATE BANK         2,930.96           62         FORECAST 5 ANALYTICS, INC.         16,225.00           63         FORTIER         7,574.82           64         FREEPORT INDUSTRIAL ROOFI	A 129 ROBBINS SCHWARTZ 130 ROCHELLE COMMUNITY HOSPITAL 131 ROCHELLE ELEM. SCHOOL DIST 23 132 ROCHELLE MUNICIPAL UTIL 133 ROCHELLE NEWS-LEADER 134 ROCK RIVER SERVICE CO. 135 ROCKFORD STRUCTURES CONSTI 136 RODEGHERO, TRISH 137 ROE 47 138 SANTANDER LEASING LLC 139 SBM 140 SCHABACKER, MORGAN 141 SECURITY LOCK SHOP 142 SHERATON INDIANAPOLIS HOTEL 143 SINNISSIPPI CENTERS, INC. 144 SKYWARD ACCOUNTING DEPT 145 State Dispursement Unit 146 STOP-N-GO OF MADISON, INC 147 SUBWAY 148 T-BYRD LANES 149 TEACHERS RETIREMENT 150 TEACHERS RETIREMENT SYSTEM 151 TEAM ILLINOIS	$\begin{array}{c} 16,400.01\\ 8,021.00\\ 62,221.03\\ 378,143.50\\ 2,792.91\\ 25,128.00\\ 253,586.60\\ 2,873.19\\ 5,750.00\\ 8,960.00\\ 4,831.65\\ 2,515.00\\ 2,887.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 17,532.00\\ 17,532.00\\ 13,381.25\\ 4,501.76\\ 3,150.00\\ 168,277.50\\ 488,445.73\\ 2,789.00\\ \end{array}$
45         CONSERV FS         85,013.59           46         CONSTELLATION NEWENERGY GA         52,823.05           47         Contract Paper Group, Inc         22,210.40           48         CRESTON COMMUNITY SCHOOL D         16,808.40           49         DE LAGE LANDEN PUBLIC FINANCI         7,686.00           50         Dearborn National Life Insurance Corr         21,310.75           51         DECKER EQUIPMENT         12,493.02           52         DEKALB COUNTY EDC         4,185.84           53         DEKALB COUNTY EDC         4,185.84           53         DEKALB COUNTY EDC         4,185.84           54         DEPENDENT CHILDREN'S FUND         25,400.00           55         DOUBLE GOOD         9,592.50           56         DRESBACH DISTRIBUTING COMPA         11,302.75           57         EDGENUITY INC         4,500.00           58         EFTPS         1,148,811.92           59         ESWOOD COMMUNITY CONSOLID/         13,885.20           60         FAIRWAYS GOLF COURSE         4,050.00           61         FIRST STATE BANK         2,930.96           62         FORECAST 5 ANALYTICS, INC.         16,225.00           63         FORTE PAYMENT SYSTEMS </td <td>A 129 ROBBINS SCHWARTZ 130 ROCHELLE COMMUNITY HOSPITAL 131 ROCHELLE ELEM. SCHOOL DIST 2: 132 ROCHELLE MUNICIPAL UTIL 133 ROCHELLE NEWS-LEADER 134 ROCK RIVER SERVICE CO. 135 ROCKFORD STRUCTURES CONSTI 136 RODEGHERO, TRISH 137 ROE 47 138 SANTANDER LEASING LLC 139 SBM 140 SCHABACKER, MORGAN 141 SECURITY LOCK SHOP 142 SHERATON INDIANAPOLIS HOTEL 143 SINNISSIPPI CENTERS, INC. 144 SKYWARD ACCOUNTING DEPT 145 State Dispursement Unit 146 STOP-N-GO OF MADISON, INC 147 SUBWAY 148 T-BYRD LANES 149 TEACHERS RETIREMENT 150 TEACHERS RETIREMENT SYSTEM 151 TEAM ILLINOIS 152 TECHNICUT CUSTOM ENGRAVING</td> <td><math display="block">\begin{array}{c} 16,400.01\\ 8,021.00\\ 62,221.03\\ 378,143.50\\ 2,792.91\\ 25,128.00\\ 253,586.60\\ 2,873.19\\ 5,750.00\\ 8,960.00\\ 4,831.65\\ 2,515.00\\ 2,887.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 17,532.00\\ 17,532.00\\ 13,381.25\\ 4,501.76\\ 3,150.00\\ 168,277.50\\ 488,445.73\end{array}</math></td>	A 129 ROBBINS SCHWARTZ 130 ROCHELLE COMMUNITY HOSPITAL 131 ROCHELLE ELEM. SCHOOL DIST 2: 132 ROCHELLE MUNICIPAL UTIL 133 ROCHELLE NEWS-LEADER 134 ROCK RIVER SERVICE CO. 135 ROCKFORD STRUCTURES CONSTI 136 RODEGHERO, TRISH 137 ROE 47 138 SANTANDER LEASING LLC 139 SBM 140 SCHABACKER, MORGAN 141 SECURITY LOCK SHOP 142 SHERATON INDIANAPOLIS HOTEL 143 SINNISSIPPI CENTERS, INC. 144 SKYWARD ACCOUNTING DEPT 145 State Dispursement Unit 146 STOP-N-GO OF MADISON, INC 147 SUBWAY 148 T-BYRD LANES 149 TEACHERS RETIREMENT 150 TEACHERS RETIREMENT SYSTEM 151 TEAM ILLINOIS 152 TECHNICUT CUSTOM ENGRAVING	$\begin{array}{c} 16,400.01\\ 8,021.00\\ 62,221.03\\ 378,143.50\\ 2,792.91\\ 25,128.00\\ 253,586.60\\ 2,873.19\\ 5,750.00\\ 8,960.00\\ 4,831.65\\ 2,515.00\\ 2,887.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 17,532.00\\ 17,532.00\\ 13,381.25\\ 4,501.76\\ 3,150.00\\ 168,277.50\\ 488,445.73\end{array}$
45         CONSERV FS         85,013.59           46         CONSTELLATION NEWENERGY GA         52,823.05           47         Contract Paper Group, Inc         22,210.40           48         CRESTON COMMUNITY SCHOOL D         16,808.40           49         DE LAGE LANDEN PUBLIC FINANCI         7,686.00           50         Dearborn National Life Insurance Corr         21,310.75           51         DECKER EQUIPMENT         12,493.02           52         DEKALB COUNTY EDC         4,185.84           53         DEKALB IMPLEMENT COMPANY         14,650.00           54         DEPENDENT CHILDREN'S FUND         25,400.00           55         DOUBLE GOOD         9,592.50           56         DRESBACH DISTRIBUTING COMPA         11,302.75           57         EDGENUITY INC         4,500.00           58         EFTPS         1,148,811.92           59         ESWOOD COMMUNITY CONSOLID/         13,885.20           60         FAIRWAYS GOLF COURSE         4,050.00           61         FIRST STATE BANK         2,930.96           62         FORECAST 5 ANALYTICS, INC.         16,225.00           63         FORTIER         7,574.82           64         FREEPORT INDUSTRIAL ROOFI	A129ROBBINS SCHWARTZ130ROCHELLE COMMUNITY HOSPITAL131ROCHELLE ELEM. SCHOOL DIST 2:132ROCHELLE MUNICIPAL UTIL133ROCHELLE NEWS-LEADER134ROCK RIVER SERVICE CO.135ROCKFORD STRUCTURES CONSTI136RODEGHERO, TRISH137ROE 47138SANTANDER LEASING LLC139SBM140SCHABACKER, MORGAN141SECURITY LOCK SHOP142SHERATON INDIANAPOLIS HOTEL143SINNISSIPPI CENTERS, INC.144SKYWARD ACCOUNTING DEPT145State Dispursement Unit146STOP-N-GO OF MADISON, INC147SUBWAY148T-BYRD LANES149TEACHERS RETIREMENT150TEACHERS RETIREMENT SYSTEM151TEAM ILLINOIS152TECHNICUT CUSTOM ENGRAVING153TESTING SERVICE CORPORATION154THE FLIGHT DECK BAR & GRILL	$\begin{array}{c} 16,400.01\\ 8,021.00\\ 62,221.03\\ 378,143.50\\ 2,792.91\\ 25,128.00\\ 253,586.60\\ 2,873.19\\ 5,750.00\\ 8,960.00\\ 4,831.65\\ 2,515.00\\ 2,887.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 13,381.25\\ 4,501.76\\ 3,150.00\\ 168,277.50\\ 488,445.73\\ 2,789.00\\ 8,122.00\\ 4,308.00\\ 7,060.25\end{array}$
45         CONSERV FS         85,013.59           46         CONSTELLATION NEWENERGY GA         52,823.05           47         Contract Paper Group, Inc         22,210.40           48         CRESTON COMMUNITY SCHOOL D         16,808.40           49         DE LAGE LANDEN PUBLIC FINANCI         7,686.00           50         Dearborn National Life Insurance Corr         21,310.75           51         DECKER EQUIPMENT         12,493.02           52         DEKALB COUNTY EDC         4,185.84           53         DEKALB COUNTY EDC         4,185.84           53         DEKALB GOOD         9,592.50           56         DRESBACH DISTRIBUTING COMPA         11,302.75           57         EDGENUITY INC         4,500.00           58         EFTPS         1,148,811.92           59         ESWOOD COMMUNITY CONSOLID/         13,885.20           60         FAIRWAYS GOLF COURSE         4,050.00           61         FIRST STATE BANK         2,930.96           62         FORECAST 5 ANALYTICS, INC.         16,225.00           63         FORT PAYMENT SYSTEMS         3,594.16           64         FREEPORT INDUSTRIAL ROOFING,         9,985.00           65         FRONTIER	A129ROBBINS SCHWARTZ130ROCHELLE COMMUNITY HOSPITAL131ROCHELLE ELEM. SCHOOL DIST 2:132ROCHELLE MUNICIPAL UTIL133ROCHELLE NEWS-LEADER134ROCK RIVER SERVICE CO.135ROCKFORD STRUCTURES CONSTI136RODEGHERO, TRISH137ROE 47138SANTANDER LEASING LLC139SBM140SCHABACKER, MORGAN141SECURITY LOCK SHOP142SHERATON INDIANAPOLIS HOTEL143SINNISSIPPI CENTERS, INC.144SKYWARD ACCOUNTING DEPT145State Dispursement Unit146STOP-N-GO OF MADISON, INC147SUBWAY148T-BYRD LANES149TEACHERS RETIREMENT150TEACHERS RETIREMENT SYSTEM151TEAM ILLINOIS152TECHNICUT CUSTOM ENGRAVING153TESTING SERVICE CORPORATION154THE FLIGHT DECK BAR & GRILL155THE HOME DEPOT PRO INSTITUTIC	$\begin{array}{c} 16,400.01\\ 8,021.00\\ 62,221.03\\ 378,143.50\\ 2,792.91\\ 25,128.00\\ 253,586.60\\ 2,873.19\\ 5,750.00\\ 8,960.00\\ 4,831.65\\ 2,515.00\\ 2,887.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 17,532.00\\ 17,532.00\\ 13,381.25\\ 4,501.76\\ 3,150.00\\ 168,277.50\\ 488,445.73\\ 2,789.00\\ 8,122.00\\ 4,308.00\\ 7,060.25\\ 23,488.95\end{array}$
45         CONSERV FS         85,013.59           46         CONSTELLATION NEWENERGY GA         52,823.05           47         Contract Paper Group, Inc         22,210.40           48         CRESTON COMMUNITY SCHOOL D         16,808.40           49         DE LAGE LANDEN PUBLIC FINANCI         7,686.00           50         Dearborn National Life Insurance Corr         21,310.75           51         DECKER EQUIPMENT         12,493.02           52         DEKALB COUNTY EDC         4,185.84           53         DEKALB IMPLEMENT COMPANY         14,650.00           54         DEPENDENT CHILDREN'S FUND         25,400.00           55         DOUBLE GOOD         9,592.50           56         DRESBACH DISTRIBUTING COMPA         11,302.75           57         EDGENUITY INC         4,500.00           58         EFTPS         1,148,811.92           59         ESWOOD COMMUNITY CONSOLID/         13,885.20           60         FAIRWAYS GOLF COURSE         4,050.00           61         FIRST STATE BANK         2,930.96           62         FORECAST 5 ANALYTICS, INC.         16,225.00           63         FORTE PAYMENT SYSTEMS         3,9416           64         FREEPORT INDU	A         129       ROBBINS SCHWARTZ         130       ROCHELLE COMMUNITY HOSPITAL         131       ROCHELLE ELEM. SCHOOL DIST 23         132       ROCHELLE MUNICIPAL UTIL         133       ROCHELLE NEWS-LEADER         134       ROCK RIVER SERVICE CO.         135       ROCKFORD STRUCTURES CONSTI         136       RODEGHERO, TRISH         137       ROE 47         138       SANTANDER LEASING LLC         139       SBM         140       SCHABACKER, MORGAN         141       SECURITY LOCK SHOP         142       SHERATON INDIANAPOLIS HOTEL         143       SINNISSIPPI CENTERS, INC.         144       SKYWARD ACCOUNTING DEPT         145       State Dispursement Unit         146       STOP-N-GO OF MADISON, INC         147       SUBWAY         148       T-BYRD LANES         149       TEACHERS RETIREMENT         150       TEACHERS RETIREMENT SYSTEM         151       TEAM ILLINOIS         152       TECHNICUT CUSTOM ENGRAVING         153       TESTING SERVICE CORPORATION         154       THE FLIGHT DECK BAR & GRILL         155       THE HOME DEPOT PRO INSTITUTI( <td><math display="block">\begin{array}{c} 16,400.01\\ 8,021.00\\ 62,221.03\\ 378,143.50\\ 2,792.91\\ 25,128.00\\ 253,586.60\\ 2,873.19\\ 5,750.00\\ 8,960.00\\ 4,831.65\\ 2,515.00\\ 2,887.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 17,532.00\\ 13,381.25\\ 4,501.76\\ 3,150.00\\ 168,277.50\\ 488,445.73\\ 2,789.00\\ 8,122.00\\ 4,308.00\\ 7,060.25\\ 23,488.95\\ 207,492.00\\ \end{array}</math></td>	$\begin{array}{c} 16,400.01\\ 8,021.00\\ 62,221.03\\ 378,143.50\\ 2,792.91\\ 25,128.00\\ 253,586.60\\ 2,873.19\\ 5,750.00\\ 8,960.00\\ 4,831.65\\ 2,515.00\\ 2,887.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 17,532.00\\ 13,381.25\\ 4,501.76\\ 3,150.00\\ 168,277.50\\ 488,445.73\\ 2,789.00\\ 8,122.00\\ 4,308.00\\ 7,060.25\\ 23,488.95\\ 207,492.00\\ \end{array}$
45         CONSERV FS         85,013.59           46         CONSTELLATION NEWENERGY GA         52,823.05           47         Contract Paper Group, Inc         22,210.40           48         CRESTON COMMUNITY SCHOOL D         16,808.40           49         DE LAGE LANDEN PUBLIC FINANCI         7,686.00           50         Dearborn National Life Insurance Corr         21,310.75           51         DECKER EQUIPMENT         12,493.02           52         DEKALB COUNTY EDC         4,185.84           53         DEKALB COUNTY EDC         4,185.84           53         DEKALB GOOD         9,592.50           56         DOUBLE GOOD         9,592.50           57         EDGENUITY INC         4,500.00           58         EFTPS         1,148,811.92           59         ESWOOD COMMUNITY CONSOLID/         13,885.20           60         FAIRWAYS GOLF COURSE         4,050.00           61         FIRST STATE BANK         2,930.96           62         FORECAST 5 ANALYTICS, INC.         16,225.00           63         FORTE PAYMENT SYSTEMS         3,594.16           64         FREEPORT INDUSTRIAL ROOFING,         9,898.500           65         FRONTIER         7,574.8	A129ROBBINS SCHWARTZ130ROCHELLE COMMUNITY HOSPITAL131ROCHELLE ELEM. SCHOOL DIST 2:132ROCHELLE MUNICIPAL UTIL133ROCHELLE NEWS-LEADER134ROCK RIVER SERVICE CO.135ROCKFORD STRUCTURES CONSTI136RODEGHERO, TRISH137ROE 47138SANTANDER LEASING LLC139SBM140SCHABACKER, MORGAN141SECURITY LOCK SHOP142SHERATON INDIANAPOLIS HOTEL143SINNISSIPPI CENTERS, INC.144SKYWARD ACCOUNTING DEPT145State Dispursement Unit146STOP-N-GO OF MADISON, INC147SUBWAY148T-BYRD LANES149TEACHERS RETIREMENT150TEACHERS RETIREMENT SYSTEM151TEAM ILLINOIS152TECHNICUT CUSTOM ENGRAVING153TESTING SERVICE CORPORATION154THE FLIGHT DECK BAR & GRILL155THE HOME DEPOT PRO INSTITUTIC	$\begin{array}{c} 16,400.01\\ 8,021.00\\ 62,221.03\\ 378,143.50\\ 2,792.91\\ 25,128.00\\ 253,586.60\\ 2,873.19\\ 5,750.00\\ 8,960.00\\ 4,831.65\\ 2,515.00\\ 2,887.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 17,532.00\\ 17,532.00\\ 13,381.25\\ 4,501.76\\ 3,150.00\\ 168,277.50\\ 488,445.73\\ 2,789.00\\ 8,122.00\\ 4,308.00\\ 7,060.25\\ 23,488.95\end{array}$
45         CONSERV FS         85,013.59           46         CONSTELLATION NEWENERGY GA         52,823.05           47         Contract Paper Group, Inc         22,210.40           48         CRESTON COMMUNITY SCHOOL D         16,808.40           49         DE LAGE LANDEN PUBLIC FINANCI         7,686.00           50         Dearborn National Life Insurance Corr         21,310.75           51         DECKER EQUIPMENT         12,493.02           52         DEKALB COUNTY EDC         4,185.84           53         DEKALB IMPLEMENT COMPANY         14,650.00           54         DEPENDENT CHILDREN'S FUND         25,400.00           55         DOUBLE GOOD         9,592.50           56         DRESBACH DISTRIBUTING COMPA         11,302.75           57         EDGENUITY INC         4,500.00           58         EFTPS         1,148,811.92           59         ESWOOD COMMUNITY CONSOLID/         13,885.20           60         FAIRWAYS GOLF COURSE         4,050.00           61         FIRST STATE BANK         2,930.96           62         FORECAST 5 ANALYTICS, INC.         16,225.00           63         FORTE PAYMENT SYSTEMS         3,9416           64         FREEPORT INDU	A         129       ROBBINS SCHWARTZ         130       ROCHELLE COMMUNITY HOSPITAL         131       ROCHELLE COMMUNITY HOSPITAL         132       ROCHELLE MUNICIPAL UTIL         133       ROCHELLE MUNICIPAL UTIL         133       ROCHELLE NEWS-LEADER         134       ROCK RIVER SERVICE CO.         135       ROCKFORD STRUCTURES CONSTI         136       RODEGHERO, TRISH         137       ROE 47         138       SANTANDER LEASING LLC         139       SBM         140       SCHABACKER, MORGAN         141       SECURITY LOCK SHOP         142       SHERATON INDIANAPOLIS HOTEL         143       SINNISSIPPI CENTERS, INC.         144       SKYWARD ACCOUNTING DEPT         145       State Dispursement Unit         146       STOP-N-GO OF MADISON, INC         147       SUBWAY         148       T-BYRD LANES         149       TEACHERS RETIREMENT         150       TEACHERS RETIREMENT         151       TEAM ILLINOIS         152       TECHNICUT CUSTOM ENGRAVING         153       TESTING SERVICE CORPORATION         154       THE FLIGHT DECK BAR & GRILL	$\begin{array}{c} 16,400.01\\ 8,021.00\\ 62,221.03\\ 378,143.50\\ 2,792.91\\ 25,128.00\\ 253,586.60\\ 2,873.19\\ 5,750.00\\ 8,960.00\\ 4,831.65\\ 2,515.00\\ 2,887.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 17,532.00\\ 13,381.25\\ 4,501.76\\ 3,150.00\\ 168,277.50\\ 488,445.73\\ 2,789.00\\ 8,122.00\\ 4,308.00\\ 7,060.25\\ 23,488.95\\ 207,492.00\\ 6,534.04\\ 4,960.00\\ 17,981.97\end{array}$
45         CONSERV FS         85,013.59           46         CONSTELLATION NEWENERGY GA         52,823.05           47         Contract Paper Group, Inc         22,210.40           48         CRESTON COMMUNITY SCHOOL D         16,808.40           49         DE LAGE LANDEN PUBLIC FINANCI         7,686.00           50         Dearborn National Life Insurance Corr         21,310.75           51         DECKER EQUIPMENT         12,493.02           52         DEKALB COUNTY EDC         4,185.84           53         DEKALB COUNTY EDC         4,185.84           54         DEPENDENT CHILDREN'S FUND         25,400.00           55         DOUBLE GOOD         9,592.50           56         DRESBACH DISTRIBUTING COMPA         11,302.75           57         EDGENUITY INC         4,500.00           58         EFTPS         1,148,811.92           59         ESWOOD COMMUNITY CONSOLID/         13,885.20           60         FAIRWAYS GOLF COURSE         4,050.00           61         FIRST STATE BANK         2,930.96           62         FORECAST 5 ANALYTICS, INC.         16,225.00           63         FORTE PAYMENT SYSTEMS         3,594.16           64         FREEORT INDUSTRIAL	A         129       ROBBINS SCHWARTZ         130       ROCHELLE COMMUNITY HOSPITAL         131       ROCHELLE ELEM. SCHOOL DIST 23         132       ROCHELLE MUNICIPAL UTIL         133       ROCHELLE NEWS-LEADER         134       ROCK RIVER SERVICE CO.         135       ROCKFORD STRUCTURES CONSTI         136       RODEGHERO, TRISH         137       ROE 47         138       SANTANDER LEASING LLC         139       SBM         140       SCHABACKER, MORGAN         141       SECURITY LOCK SHOP         142       SHERATON INDIANAPOLIS HOTEL         143       SINNISSIPPI CENTERS, INC.         144       SKYWARD ACCOUNTING DEPT         145       State Dispursement Unit         146       STOP-N-GO OF MADISON, INC         147       SUBWAY         148       T-BYRD LANES         149       TEACHERS RETIREMENT         150       TEACHERS RETIREMENT         151       TEAM ILLINOIS         152       TECHNICUT CUSTOM ENGRAVING         153       TESTING SERVICE CORPORATION         154       THE FLIGHT DECK BAR & GRILL         155       THE HOME DEPOT PRO INSTITUTIC	$\begin{array}{c} 16,400.01\\ 8,021.00\\ 62,221.03\\ 378,143.50\\ 2,792.91\\ 25,128.00\\ 253,586.60\\ 2,873.19\\ 5,750.00\\ 8,960.00\\ 4,831.65\\ 2,515.00\\ 2,887.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 17,532.00\\ 13,381.25\\ 4,501.76\\ 3,150.00\\ 168,277.50\\ 488,445.73\\ 2,789.00\\ 8,122.00\\ 4,308.00\\ 7,060.25\\ 23,488.95\\ 207,492.00\\ 6,534.04\\ 4,960.00\\ 17,981.97\\ 1,381,837.50\\ \end{array}$
45         CONSERV FS         85,013.59           46         CONSTELLATION NEWENERGY GA         52,823.05           47         Contract Paper Group, Inc         22,210.40           48         CRESTON COMMUNITY SCHOOL D         16,808.40           49         DE LAGE LANDEN PUBLIC FINANCI         7,686.00           50         Dearborn National Life Insurance Corr         21,310.75           51         DECKER EQUIPMENT         12,493.02           52         DEKALB COUNTY EDC         4,185.44           53         DEKALB COUNTY EDC         4,185.44           54         DEFENDENT CHILDREN'S FUND         25,400.00           55         DOUBLE GOOD         9,592.50           56         DRESBACH DISTRIBUTING COMPA         11,302.75           57         EDGENUITY INC         4,500.00           58         EFTPS         1,148,811.92           59         ESWOOD COMMUNITY CONSOLID/         13,885.20           60         FAIRWAYS GOLF COURSE         4,050.00           61         FIREPORT INDUSTRIAL ROOFING,         9,985.00           65         FRONTIER         7,574.82           66         GERMANIA         2,711.10           67         GOLE TEAM PRODUCTS         2,6	A         129       ROBBINS SCHWARTZ         130       ROCHELLE COMMUNITY HOSPITAL         131       ROCHELLE ELEM. SCHOOL DIST 23         132       ROCHELLE MUNICIPAL UTIL         133       ROCHELLE NEWS-LEADER         134       ROCK RIVER SERVICE CO.         135       ROCKFORD STRUCTURES CONSTI         136       RODEGHERO, TRISH         137       ROE 47         138       SANTANDER LEASING LLC         139       SBM         140       SCHABACKER, MORGAN         141       SECURITY LOCK SHOP         142       SHERATON INDIANAPOLIS HOTEL         143       SINNISSIPPI CENTERS, INC.         144       SKYWARD ACCOUNTING DEPT         145       State Dispursement Unit         146       STOP-N-GO OF MADISON, INC         147       SUBWAY         148       T-BYRD LANES         149       TEACHERS RETIREMENT         150       TEACHERS RETIREMENT         151       TEAM ILLINOIS         152       TECHNICUT CUSTOM ENGRAVING         153       TESTING SERVICE CORPORATION         154       THE FLIGHT DECK BAR & GRILL         155       THE HOME DEPOT PRO INSTITUTIC	$\begin{array}{c} 16,400.01\\ 8,021.00\\ 62,221.03\\ 378,143.50\\ 2,792.91\\ 25,128.00\\ 253,586.60\\ 2,873.19\\ 5,750.00\\ 8,960.00\\ 4,831.65\\ 2,515.00\\ 2,887.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 13,381.25\\ 4,501.76\\ 3,150.00\\ 168,277.50\\ 488,445.73\\ 2,789.00\\ 8,122.00\\ 4,308.00\\ 7,060.25\\ 23,488.95\\ 207,492.00\\ 6,534.04\\ 4,960.00\\ 17,981.97\\ 1,381,837.50\\ 5,311.94\end{array}$
45         CONSERV FS         85,013.59           46         CONSTELLATION NEWENERGY GA         52,823.05           47         Contract Paper Group, Inc         22,210.40           48         CRESTON COMMUNITY SCHOOL D         16,808.40           49         DE LAGE LANDEN PUBLIC FINANCI         7,686.00           50         Dearborn National Life Insurance Corr         21,310.75           51         DECKER EQUIPMENT         12,493.02           52         DEKALB COUNTY EDC         4,185.84           53         DEKALB COUNTY EDC         4,185.84           53         DEKALB IMPLEMENT COMPANY         14,660.00           54         DEPENDENT CHILDREN'S FUND         25,400.00           55         DOUBLE GOOD         9,592.50           56         DRESBACH DISTRIBUTING COMPA         11,302.75           57         EDGENUITY INC         4,500.00           58         ESWOOD COMMUNITY CONSOLID/         13,885.20           60         FAIRWAYS GOLF COURSE         4,050.00           61         FIRST STATE BANK         2,930.96           62         FORECAST 5 ANALYTICS, INC.         16,225.00           63         FORTE PAYMENT SYSTEMS         3,594.16           64         FRE	A         129       ROBBINS SCHWARTZ         130       ROCHELLE COMMUNITY HOSPITAL         131       ROCHELLE ELEM. SCHOOL DIST 2;         132       ROCHELLE NEWS-LEADER         133       ROCHELLE NEWS-LEADER         134       ROCK RIVER SERVICE CO.         135       ROCKFORD STRUCTURES CONSTI         136       RODEGHERO, TRISH         137       ROE 47         138       SANTANDER LEASING LLC         139       SBM         140       SCHABACKER, MORGAN         141       SECURITY LOCK SHOP         142       SHERATON INDIANAPOLIS HOTEL         143       SINNISSIPPI CENTERS, INC.         144       SKYWARD ACCOUNTING DEPT         145       State Dispursement Unit         146       STOP-N-GO OF MADISON, INC         147       SUBWAY         148       T-BYRD LANES         149       TEACHERS RETIREMENT         150       TEACHERS RETIREMENT SYSTEM         151       TEAM ILLINOIS         152       TECHNICUT CUSTOM ENGRAVING         153       TESTING SERVICE CORPORATION         154       THE FLIGHT DECK BAR & GRILL         155       THE HOME DEPOT PRO INSTITUTIK	$\begin{array}{c} 16,400.01\\ 8,021.00\\ 62,221.03\\ 378,143.50\\ 2,792.91\\ 25,128.00\\ 253,586.60\\ 2,873.19\\ 5,750.00\\ 8,960.00\\ 4,831.65\\ 2,515.00\\ 2,887.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 13,381.25\\ 4,501.76\\ 3,150.00\\ 168,277.50\\ 488,445.73\\ 2,789.00\\ 8,122.00\\ 4,308.00\\ 7,060.25\\ 23,488.95\\ 207,492.00\\ 6,534.04\\ 4,960.00\\ 17,981.97\\ 1,381,837.50\\ 5,311.94\\ 3,095.88\end{array}$
45         CONSERV FS         85,013.59           46         CONSTELLATION NEWENERGY GA         52,823.05           47         Contract Paper Group, Inc         22,210.40           48         CRESTON COMMUNITY SCHOOL D         18,808.40           49         DE LAGE LANDEN PUBLIC FINANCI         7,686.00           50         Dearborn National Life Insurance Corr         21,310.75           51         DECKER EQUIPMENT         12,493.02           52         DEKALB IMPLEMENT COMPANY         14,650.00           54         DEPENDENT CHILDREN'S FUND         25,400.00           55         DOUBLE GOOD         9,592.50           56         DOUBLE GOOD         9,592.50           57         EDGENUITY INC         4,500.00           58         EFTPS         1,148,811.92           59         ESWOOD COMMUNITY CONSOLID/         13,885.20           60         FAIRWAYS GOLF COURSE         4,050.00           61         FIRST STATE BANK         2,930.96           62         FORECAST 5 ANALYTICS, INC.         16,225.00           63         FORTE PAYMENT SYSTEMS         3,594.16           64         FREEPORT INDUSTRIAL ROOFING,         9,885.00           65         FRONTIER	A         129       ROBBINS SCHWARTZ         130       ROCHELLE COMMUNITY HOSPITAL         131       ROCHELLE ELEM. SCHOOL DIST 23         132       ROCHELLE MUNICIPAL UTIL         133       ROCHELLE NEWS-LEADER         134       ROCK RIVER SERVICE CO.         135       ROCKFORD STRUCTURES CONSTI         136       RODEGHERO, TRISH         137       ROE 47         138       SANTANDER LEASING LLC         139       SBM         140       SCHABACKER, MORGAN         141       SECURITY LOCK SHOP         142       SHERATON INDIANAPOLIS HOTEL         143       SINNISSIPPI CENTERS, INC.         144       SKYWARD ACCOUNTING DEPT         145       State Dispursement Unit         146       STOP-N-GO OF MADISON, INC         147       SUBWAY         148       T-BYRD LANES         149       TEACHERS RETIREMENT         150       TEACHERS RETIREMENT         151       TEAM ILLINOIS         152       TECHNICUT CUSTOM ENGRAVING         153       TESTING SERVICE CORPORATION         154       THE FLIGHT DECK BAR & GRILL         155       THE HOME DEPOT PRO INSTITUTIC	$\begin{array}{c} 16,400.01\\ 8,021.00\\ 62,221.03\\ 378,143.50\\ 2,792.91\\ 25,128.00\\ 253,586.60\\ 2,873.19\\ 5,750.00\\ 8,960.00\\ 4,831.65\\ 2,515.00\\ 2,887.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 13,381.25\\ 4,501.76\\ 3,150.00\\ 168,277.50\\ 488,445.73\\ 2,789.00\\ 8,122.00\\ 4,308.00\\ 7,060.25\\ 23,488.95\\ 207,492.00\\ 6,534.04\\ 4,960.00\\ 17,981.97\\ 1,381,837.50\\ 5,311.94\end{array}$
45         CONSERV FS         85,013.59           46         CONSTELLATION NEWENERGY GA         52,823.05           47         Contract Paper Group, Inc         22,210.40           48         CRESTON COMMUNITY SCHOOL D         16,808.40           49         DE LAGE LANDEN PUBLIC FINANCI         7,686.00           50         Dearborn National Life Insurance Corr         21,310.75           51         DECKER EQUIPMENT         12,493.02           52         DEKALB COUNTY EDC         4,185.84           53         DEKALB COUNTY EDC         4,185.84           53         DEKALB IMPLEMENT COMPANY         14,660.00           54         DEPENDENT CHILDREN'S FUND         25,400.00           55         DOUBLE GOOD         9,592.50           56         DRESBACH DISTRIBUTING COMPA         11,302.75           57         EDGENUITY INC         4,500.00           58         ESWOOD COMMUNITY CONSOLID/         13,885.20           60         FAIRWAYS GOLF COURSE         4,050.00           61         FIRST STATE BANK         2,930.96           62         FORECAST 5 ANALYTICS, INC.         16,225.00           63         FORTE PAYMENT SYSTEMS         3,594.16           64         FRE	A         129       ROBBINS SCHWARTZ         130       ROCHELLE COMMUNITY HOSPITAL         131       ROCHELLE ELEM. SCHOOL DIST 2:         132       ROCHELLE NEWS-LEADER         134       ROCK RIVER SERVICE CO.         135       ROCKFORD STRUCTURES CONSTI         136       RODEGHERO, TRISH         137       ROE 47         138       SANTANDER LEASING LLC         139       SBM         140       SCHABACKER, MORGAN         141       SECURITY LOCK SHOP         142       SHERATON INDIANAPOLIS HOTEL         143       SINNISSIPPI CENTERS, INC.         144       SKYWARD ACCOUNTING DEPT         145       State Dispursement Unit         146       STOP-N-GO OF MADISON, INC         147       SUBWAY         148       T-BYRD LANES         149       TEACHERS RETIREMENT         150       TEACHERS RETIREMENT SYSTEM         151       TEAM ILLINOIS         152       TECHNICUT CUSTOM ENGRAVING         153       TESTING SERVICE CORPORATION         154       THE FLIGHT DECK BAR & GRILL         155       THE HOME DEPOT PRO INSTITUTIC         156       THE OMILI GROUP	$\begin{array}{c} 16,400.01\\ 8,021.00\\ 62,221.03\\ 378,143.50\\ 2,792.91\\ 25,128.00\\ 253,586.60\\ 2,873.19\\ 5,750.00\\ 8,960.00\\ 4,831.65\\ 2,515.00\\ 2,887.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 17,532.00\\ 13,381.25\\ 4,501.76\\ 3,150.00\\ 168,277.50\\ 488,445.73\\ 2,789.00\\ 8,122.00\\ 4,308.00\\ 7,060.25\\ 23,488.95\\ 207,492.00\\ 6,534.04\\ 4,960.00\\ 17,981.97\\ 1,381,837.50\\ 5,311.94\\ 3,095.88\\ 5,835.00\\ 6,085.58\\ 3,545.82\\ \end{array}$
45         CONSERV FS         85,013.59           46         CONSTELLATION NEWENERGY GA         52,823.05           47         Contract Paper Group, Inc         22,210.40           48         CRESTON COMMUNITY SCHOOL D         16,808.40           49         DE LAGE LANDEN PUBLIC FINANCI         7,686.00           50         Dearborn National Life Insurance Corr         21,310.75           51         DECKALB COUNTY EDC         4,185.84           53         DEKALB COUNTY EDC         4,185.84           53         DEKALB COUNTY EDC         4,185.84           53         DEKALB COUNTY EDC         4,185.84           54         DEPENDENT CHILDREN'S FUND         25,400.00           55         DOUBLE GOOD         9,592.50           56         DRESBACH DISTRIBUTING COMPA         11,302.75           57         EDGENUITY INC         4,500.00           58         EFTPS         1,148,811.92           59         ESWOOD COMMUNITY CONSOLID/         13,885.20           60         FAIRWAYS GOLF COURSE         4,050.00           61         FIRST STATE BANK         2,930.96           62         FORECAST 5 ANALYTICS, INC.         16,225.00           63         FORT HAYMENT SYSTEMS </td <td>A         129       ROBBINS SCHWARTZ         130       ROCHELLE COMMUNITY HOSPITAL         131       ROCHELLE ELEM. SCHOOL DIST 2:         132       ROCHELLE NEWS-LEADER         134       ROCK RIVER SERVICE CO.         135       ROCKFORD STRUCTURES CONSTI         136       RODEGHERO, TRISH         137       ROE 47         138       SANTANDER LEASING LLC         139       SBM         140       SCHABACKER, MORGAN         141       SECURITY LOCK SHOP         142       SHERATON INDIANAPOLIS HOTEL         143       SINNISSIPPI CENTERS, INC.         144       SKYWARD ACCOUNTING DEPT         145       State Dispursement Unit         146       STOP-N-GO OF MADISON, INC         147       SUBWAY         148       T-BYRD LANES         149       TEACHERS RETIREMENT         150       TEACHERS RETIREMENT SYSTEM         151       TEAM ILLINOIS         152       TECHNICUT CUSTOM ENGRAVING         153       TESTING SERVICE CORPORATION         154       THE FLIGHT DECK BAR &amp; GRILL         155       THE HOME DEPOT PRO INSTITUTIC         156       THE OME DEPOT PRO INSTITUT</td> <td><math display="block">\begin{array}{c} 16,400.01\\ 8,021.00\\ 62,221.03\\ 378,143.50\\ 2,792.91\\ 25,128.00\\ 253,586.60\\ 2,873.19\\ 5,750.00\\ 8,960.00\\ 4,831.65\\ 2,515.00\\ 2,887.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 13,381.25\\ 4,501.76\\ 3,150.00\\ 168,277.50\\ 488,445.73\\ 2,789.00\\ 8,122.00\\ 4,308.00\\ 7,060.25\\ 23,488.95\\ 207,492.00\\ 6,534.04\\ 4,960.00\\ 17,981.97\\ 1,381,837.50\\ 5,311.94\\ 3,095.88\\ 5,835.00\\ 6,085.58\\ 3,545.82\\ 3,200.00\\ \end{array}</math></td>	A         129       ROBBINS SCHWARTZ         130       ROCHELLE COMMUNITY HOSPITAL         131       ROCHELLE ELEM. SCHOOL DIST 2:         132       ROCHELLE NEWS-LEADER         134       ROCK RIVER SERVICE CO.         135       ROCKFORD STRUCTURES CONSTI         136       RODEGHERO, TRISH         137       ROE 47         138       SANTANDER LEASING LLC         139       SBM         140       SCHABACKER, MORGAN         141       SECURITY LOCK SHOP         142       SHERATON INDIANAPOLIS HOTEL         143       SINNISSIPPI CENTERS, INC.         144       SKYWARD ACCOUNTING DEPT         145       State Dispursement Unit         146       STOP-N-GO OF MADISON, INC         147       SUBWAY         148       T-BYRD LANES         149       TEACHERS RETIREMENT         150       TEACHERS RETIREMENT SYSTEM         151       TEAM ILLINOIS         152       TECHNICUT CUSTOM ENGRAVING         153       TESTING SERVICE CORPORATION         154       THE FLIGHT DECK BAR & GRILL         155       THE HOME DEPOT PRO INSTITUTIC         156       THE OME DEPOT PRO INSTITUT	$\begin{array}{c} 16,400.01\\ 8,021.00\\ 62,221.03\\ 378,143.50\\ 2,792.91\\ 25,128.00\\ 253,586.60\\ 2,873.19\\ 5,750.00\\ 8,960.00\\ 4,831.65\\ 2,515.00\\ 2,887.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 13,381.25\\ 4,501.76\\ 3,150.00\\ 168,277.50\\ 488,445.73\\ 2,789.00\\ 8,122.00\\ 4,308.00\\ 7,060.25\\ 23,488.95\\ 207,492.00\\ 6,534.04\\ 4,960.00\\ 17,981.97\\ 1,381,837.50\\ 5,311.94\\ 3,095.88\\ 5,835.00\\ 6,085.58\\ 3,545.82\\ 3,200.00\\ \end{array}$
45         CONSERV FS         85,013.59           46         CONSTELLATION NEWENERGY GA         52,823.05           47         Contract Paper Group, Inc         22,210.40           48         CRESTON COMMUNITY SCHOOL D         16,808.40           49         DE LAGE LANDEN PUBLIC FINANCI         7,686.00           50         Dearborn National Life Insurance Corr         21,310.75           51         DECKALB COUNTY EDC         4,185.84           63         DEKALB COUNTY EDC         4,185.84           63         DEKALB COUNTY EDC         4,185.84           64         DEPENDENT CHILDREN'S FUND         25,400.00           56         DORESBACH DISTRIBUTING COMPA         11,302.75           57         EDGENUITY INC         4,500.00           68         EFTPS         1,148,811.92           59         ESWOOD COMMUNITY CONSOLID/         13,885.20           60         FAIRWAYS GOLF COURSE         4,050.00           61         FIRST STATE BANK         2,930.96           62         FORECAST 5 ANALYTICS, INC.         16,225.00           63         FRONTIER         7,574.82           66         GERMANIA         2,711.10           67         GOLF TEAM PRODUCTS         <	A         129       ROBBINS SCHWARTZ         130       ROCHELLE COMMUNITY HOSPITAL         131       ROCHELLE ELEM. SCHOOL DIST 2:         132       ROCHELLE MUNICIPAL UTIL         133       ROCHELLE MUNICIPAL UTIL         133       ROCHELLE NEWS-LEADER         134       ROCK RIVER SERVICE CO.         135       ROCKFORD STRUCTURES CONSTI         136       RODEGHERO, TRISH         137       ROE 47         138       SANTANDER LEASING LLC         139       SBM         140       SCHABACKER, MORGAN         141       SECURITY LOCK SHOP         142       SHERATON INDIANAPOLIS HOTEL         143       SINNISSIPPI CENTERS, INC.         144       SKYWARD ACCOUNTING DEPT         145       State Dispursement Unit         146       STOP-N-GO OF MADISON, INC         147       SUBWAY         148       T-BYRD LANES         149       TEACHERS RETIREMENT         150       TEACHERS RETIREMENT SYSTEM         151       TEAM ILLINOIS         152       TECHNICUT CUSTOM ENGRAVING         153       TESTING SERVICE CORPORATION         154       THE FLIGHT DECK BAR & GRILL	$\begin{array}{c} 16,400.01\\ 8,021.00\\ 62,221.03\\ 378,143.50\\ 2,792.91\\ 25,128.00\\ 253,586.60\\ 2,873.19\\ 5,750.00\\ 8,960.00\\ 4,831.65\\ 2,515.00\\ 2,887.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 11,070.54\\ 3,135.72\\ 8,372.00\\ 13,381.25\\ 4,501.76\\ 3,150.00\\ 168,277.50\\ 488,445.73\\ 2,789.00\\ 8,122.00\\ 4,308.00\\ 7,060.25\\ 23,488.95\\ 207,492.00\\ 6,534.04\\ 4,960.00\\ 17,981.97\\ 1,381,837.50\\ 5,311.94\\ 3,095.88\\ 5,835.00\\ 6,085.58\\ 3,545.82\\ 3,200.00\\ 2,923.50\\ \end{array}$
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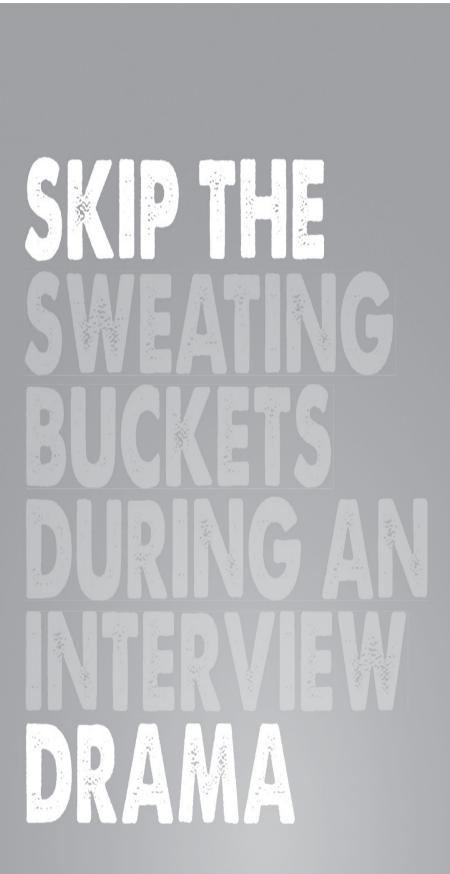
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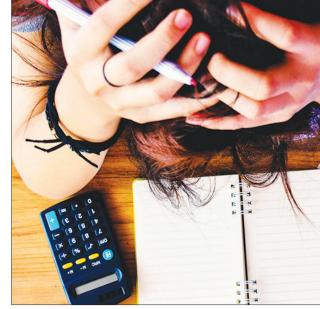
# FINANCE

### There are simple ways to keep a realistic budget

S UCCESSFUL financial plans often begin with the creation of a budget.

A budget is an estimate of income and expenses in a given period of time. Budgets help with long-term goals like paying off a mortgage or sending a child to college as well as short-term goals like financing a dream vacation.

Not all budgets are alike, and when people hear the word "budget," they may get apprehensive. Budgeting may require making some concessions in regard to spending habits, but it doesn't have to put



a complete damper on plans. In fact, with a budget in hand, people may be more free to spend because they will have a stronger grasp of their financial situation. Making a realistic

### Tips for tax-advantaged investing

Investing the arring is a constrained and the arring arrives the arring arrives and the arring and the arring arrives are arrived through the arrives are arrives are arrived through the arrives are arrives are arrived through the arrives are arrives are arrives are arrives are arrives are arrived through the arrives are arrived through the arrives are arrived through the arrives are arri

Tax-advantaged investing, also called taxefficient investing, allows investors to maximize the profits they can keep after taxes are filed. Investment selection and asset allocation are important factors affecting returns, but minimizing taxes and other costs is also crucial, according to the Schwab Center for Financial Research.

There are some ways for investors to keep more of their assets. A qualified financial advisor can help navigate the waters of the best tax-advantaged options. When investing on an annual basis, there are some general accounts people can use to their



may match contributions up to a certain percentage. Companies also may offer Roth 401(k) plans, which differ from traditional plans in regard to when you pay taxes. With Roth plans, you pay taxes up front. When the money is eventually withdrawn, those withdrawals are tax-free.

**IRAs:** Individual retirement accounts are similar to 401(k) plans in that they're tax-deferred. However, they generally offer greater freedom in investment choices. Roth IRAs, like the Roth 401(k) plans, must be paid with after-tax dollars. But the advantages are higher contribution amounts, withdrawals that are tax-free and no mandatory withdrawals when a person reaches a certain age. Tax-Free Savings Account (TFSA): Canadian investors can explore TFSAs. These are accounts that do not tax any contributions, interest earned, dividends, or capital gains, and can be withdrawn tax-free. It is available to individuals ages 18 and older in Canada and can be used for any purpose.

College savings accounts: Investing in a 529 plan can be wise for parents. While money is invested after tax, it is tax-free when withdrawn for qualified higher education purposes.

Health savings accounts: To get a tax deduction on health expenses, an HSA is the way to go. HSAs are linked to high-deductible health plans and allow account budget does not have to be a chore. Here is how to get started.

List the necessities. Begin by calculating the costs associated with fixed needs, including rent/mortgage, utilities, food, and any other bills you have to pay each month.

Add existing debt. Debt includes any routine payments being made to credit card companies, student loan lenders, car payments, or unpaid medical bills.

Conduct a spending analysis over several months. Budgets are easier with fixed numbers, but unforeseen variables can affect spending every month. These can include the extras for clothing, entertainment and much more. Average the cost of these expenses throughout your analysis period so you can get some idea of how much to allocate for them.

Use software or apps to help. There are plenty of resources available to help people calculate their budgets and get a picture of their financial habits. Resources such as Mint, YNAB (You Need a Budget) and various accounting programs can produce spreadsheets, pie charts and bar graphs as you work to create a budget.

Start trimming gradually. Quitting a certain lifestyle cold turkey can be jarring. Gradually cut back on your spending if your analysis suggests that's the way to go.

Automate saving. Immediately removing a set amount from your paychecks by having it directly deposited into a separate account can remove the temptation of spending too much from your financial equation.

Budgets are a key part of a financial plan and can help people reach their goals.

tion to put money away.

Establish separate savings

funds are used exclusively

### Save more each month

AVING is a vital component of financial planning. However, more than half of Americans are saving too little and do not have an accurate grasp of their spending habits.

Arecent survey from Intuit Mint Life found that, in 2019, 59 percent of Americans were living paycheck to paycheck and 65 percent didn't know how much they were spending on a monthly basis. The situation is similar in Canada, where the annual BDO Canada Affordability Index indicates 53 percent of Canadians are living paycheck to paycheck and 25 percent say their debt load is overwhelming.

While there's no magic formula to save money, and the amount of money one should save each month depends on how he or she wants to live now and in the future, a handful of strategies can help people save more money each year.

Follow the 50/30/20 rule. The popular 50/30/20 rule advocates for allocating 50 percent of your budget to essentials like rent, food and housing, 30 percent for discretionary spending and 20 percent for savings. Many people cannot save 20 percent of their income. In such instances, people can make a concerted effort to save 10 percent of their takehome pay.

Build an emergency fund. The credit reporting agency Experian recommends consumers keep between three and six months' worth of expenses in an emergency fund. The fund should cover expenses on the absolute necessities paid each month, like utilities rent/ mortgage and groceries.

Set goals. Savings goals can help a person stay on track and provide motiva-

How to save on family expenses

HE pandemic sparked by the spread of the novel coro-

/30/20accounts for each goal to/30/20reduce the temptation tollocat-spend. For example, if thef yourgoal is to save more forls likevacations, then a personing, 30can open an account where

for vacations. Automate with your employers' help. Certain employers allow workers to direct deposit a paycheck into more than one bank account. It's easy to request the payroll manager put 10 percent or 20 percent of a paycheck into a savings account while the remainder is deposited into a checking account. Automated deposits can help individuals get accustomed to living on less.

Saving money isn't always easy, but with goals and certain strategies in mind, it's possible for individuals to grow their savings and secure their financial futures.

advantages.

A 401(k) or 403(b): These accounts are an ideal way to get "free" money. Funds in these accounts are put away pre-tax. Because your adjusted gross income is lowered, so is your federally taxable income. In addition, some employers for qualified spending.

Working with a financial planner can help investors maximize their investments to be as tax-efficient as possible. Financial experts understand funding limits and the timeline in which to invest for tax advantages.



### Helping You Protect What Matters Most

Financial planning is about more than just allocating assets and watching them grow, it's about securing your family's future as well. At *Stillman Trust & Wealth Management*, we offer a complete line of services that will help give you peace of mind including:

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navirus COVID-19 in the winter of 2019-20 blindsided much of the world. Since the World Health Organization declared a pandemic in March, millions of people across the globe have lost their lives, while hundreds of millions more have lost their livelihoods.

Data from the Bureau of Labor Statistics indicates the unemployment rate in the United States, which was lower than 4 percent in the weeks prior to the WHO's pandemic declaration, was nearly 15 percent by mid-May. While that figure dropped to less than 9 percent by the end of summer, many families are still confronting financial challenges stemming from the pandemic. Some parents may still be out of work, while others are working on reduced salaries as their employers try to overcome the economic challenges posed by COVID-19.

No one knows when the pandemic will end and life will return to normal, so families facing financial uncertainty can benefit from tightening their belts for the long haul. Thankfully, there are various ways for families to cut costs that won't adversely affect their quality of life.

Plan more meals. Impulse buying is one of the most costly ways that families overspend. A 2018 survey from Slickdeals.net found that the average consumer in the United States spends \$5,400 annually on impulse buys. More than 70 percent of impulse spending goes toward food. Families looking to cut costs can plan more meals so they know what they need when they visit the grocery store, which should reduce the amount of money they spend on spur-of-themoment purchases.

Simplify special occasions. It can be fun to go a little overboard for birthday parties, anniversaries and holiday gatherings. However, such spending should be seen as a luxury during a recession. Momentous occasions can be both special and inexpen-



sive. Birthday picnics in the park or at the beach can be just as unique and memorable as lavish parties, and they won't cost nearly as much. Parents can agree to forgo gift-giving on anniversaries or birthdays, opting instead for romantic homemade dinners.

Think of new ways to get away. Many families canceled or postponed vacations in 2020 as travel restrictions and social distancing guidelines greatly limited travel options. While it might be possible to travel safely again in 2021, families still dealing with the fallout from COVID-19 may be hesitant to plan traditional vacations. Thankfully, there are ways to get away without breaking the bank. Many campsites are free or charge nominal fees to use their facilities, and such excursions can be great ways for families accustomed to flying and five-star hotels to enjoy new experiences.

The pandemic has posed financial challenges for millions of families. But there are ways for families to reduce their spending without cutting back on their quality of life.

# FINANCE The benefits of joint bank accounts

NCE a couple walks down the aisle and returns home from their honeymoon, various tasks must be performed. Couples should not overlook the importance of tending to their financial futures. One of the first steps is merging and managing bank accounts.

A study from Kansas City University found the number one cause of divorce in the United States is fighting over money and other financial problems. Therefore, being on the same page concerning finances and maintaining financial transparency can help reduce the propensity to clash over cash.

Merging bank accounts can be a good idea for newlyweds for various reasons.

Improved efficiency: Having one account makes it easier to track income and spending and can make keeping track of money less complicated. Also, having only one bank means cutting down on statements or correspondence from multiple institutions.

Greater communication: Some people are natural spenders and others savers. It's easy to gloss over financial indiscretions when there are separate accounts. A joint account

makes it easy to talk about spending habits and the flow of money in and out of an account.

Creates accountability: Not being able to hide debt or large expenditures or withdrawals makes couples accountable to each other. This creates transparency in a relationship and may help couples become closer as a result.

Good in emergencies: According to the financial resource Money Under 30, having a joint bank account can ensure that a surviving spouse has uninterrupted access to funds in the event his or her partner dies. This may not be the case with individual bank accounts until the estate goes through probate.

Get better banking: Certain financial institutions may offer perks like no fees if customers maintain a specific balance or meet the criteria of debit card usage per month. Such requirements may be more easily reached with two people utilizing the account.

Combine with ease: Financial expert Dave Ramsay says it's particularly easy to merge when individuals already were using the same bank or credit union. Simply showing up with identification and transferring the balance of one account into



the other and adding a signer is all that's needed. In instances where couples use different banks, select a convenient institution and open up

a new account together after closing the individual ones.

Joint accounts are a smart choice for married couples.

### Things people should know about creating wills

RAFTING a last will and testament is an essential component of estate planning. Despite the importance of having a will, a recent survey from AARP found that two out of five Americans over the age of 45 do not have one.

Putting wishes down on paper helps avoid unnecessary work and sometimes heartache upon the death of a loved one. Wills allow heirs to act with the decedent's wishes in mind, and can ensure that assets and pos-

to pets in a will. • Funeral instructions: Settling probate will not happen until after the funeral. Therefore, funeral wishes in a will often go unnoticed, states the legal advisement resource Find Law.

• Executor: An executor is a trusted person who will carry lived, and a court-

out the terms of the will. This person should be willing to serve and be capable of executing the will.

People who die without a valid will become intestate. This means the estate will be settled based on the laws of where that person

appointed administrator will serve in the capacity to transfer property. This administrator will be bound by laws and may make decisions that go against the decedent's wishes. To avoid this outcome, a will and other estate planning documents are crucial.





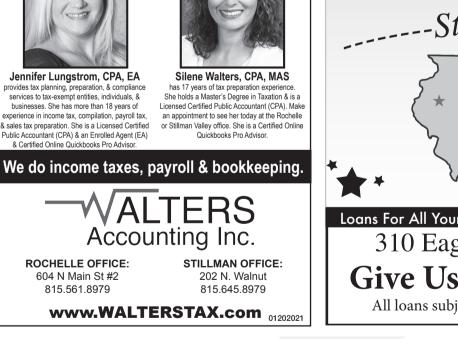
sessions will end up in the right hands.

Estate planning can be tricky, which is why many people turn to attorneys to get the job done right. Attorneys who specialize in estate planning will no doubt discuss the following topics with their clients.

• Assets owned: Make a list of known assets and figure out which assets are covered by the will and which will have to be passed on according to other estate laws, such as through joint tenancy on a deed or a living trust. For example, life insurance policies or retirement plan proceeds will be distributed to your named beneficiaries. A will also can cover other assets, such as photographs, clothing, cars, and jewelry.

• Guardianship: Parents' wills should include a declaration of who they want to become guardians their underage children or dependents.

• Pets: Some people prefer to use their will to also dictate guardianship for their pets and to leave money or property to help care for those pets. However, pets do not have the legal capacity to own property, so one shouldn't gift money directly



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