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THE TIRE GUYS

Steve Holtan
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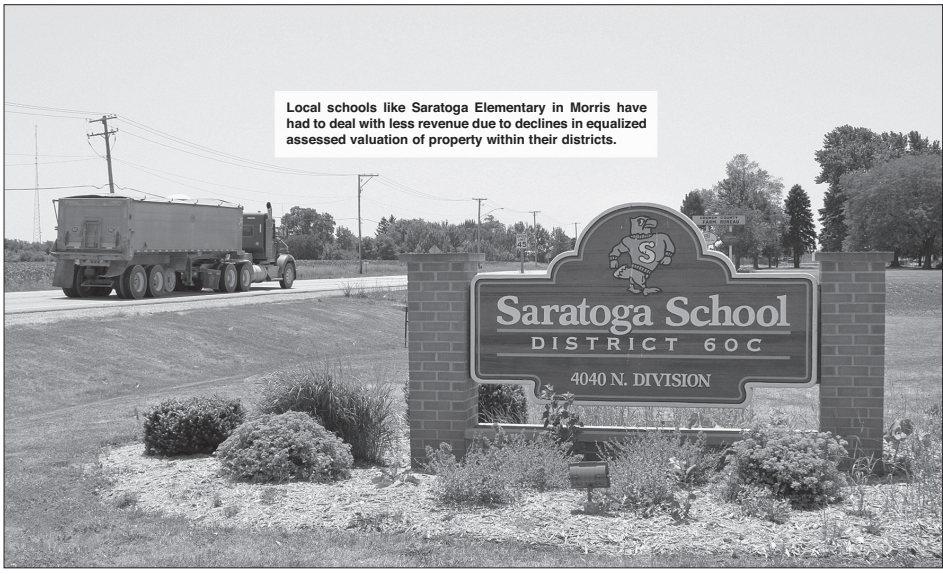
Making the MOST of LESS

Schools, cities must adjust in tough times

STORY BY:
KRIS STADALSKY,
HERALD CORRESPONDENT

PHOTOGRAPH:
BY LISA PESAVENTO,
FROM HERALD FILES



Local schools like Saratoga Elementary in Morris have had to deal with less revenue due to declines in equalized assessed valuation of property within their districts.

Times are difficult for everyone during a recession, and schools and municipalities are no different.

Declining EAVs
DOLLARS & SENSE

"The village has experienced a decline in EAV the last several years," said Minooka Village Administrator Dan Duffy. "We hope we are getting to the point where it will level off."

The declining EAV (equalized assessed valuation) means less revenue coming in from property owners to taxing bodies, such as municipalities and schools. To continue offering the same services, taxing bodies have to come up with creative ways of paying for them without lowering standards.

Running a village or city is not unlike running a household, Duffy said. You have to look at what you can cut from your expenses to offset less revenue and see what things you can do without.

Some Minooka streets are coming up to 10 years old and getting to the point of needing repairs and replacements, Duffy said. If there's no money in the budget to do so, the village needs to find an alternative revenue source.

One way to save money is to refinance existing municipal bonds; taking advantage of substantially lower interest rates.

"(Refinancing) allows us to save a lot of interest and keep our budget balanced," Duffy said.

Other cost cutting measures might be holding off a year to replace a patrol car. Minooka also seeks ways to lower costs through participating in energy saving programs, sharing studies and projects with neighboring municipalities and applying for grants to pay for parks and infrastructure needs.

One way to combat declining revenue is by actively pursuing industrial and commercial businesses. The village of Minooka has brought in a Trader Joe's warehouse facility, which is expected to open this spring.

The facility will not only bring 400 jobs to the area, it will also spur residential growth, bring in industrial tax revenue and help level off the EAV decline, Duffy said.

Duffy uses the example that 100 acres of farmland brings in about $800 annually in property tax revenue. That same land, with improvements and a logistics facility on it, could be worth $30 million and bring in $750,000 a year in tax revenue.

Commercial businesses are also an important mix, Duffy said. "Commercial always follows rooftops, bringing more opportunities for our residents," he said.

School districts have to find creative ways to balance their budgets without reducing educational opportunities to students.

Some of the strategies used in the last several years at Morris Community High School are a combination of cost containment and reductions, said Superintendent Patrick Halloran.

Since the largest portion of a school's budget is salaries and benefits, MCHS has saved money by not replacing faculty members who have retired.

"We try to use attrition when we can," Halloran said. "We (also) reduced in supplies and areas where you can make reductions."

The district seeks out service sharing opportunities, such as working with Morris Grade School District 54 on student transportation.

One of the biggest changes and a cost cutting measure MCHS undertook was changing from a block schedule to a traditional seven-period day. The district was able to eliminate three full-time equivalent positions, but no teachers were actually let go, Halloran said.

If the district had used a strictly financial strategy, as opposed to a scheduling change, it would have reduced staff by seven to nine full time employees.

"The team has been trying to do this with the least amount of impact on students and the classroom," Halloran said.

Property tax revenue in the Minooka Grade School District declined by $4 million in the last two years, said Superintendent Al Gegenheimer.

"We are trying to tighten our belts and we find efficiencies every time we turn around," he said.

If push came to shove, the district could cut $4 million from the budget but it would mean huge class sizes, shorter days and elimination of programs like fine arts and activities, Gegenheimer said.

"That's not the kind of schools people move to Minooka for," he said. "The community expects us to provide high-quality education."

By being thrifty in the past, the district has been able to accumulate large cash balances.

"We are actively using our cash balances to fund the deficit, at least until housing values stabilize," Gegenheimer said.

District teachers took a hard freeze in pay in the first year of the most recent contract and only received a minor percentage increase for the second and third year.

"We are trying to run (the district) like it's a business and contain costs as best as we can," Gegenheimer said.

FMLA act turns 20 years old

Dept. of Labor implements pair of expansions

Changes to FMLA
Dollars & Sense
2013

WASHINGTON — The U.S. Department of Labor recently marked the 20th anniversary of the signing of the Family and Medical Leave Act by issuing a final rule implementing two important expansions of FMLA protections.

The first expansion provides families of eligible veterans with the same job-protected FMLA leave currently available to families of military service members and it also enables more military families to take leave for activities that arise when a service member is deployed. The second expansion modifies existing rules so that airline personnel and flight crews are better able to make use of the FMLA's protections.

See 'FMLA' • PAGE 7C

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Sales Associate Nikki Russell, right, helps shopper Ella Thompson, of Morris, at Brianna Lynn's Boutique on Liberty Street during the Under the Harvest Moon shopping event in Morris.

Not all 'doom and gloom'

Forecast more optimistic going forward for local small businesses

STORY BY:
JESSICA COHEA,
HERALD CORRESPONDENT

PHOTOGRAPH:
BY LISA PESAVENTO,
FROM HERALD FILES

Small Business
DOLLARS & SENSE

Small business in Grundy County might not be running as well as it was five to seven years ago, but according to a couple of local business professionals, this past year wasn't too bad.

"When we talk to some of the people who have been in business for a while, they are seeing a light at the end of the tunnel," said Caroline Portlock, executive director of the Grundy County Chamber of Commerce, in regards to small businesses in the county.

Portlock credits the positive attitudes toward small business to "efficiencies" business-owners have created in the workplace. Those efficiencies may be streamlined operations or fewer new hires, for example.

"They are seeing some business growth, but it is as a result of some of these efficiencies they are creating," Portlock said. "They aren't spending as much on their business as they did in the past, or they didn't hire that person so their payroll is down. Their operation budget is down, so of course you're bringing more to the bottom line. It's a double-edged sword."

Success seems to be very "sector specific," however, Portlock said.

"Some sectors are notching up, but they aren't notching up as quickly as they would have liked or as they had in years past," she said.

As for Morris specifically, Julie Applegate, executive director for the Morris Downtown Development Partnership, said there are not as many building vacancies as there were before. More businesses are moving into Morris than moving out.

Some businesses which either relocated to or opened new in downtown Morris in 2012 include The Feathered Nest, Logo Works, Serenity, The Green Peanut and Blackbird's Bowl.

In the works now, too, is Left Field Pizza which will open next to and connected with the Sandlot, Applegate said.

"It's not as doom and gloom as it was in '09 and '10," Portlock said.

Eighty-seven percent of the businesses that belong to the Grundy County Chamber of Commerce are small businesses. The Chamber is there to help businesses succeed, Portlock said.

"Just as the United Way asks you to give where you live, we ask that you shop where you live," she said. "The same businesses that are supporting your children's little league teams are the same businesses that need you to come in and shop, or eat, or stay at their place, or take advantage of the services they can provide."

Putting Grundy back on the map

County sees recovery for large business

STORY BY:
JESSICA COHEA,
HERALD CORRESPONDENT

PHOTOGRAPHS:
BY LISA PESAVENTO,
FROM HERALD FILES

Grainger opened its Midwest distribution center in Minooka in 2012.

Large Business
DOLLARS & SENSE

The large business economy in Grundy County isn't exactly back to what it used to be, but things do seem to be heading in the right direction.

"I think the message is cautious optimism," said Nancy Norton Ammer, Chief Executive Officer of the Grundy Economic Development Council. "We're pulling out of (the economic downturn) slowly."

Grundy County ended the last quarter of 2012 on a positive note, she added, and is heading into 2013 strong, too.

One contributing factor to the positive outlook for the county is the opening of the Brisbin Road interchange.

"That interchange is going to open up a whole industrial corridor for Grundy County with highway access," Norton Ammer said.

There are many businesses already using the new interchange, however.

"Our industrial corridor, the Route 6 corridor, is doing well," Norton Ammer said in regards to the large business economy in the county. "We're seeing some decent revival in the manufacturing sector and we are seeing certainly that logistics and distribution is holding its own."

Just past the Route 6 corridor, in Minooka, large businesses seem to be flourishing as well.

Two major companies were spotlights in 2012 in Minooka.

The first to come to town was Grainger, a worldwide company with its Midwest distribution center now located in Minooka.

The second significant addition in 2012 was the approval of Trader Joe's, a California-based grocery chain. Trader Joe's has not completed building its new distribution center just yet, but the project began in late 2012.

Trader Joe's new facility will be just under 1 million square feet with cold and dry storage, said Dan Duffy, Minooka village administrator.

Once completed, an estimated 300 to 400 people will be employed in the distribution center.

"The good thing about Grainger and Trader Joe's is that they both put us back on the map as far as logistics," Duffy said. "Going into 2013, we have quite a bit of activity because of those projects."

Several other companies that may be making their way into the village, too, include Airgas and Metal Stamp, Inc. Minooka is in the top five choices for the new Airgas location, Duffy said.

See 'Large Business' • PAGE 8C

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Jake Ruettiger, a Morris Community High School recent graduate, is presented with a check for $1,000 from the Community Foundation of Grundy County for the Pete Muffler Scholarship to use toward his college education in Fire Science.

Charity's Caretakers

Organizations help keep philanthropy alive and well in Grundy County

STORY BY:
KAREN NALL & JULIE BUCK
SPECIAL TO THE HERALD

PHOTOGRAPH:
BY LISA PESAVENTO,
FROM HERALD FILES

Grundy County is a very charitable community and two county-wide organizations are here to help donors who want to be strategic in their giving. Both organizations are also helpful for the local not-for-profits who use donor dollars to support their programs and services.

Both organizations get asked, "What's the difference between you two?" The answer can be thought of in a fairly simple way: United Way is the community checkbook, and the Community Foundation is the community long-term savings account.

The United Way raises funds during the year to grant to partner agencies. By collecting donations from many people, there is a level of efficiency: a) donors can give to one organization knowing that it is helping many organizations, and b) agencies can apply once a year to the United Way rather than spending time applying to many donors/funders to get the same result.

The Community Foundation offers donor-designed funds, preferably endowed, that are invested over the long term so that the principle remains intact and local not-for-profits receive the income and growth from the fund.

And how are we different? The United Way focuses on much-needed health and human services. The Community Foundation does that, too, but can also address issues such as the fine arts, historic preservation and conservation. The United Way gives annual support; the Community Foundation gives grants that are generally one-time-only and often for capital expenses and/or seed money for new projects.

The United Way of Grundy County has a long, rich history. Founded in 1946, it was originally known as the "Community Chest," then became the "United Fund " and, in 2002, became the United Way of Grundy County. A member of the United Way of Illinois and the United Way Worldwide, the United Way is active in public policy, advocating for a stronger community. Its Board of Directors consists of 17 volunteer community leaders who represent a variety of talents and knowledge. In addition, its Advisory Committee reviews industry trends. The Board and Advisory Committee work together to create strategies that make a lasting impact in the community. The United Way staff consists of a full-time Executive Director and a part-time Associate Director.

The Community Foundation of Grundy County was started in 1999 as the Morris Community Foundation, but after years of county-wide services and programs, the organization updated its name in 2008. We have a Board of Trustees of 12 local volunteers from all areas of the county. We have one full-time CEO, a part-time Program Director and a part-time Accounting Manager. We meet the National Standards designed by the Council on Foundations, which means that we utilize Best Management Practices for accounting, fund management, grantmaking and communications. Our governance is transparent and we are constantly improving our capacity through training and education.

Local Philanthropy
DOLLARS & SENSE

The Community Foundation improves the quality of life in Grundy County through leadership and philanthropy. We have five main focus areas: early childhood care and education; workforce development; land use and protection; people in need; and growth and its impact on our county's systems. To make an impact in these issues, we convene and co-convene a number of networks of professionals working in those topic areas.

Through collaboration, the networks have identified community assets, needs, and gaps in services. Again through collaboration, the organizations in the networks can combine forces, staff, money and other resources to tackle an issue to address a need. The Foundation convenes the Grundy County Area Planners and co-convenes the Business Education Council with the Grundy County Chamber of Commerce.

See 'Philanthropy' • PAGE 8C

2013 tax season is under way

IRS announces new, enhanced products, services

Tax Season Changes
Dollars & Sense
2013

WASHINGTON — The Internal Revenue Service recently opened the 2013 filing season by announcing a variety of enhanced products and services to help taxpayers prepare and file their tax returns by the April 15 deadline.

New and expanded services for taxpayers this year include a redesigned IRS.gov web site that's easier to navigate and improved service options, including more video-conferencing assistance sites and additional social media tools.

In addition, the IRS has stepped up its enforcement efforts to protect taxpayers from refund fraud and identity theft.

The IRS began accepting and processing most individual tax returns today after updating forms and completing programming and testing of its processing systems to reflect the American Taxpayer Relief Act (ATRA) that Congress enacted on Jan. 2. The vast majority of taxpayers can file now, but the IRS is continuing to update its systems for some tax filers. The IRS will begin accepting tax returns from people claiming education credits in mid-February while taxpayers claiming depreciation deductions, energy credits and many business credits will be able to file in late February or early March. A full list of the affected forms is available on IRS.gov.

This year, taxpayers have until Monday, April 15, to file their 2012 tax returns and pay any tax due. The IRS expects to receive more than 147 million individual tax returns this year, with about 75 percent projected to receive a refund.

Last year for the first time, 80 percent of all individual returns were filed electronically. E-file, when combined with direct deposit, is the fastest way to get a refund. Last year, about three out of four refund filers selected direct deposit.

Assistance options, virtual service availability

The best way for taxpayers to get answers to their questions is by visiting IRS.gov. Last year, the website received a record 340 million visits, a 17 percent increase over 2011.

This year, the redesigned website makes it easier than ever for taxpayers to get to key forms and vital information.

See 'Tax Season' • PAGE 7C

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The housing market today

State-wide, December sales up big over '11

State Home Sales
Dollars & Sense
2013

SPRINGFIELD — Illinois home sales increased 15.2 percent over previous-year levels in December and median prices increased 5.6 percent, according to the Illinois Association of Realtors.

Statewide home sales (including single-family homes and condominiums) in December 2012 totaled 10,265 homes sold, up from 8,908 in December 2011. Year-end 2012 home sales totaled 128,436, up 22.9 percent from 104,480 in 2011.

The statewide median price in December was $132,000, up 5.6 percent from December 2011 when themedian price was $125,000. The December median price reflects a 10 percent gain from the year's low point of $120,000 in February 2012. The median is a typical market price where half the homes sold for more and half sold for less. Year-end 2012 median price reached $139,000, up 0.7 percent from $138,000 in 2011.

"Throughout 2012 we saw signs the state's housing market was recovering," said Michael D. Oldenettel, CRS, GRI, president of the Illinois Association of Realtors and Managing Broker/Owner with RE/MAX Results Plus in Jacksonville, Ill. "When you look at where we were in January 2012 versus where we ended up in December, you have to be impressed with the market's resilience."

The monthly average commitment rate for a 30-year, fixed-rate mortgage for the North Central region was 3.32 percent in December 2012, down from 3.33 percent during the previous month, according to the Federal Home Loan Mortgage Corp. Last December it averaged 3.94 percent.

In the nine-county Chicago Primary Metropolitan Statistical Area (PMSA), home sales (single family and condominiums) in December 2012 totaled 7,372 homes sold, up 19.2 percent from December 2011 sales of 6,184 homes. Year-end 2012 home sales totaled 90,365, up 26.7 percent from 71,315 homes sold in the region in 2011.

The median price in December 2012 was $151,500 in the Chicago PMSA, up 4.5 percent from $145,000 in December 2011. The year-end 2012 median price reached $160,000, down -1.5 percent from $162,500 in 2011.

"Positive signs for the housing market continue with the comparative advantage of ownership versus rental generating a significant opportunity for increased housing sales in 2013," said Geoffrey J.D. Hewings, Director of the Regional Economics Applications Laboratory at the University of Illinois. "The housing market is likely to experience some bumpiness in the first quarter of the year until there is resolution of the fiscal challenges in Washington and Springfield. Declining consumer confidence reflects the uncertainties; consumers are unlikely to explore major purchases, especially of houses, when tax rates, mortgage interest deductions and pension obligations remain unresolved."

> *When you look at where we were in January 2012 versus where we ended up in December, you have to be impressed with the market's resilience.*
>
> **Michael D. Oldenettel**
> President, Illinois Assoc. of Realtors

Fifty of 102 Illinois counties reporting to IAR showed year-over-year home sales increases in December 2012.

Thirty-nine counties showed year-over-year median price increases including Cook, up 7.7 percent to $150,000; Jo Daviess, up 3.7 percent to $169,000; Kane, 9.4 percent to $142,270; Madison, up 24.5 percent to $114,500; Sangamon, up 3.5 percent to $124,500; Rock Island, up 7.4 percent to $91,250; Tazewell, up 23.1 percent to $129,900; and Winnebago, up 6.1 percent to $79,950.

Managing Broker and owner Shawn Hornsby, of Century 21 Coleman-Hornsby in Morris, stands outside a home he recently sold in a subdivision off Pine Bluff Road in Morris.

Locally, foreclosures are down, prices 'going up'

STORY BY:
JEANNE MILLSAP
HERALD CORRESPONDENT

PHOTOGRAPHS BY:
LISA PESAVENTO,
VISUAL CONTENT COORDINATOR

The "Vital Signs" of the area were published in a document of collected data recently by the Community Foundation of Grundy County, and in it were some interesting facts about the housing market.

Area Home Sales
DOLLARS & SENSE

One statistic is that foreclosures were down by 28 percent in 2011 from the previous year. However, residential home prices dropped, as well, down to prices seen in around 2001.

Another statistic worthy of note from the study is that most Grundy County residents who earn up to $75,000 per year are paying more than 30 percent of their income on housing costs, which, according to the U.S. Census Bureau, is at the high end of the scale. Conservative advice leans more toward 20-25 percent of income spent on housing.

Some relevant people in the county offered their perspectives on the housing market of late.

See 'Local Homes' • PAGE 8C

LINKING THE PAST TO THE PRESENT...
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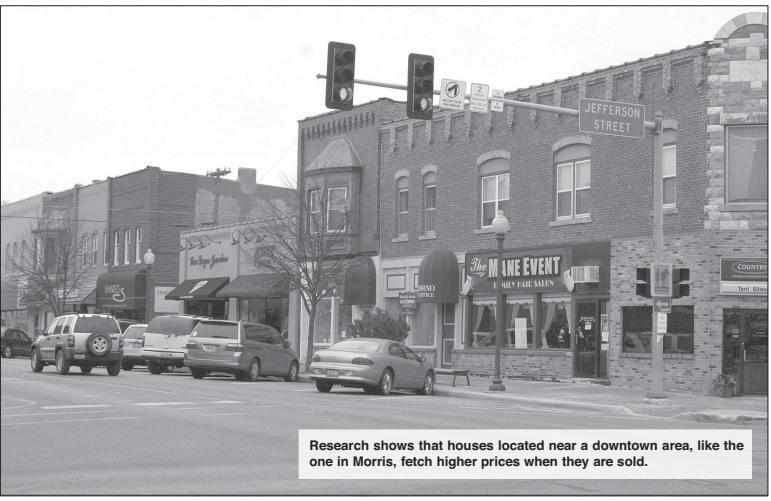

Research shows that houses located near a downtown area, like the one in Morris, fetch higher prices when they are sold.

Downtowns are Draws

Report shows 'walkability' can boost home values

Effects of Downtowns

Dollars & Sense 2013

CHICAGO — Real estate agent Dennis Sluga has assisted clients' house hunting in Elmhurst, Ill., for more than two decades, and these days, there is one thing he hears with great regularity from the buyers he represents. Whether they are moving to Elmhurst from the city or have lived in the suburb all their lives, those buyers want to be near Elmhurst's downtown.

Downtown Elmhurst is filled with restaurants, boutique shops and bars. There's a movie theater, Metra train stop and even a comic-book shop.

"Being downtown in Elmhurst is great," said Sluga, an agent with RE/MAX Action in Lisle, Ill. "I've sold many condos and townhouses in downtown Elmhurst over the last 20 years. People want to live downtown. You can see all the people getting off the train at the end of the day and walking to where they live. It's a nice way to commute. Having train service makes a big difference."

Sluga is far from alone in noticing the stronger pull of vibrant, walkable downtown areas. Research shows that homes located near popular downtown areas fetch higher prices when they're sold because buyers are more interested in condos, townhouses and single-family homes located either in or within walking distance of downtown areas that have a lot of foot traffic.

This trend is strong throughout the Chicagoland area and shows no sign of slowing.

A national trend

Last year, the Brookings Institution published a report on the strength of what it referred to as walkable neighborhoods. The report's authors, Christopher Leinberger, a visiting fellow with the Metropolitan Policy Program, and Mariela Alfonzo, a nonresident special guest of the same program, define walkable neighborhoods as those that allow residents to meet all their daily needs by walking, biking or taking public transportation.

In a walkable neighborhood, residents can walk to a grocery store to buy the spaghetti sauce they need for dinner. They can stroll to a train or bus stop to get to their office each morning. And if they feel like taking in a show, trying a new restaurant or stopping by a bar to hear a local band, they are able to walk or bike to it.

Walkable neighborhoods are often downtown areas, much like the ones that can be found in such Chicago suburbs as Highland Park, Geneva, Elmhurst, Clarendon Hills and Evanston, Ill.

The Brookings report, "Walk this Way: The Economic Promise of Walkable Places in Metropolitan Washington, D.C.," ranked neighborhoods in the Washington D.C. area in terms of walkability, giving them a score of one to five. For every step up the walkability ladder, home values rose by a rather impressive $82 a square foot.

Local examples

Carrie Kenna, an agent with RE/MAX Properties in Western Springs, Ill., has seen firsthand how much value a strong downtown that offers restaurants, shops, theaters and public transportation can add to a home.

"It adds so much value to the house to be close to downtown," Kenna said. "There are the social, convenience and entertainment reasons. With shops to visit and restaurants to dine at, downtowns are thriving areas that buyers want to be near."

There are several such areas in Kenna's market. She sells homes in Clarendon Hills, Ill., where the downtown is enjoying a renaissance. She also sells in Hinsdale and LaGrange, Ill. — two communities that have long enjoyed strong downtowns.

Kenna estimates that almost all her recent sales in Hinsdale and Clarendon Hills have been near the downtown district.

"We are seeing many people returning to the suburbs after having lived in Chicago as young adults. In the city, they could walk to the El and restaurants," Kenna said. "When they come back to the suburbs, they are looking for the same convenience. They want to be able to walk to public transportation and restaurants."

The public-transit factor is especially important, Kenna said. Residents want the freedom to be able to hop on a Metra train and be in downtown Chicago just by walking from their homes. Even smaller downtowns can provide a bump in interest to the homes located near them.

Among the communities where Mary Opfer, a broker with RE/MAX Unlimited Northwest in Crystal Lake, Ill., sells homes is Cary, Ill., a small town with a compact but charming downtown that has plenty of history behind it. The area features a coffee shop, Italian restaurant, offices and a bar and grill famous for its hamburgers. The original train station, built in 1863, still serves residents going to and from Chicago.

"Even though it's not especially big, our downtown area draws a fair amount of interest from prospective home buyers who like the idea of being near the conveniences it offers," said Opfer. "They appreciate the fact that it's cozy and has that familiar hometown atmosphere, plus they can get to downtown Chicago quickly and easily."

Kenna noted that the popularity of living in or near suburban downtowns is a self-reinforcing phenomenon.

"Greater population density in and around downtowns is good for the business community, so new restaurants and other businesses will continue to pop up. And that can make the downtown even more attractive as a place to live," she said.

Where have all the beef cows gone?

Cattle numbers at lowest since 1952

Beef Cow Decline

Dollars & Sense 2013

URBANA — Cattle numbers are down again to their lowest level since 1952, according to USDA's recent inventory count. Beef cow numbers are at their lowest level since 1962 as the devastating impacts of the 2012 drought continues the longer-term decline. Beef cow numbers were down 3 percent in 2012 and 11 percent since 2007. According to Purdue University Extension economist Chris Hurt, the drivers have been high feed and forage prices, persistent drought in the southern Plains, and of course the widespread midwestern drought of 2012.

"The 2012 drought was the primary driver of the decrease last year as it destroyed pastures and forage supplies and catapulted corn, sorghum, and soybean meal prices," Hurt said.

"The impacts were largest for producers in the southern Plains where beef-cow numbers dropped by 9 percent last year and in the central Plains where numbers were down 6 percent. These two regions had a decrease of 860,000 cows. It's likely that some of those cows moved to the northern Plains where rain was more abundant, and cow numbers expanded by 4 percent, totaling about 170,000 cows," he said.

According to Hurt, the 2012 drought was just the latest event to result in the liquidation of cows that has been accelerating since 2007. Nationally, the beef-cow herd has dropped by 3.6 million head (11 percent) with reductions in all regions except the northern Plains. It has been difficult for the beef industry to compete for high-priced feed and limited land that is being converted to corn and soybean production. The southern and central Plains have led the way with a 1.9 million-head reduction since 2007, followed by declines of 700,000 head in the Southeast, and 680,000 head in Corn Belt states.

What will it take to turn the herd decline around? The answer is more rain, more crop production, and more pasture and forage production.

"Larger crop and forage production would increase availability and lower prices of these critical feedstuffs," Hurt said.

"Given the small size of the calf crop, this would bolster calf prices. A second condition beef producers would like to see before expanding is some assurance that feed prices will have an overall moderation in coming years, not just a one-year decrease," he said.

See 'Beef Cows' • PAGE 7C

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FMLA

Continued from Page 2C

"Enabling our military families to care for their loved ones without fear of losing their job and to actively participate in deployment, reunification and recovery reflects our deeper understanding of the role family members have in sustaining an all-volunteer force. Today's rule makes clear this administration's strong, ongoing commitment to respond to the needs and sacrifices of our military families. The rule also helps ensure that pilots and flight crews will no longer need to choose between career and caring for a loved one," said acting Secretary of Labor Seth D. Harris.

The rule, being expanded, implemented congressional amendments to the FMLA permitting eligible workers to take up to 26 workweeks of leave to care for a current service member with a serious injury or illness. Congress also created qualifying exigency leave, which permits eligible employees to take up to 12 workweeks of leave for qualifying exigencies arising out of active duty or call to active duty in support of a contingency operation of a family member serving in the National Guard or Reserve. This means that workers can attend a spouse's farewell and welcome home ceremonies without being penalized at work. They also can spend time with family members on leave from active duty service without risking their jobs.

The final rule also implements amendments clarifying the application of the FMLA to airline personnel and flight crews. Until the amendments, many flight crews did not meet FMLA eligibility criteria due to the unique way in which their hours are counted. The legislation authorized the department to tailor FMLA regulations that extend protections to these uniquely situated employees.

For more information, including the rule, a military leave guide, fact sheets and other materials, visit http://www.dol.gov/whd/fmla/2013rule.

The final rule announced recently will have tremendous benefits for workers, employers and families. The FMLA, enacted in 1993, entitles eligible employees of covered employers to take unpaid, job-protected leave for specified family and medical reasons. For additional information on the FMLA, including information and fact sheets on the proposed revisions, visit http://www.dol.gov/whd/fmla.

Beef Cows

Continued from Page 6C

USDA found evidence among producers that they were getting positioned to begin expansion. The number of beef heifers being saved for herd replacement was up 2 percent. Hurt said that there is a general feeling that cattle prices could be very strong in coming years due to small per capita beef supplies. If weather moderates, several profitable years are anticipated for cow-calf producers.

"Finished cattle prices should strengthen into the spring as beef supplies drop," Hurt said.

"These smaller beef supplies are related to both a small cow herd, which means a small number of calves available, and to the pace of feedlot placements that dropped sharply beginning last July due to higher feed prices resulting from the drought. Placements from July through November last year were down 12 percent. This will create a period of reduced marketings from feedlots in the late winter through mid-summer. In addition, the U.S. economy may be somewhat stronger than some are anticipating, which will be supportive to finished cattle prices as well," he said.

Recent futures price declines, which are suggesting late winter and spring prices in the low- to mid-$130s, may have been excessive, Hurt said. Smaller finished cattle supplies due to the small placements last summer and fall provide the opportunity for finished cattle prices to rally back toward the mid- to higher-$130s this spring and early summer. Hurt said that prices are expected to be in the higher $120s this summer and then strengthen in the fall to the low- to mid-$130's.

"If weather helps restore feed and forage supplies this summer, a more aggressive expansion of beef heifers should be anticipated beginning in the fall of 2013 and continuing into 2014," he said. If this does occur, it will set the stage for very strong calf prices and new record high prices for finished cattle in 2014.

"If crop and forage production returns to near normal, the cattle industry is poised for multiple years of favorable returns and expansion," Hurt said.

"However, everyone watching the Drought Monitor knows that much of the country has not yet returned to normal weather conditions. Beef cattle producers will be poised to expand when weather conditions improve. Unfortunately for the beef industry, both poultry and pork producers are waiting at the starting line as well," Hurt said.

Tax Season

Continued from Page 4C

The front page also has links to redesigned pages to help with everything from refunds to specific tax issues as well as easy access to taxpayer-friendly videos on the IRS YouTube channel.

Through IRS.gov, taxpayers can access Free File, which provides options for free brand-name tax software or online Fillable Forms plus free electronic filing. Everyone can use Free File to prepare a federal tax return.

Taxpayers who make $57,000 or less can choose from about 15 commercial software providers. There's no income limit for Free File Fillable Forms, the electronic version of IRS paper forms.

People making $51,000 or less usually qualify for the Volunteer Income Tax Assistance program for free tax preparation and electronic filing. Tax Counseling for the Elderly, a similar community-based volunteer program, offers free tax help with priority assistance to people age 60 and older, specializing in questions about pensions and retirement issues. Information on these programs can be found at IRS.gov.

This year, the IRS is doubling the number of sites where taxpayers can get assistance through two-way video conferencing. During 2012, the program's first year, about 14,000 taxpayers received assistance at 13 locations. Following a strong response to the virtual assistance program, the IRS plans to roll out 14 new sites.

A list of the 27 available locations is on IRS.gov.

For tax law questions or account inquiries, taxpayers can also call the IRS toll-free number (800) 829-1040 (7 a.m. to 7 p.m. local time) or visit a taxpayer assistance center. Taxpayers should check IRS.gov for the hours and services offered at the location they intend to visit.

Apps and social media

For the third year, the IRS will offer IRS2Go, its smartphone application, which enables taxpayers to check on the status of their tax refund and obtain helpful tax information. The IRS2Go app, available for Apple and Android users, has been downloaded more than 800,000 times and used by taxpayers millions of times.

More helpful information is available through IRS social media platforms, including:

• YouTube, where viewers can watch more than 100 short, informative videos. They are available in English, Spanish, American Sign Language and other languages.

• The IRS also has several twitter feeds available for taxpayers in English and Spanish at @IRSnews or @IRSenEspanol. And @IRStaxpros covers news for tax professionals.

• For the 2013 filing season, the IRS has added Tumblr to its list of social media platforms. People who want tax information now have another way of accessing and sharing helpful tax tips, videos, podcasts and other information at www.internalrevenueservice.tumblr.com

The IRS only uses social media tools to share public information, not to answer personal tax or account questions.

And the IRS reminds taxpayers to never post confidential information, such as a Social Security Number, on social media sites.

Check for a refund

Even with the Jan. 30 opening of the tax season, the IRS expects to issue refunds within the usual timeframes. Last year, the IRS issued more than nine out of 10 refunds to taxpayers in less than 21 days, and it expects the same results in 2013.

After taxpayers file a return, they can track the status of the refund with the "Where's My Refund?" tool available on the IRS.gov website. New this year, instead of an estimated date, "Where's My Refund?" will give people an actual personalized refund date after the IRS processes the tax return and approves the refund.

Here are some tips for using "Where's My Refund?":

• Initial information will generally be available within 24 hours after the IRS receives the taxpayer's e-filed return or four weeks after mailing a paper return.

• The system updates every 24 hours, usually overnight. There's no need to check more than once a day.

• "Where's My Refund?" provides the most accurate and complete information that the IRS has about the refund, so there is no need to call the IRS unless the web tool says to do so.

• To use the "Where's My Refund?" tool, taxpayers need to have a copy of their tax return for reference. Taxpayers will need their Social Security Number, filing status and the exact dollar amount of the refund they are expecting.

Taxpayers should remember that while most tax refunds are issued within 21 days, some tax returns need additional time to be reviewed. As part of that effort, the IRS has put in place stronger security filters this filing season to protect against refund fraud and identity theft.

Identity theft

Stopping identity theft and refund fraud is a top priority for the IRS, and the agency's work on identity theft and refund fraud continues to grow. For the 2013 filing season, the IRS has expanded these efforts to better protect taxpayers, help victims and detect refund fraud before it occurs.

The effort includes stronger screening filters for incoming tax returns, increased IRS Criminal Investigation activity and expanded partnerships with local law-enforcement officials and financial institutions. More information is available in IRS Fact Sheet 2013-2.

By late 2012, the IRS assigned more than 3,000 IRS employees — more than double the number from 2011 — to work on identity theft-related issues. IRS employees are working to prevent refund fraud, investigate identity theft-related crimes and help taxpayers who have been victimized by identity thieves.

In addition, the IRS has trained 35,000 employees who work with taxpayers to recognize identity theft indicators and help people victimized by identity theft.

The IRS continues to increase its efforts against refund fraud, which includes identity theft. During 2012, the IRS protected $20 billion of fraudulent refunds, including those related to identity theft, compared with $14 billion in 2011.

For more information, see the special identity theft section on IRS.gov.

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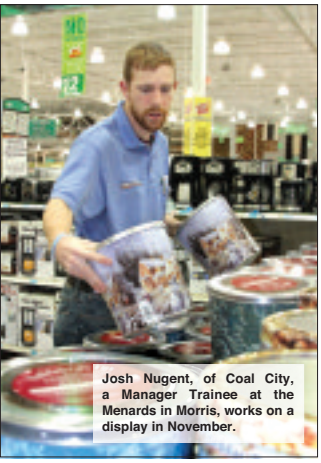
It's certainly not back to pre-recession gang busters, but it's going well.

Nancy Norton Ammer
CEO, Grundy Economic Development Council



Josh Nugent, of Coal City, a Manager Trainee at the Menards in Morris, works on a display in November.

Large Business

Continued from Page 3C

With each new addition, Minooka and Grundy County as a whole will benefit. Minooka will benefit from the fuel purchased in town for the trucks coming in and out of the distribution centers, from the property taxes on the large centers, from the new job opportunities for the residents in and around Minooka and from much more, Duffy said.

"Say it's a one-million-square-foot building," he explained. "That could kick off anywhere between $600 and $700,000 in property tax revenues for the local area. That goes to funding schools, libraries and other community services like our village and police protection."

The business prospects in Grundy County used to be primarily logistics prospects, but now, according to Norton Ammer, 65 percent of the prospects are manufacturing ones.

"It's certainly not back to pre-recession gang busters, but it's going well," Norton Ammer said. "We're looking forward to 2013."

Local Homes

Continued from Page 5C

JoAnne Gretencord, of RE/MAX Top Properties

"I think things have gotten a lot better than they were," Gretencord said of the housing market in Grundy County. "The prices are going up."

Gretencord said sellers have been taking a beating the last few years, but that may be turning around.

"Sellers have had to take the hard knocks," she said, "and it's a really good time to buy. We are still busy. I'm always busy, all the time, and our office is always busy."

The economy downturn also hit renters hard, she said. Her realty business also manages properties, and Gretencord said she saw several renters who had to find places of lower rent or move in with their parents.

Shawn Hornsby, of Century 21 Coleman-Hornsby

The number of homes sold in Morris and Grundy County in 2012, Hornsby said, was still not an overwhelming number, but was up 27 percent over the year before.

"Last year was the first year in a while I saw the number of homes sold increase over prior years," Hornsby said. "The median home price also increased in Grundy County."

Hornsby said one reason could be that the higher-priced houses finally began selling again after years of a very slow market. That would attribute to much of the median home price increase.

"I'm also seeing shrinking inventories," he said. "There are fewer homes coming on the market now because we are finally selling."

Median home prices are up in Morris, he said, but down in Coal City, Diamond, and Carbon Hill. Channahon and Minooka still have quite a few foreclosures and distressed sales, he added.

Also in 2012, Hornsby said, he began to see multiple offers on homes for sale. That's a very good sign, he said.

Bill Chesharek, City of Morris Building and Zoning Officer

Chesharek said Morris is not seeing a large number of foreclosures at this time.

The city wasn't overbuilt, he explained, and so wasn't as affected as some other communities were with the recession and housing market collapse.

"We wanted growth, but we wanted gradual growth," he said, "and that has helped tremendously."

Local realtors say that signs like this one are becoming increasingly common in the area.

The city is beginning to see some new construction, as well, Chesharek said, with a couple of "spec" homes and a couple of custom homes.

"I think we're starting to see the light at the end of the tunnel," he said. "People know things will turn around. They always do."

Dan Duffy, Minooka Village Administrator

"The housing market is definitely very optimistic over the last year and going into 2013," Duffy said. "Things are picking up very well."

Minooka has completed the infrastructure on its last subdivision that had issues with bankruptcy, he said, and that property is ready to market. And Duffy said thanks to a stimulus package the village instituted a couple of years ago that gives a check of $10,000 to buyers of a single family home and $5,000 to those who purchase a duplex home, sales are up.

"We've had about 30 new homes sold each year for the last three years," he said. "The program has been very successful."

Duffy also said he thinks Minooka residents are doing better financially this past year, from what he's seen on payment of water bills.

"That's a good barometer," he said. "Those who are having trouble paying their water bills are fewer over the past year. That's a good sign. ... We're not going to see the boom growth we saw five or six years ago, but we're going to have good, manageable growth."

Philanthropy

Continued from Page 4C

The United Way is a leader and co-convener, too. Coordinating volunteer opportunities, the United Way is a community resource for individuals looking to volunteers, as well as for not-for-profits needing volunteers. Networks and projects where we partner heavily include the Back-to-School Fair, the Grundy Partnership for Children, and the Behavioral Health Alliance. Grundy County is a small county and resources are scarce or dwindling, therefore it is vital that we partner and network to make agencies more efficient and stretch their shrinking resources, all while providing quality services to the clients they serve.

How can you support our organizations? "Live United," and give to the United Way. Your donation will be pooled with other generous donors and shared among the 27 partner agencies who meet the most basic needs of our county's residents in need: food, shelter, housing, counseling, education, and health care.

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Karen Nall is the Executive Director of the United Way of Grundy County, and Julie Buck is the Executive Director of the Community Foundation of Grundy County.

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PAGE 2D

FAFSA'S FAVORABLE

Aid application has many benefits, few drawbacks

PAGE 4D

Scholarly Sorrow

The cost of college a burden for many families

STORY BY:
JEANNE MILLSAP
HERALD CORRESPONDENT

PHOTOGRAPHS BY:
LISA PESAVENTO,
VISUAL CONTENT COORDINATOR

Worrying about how to pay for a child's college education can be one of the most stressful times of a parent's life. Parents want to give their children the best start to their adult lives, but they also don't want to be drowning in debt or give too much of a financial burden to the student, either.

College Costs
DOLLARS & SENSE

But there are many ways to ease the burden of college costs.

The office of Federal Student Aid, for instance, provides grants, loans, and work-study funds to eligible students, offering $150 billion each year to help millions of students pay for higher education.

There are also state grants, grants offered through the student's university and scholarships. If those aren't enough, there are loans that do not have to be paid back until the student graduates.

One of the first things to do, according to the Consumer Financial Protection Bureau, is to shop around for aid packages from several colleges. This federal government branch has a "shopping sheet" that lets high school students compare financial aid packages they have been offered in order to make informed decisions on where to attend college. The site is www.consumerfinance.gov.

Madison Angus, a junior at Minooka Community High School, looks through some of the local scholarship applications on file in the school's Career Center.

Minooka Community High School Career Center Coordinator Michelle Schoolman advises her students to be sure to check out the many local and regional scholarships, as well. She has several posted on the school's web site, with hard copies in the office. Even if you think you won't qualify, she tells MCHS seniors, you might be surprised.

"You have to at least look," she said. "You don't know what's out there. A lot of students don't think they might qualify, but that's not always true."

Schoolman said examples of scholarships open now include a Minooka Channahon Rotary Club scholarship for $1,000 that looks at students' community service throughout high school and grades.

The Minooka Lions Club is offering 10 scholarships of $750 each this year, she said, and grades are not even part of the consideration process. The application looks at in-school and out-of-school activities and an essay.

See 'College' • PAGE 5D

TUITION TIPS ▶▶

From U.S. News and World Report (www.usnews.com/education), here are 10 ways to save on college costs:

■ **Stay in state**. Attending an in-state public university can be a huge money-saver.

■ **Consider a community college**. Even if your child goes straight to a four-year school, credits they accrue during the summer at a community college can be a great help.

■ **Look local for scholarships**. Scholarships exist for all kinds of students, including those with a particular passion, strong leadership, and those who are service-minded.

■ **Keep your student on track**. Nothing can cause college cost overruns like having to stay in school an extra semester. Encourage your child to take a full class load, keep up with graduation requirements, and stay focused on good grades.

■ **Don't make assumptions** that financial assistance found through the FAFSA won't help you. Go through the motions just in case.

■ **Know your priorities**. Take only the necessities when you go to school.

■ **Make the most of your meal plan**. Use the meal plan rather than going out to a restaurant. Many dining halls have take-out meals you can use if you're not near the hall during meal time. Take them with you rather than buying meals or snacks elsewhere.

■ **Identify local student discounts**. Many local shops and restaurants offer great savings when you show your I.D.

■ **Skimp on the small stuff**. Forget the pretty floral notebooks and the sets of 24 highlighters.

■ **Know when to say no**. You can't buy every t-shirt, baseball or tote bag. Limit your purchases.

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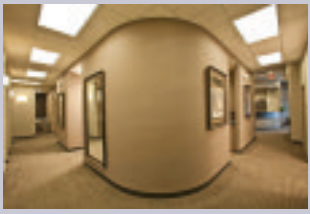

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Senators address student loan crisis

Legislation is reintroduced as debt hits $1 billion

Student Loan Acts

Dollars & Sense 2013

WASHINGTON — U.S. Senator Dick Durbin (D-IL) joined Chairman of the Senate Health, Education, Labor and Pensions Committee U.S. Senator Tom Harkin (D-IA) and U.S. Senator Al Franken (D-MN) in reintroducing two pieces of legislation — the Fairness for Struggling Students Act of 2013 and the Know Before You Owe Act of 2013 — to restore transparency, fairness and common sense to the student loan process.

According to the Consumer Financial Protection Bureau, the student loan debt among college students surpassed $1 trillion last year. This reflects an average debt load of $24,301 for each of the 37 million student borrowers in the United States, according to the New York Federal Reserve Bank. The CFPB reports that approximately $150 billion of outstanding student loan debt is in private loans.

"The first two pieces of legislation I will introduce this Congress deal with what I think is one of the biggest threats to millions of working families — the growing student loan debt crisis," said Durbin. "Too many Americans are carrying around mortgage-sized student loan debt that forces them to put off major life decisions like buying a home or starting a family. It's not only young people facing this crisis, it is parents, siblings and even grandparents who co-signed private loans long ago and are still making payments decades later. It's time for action. We can no longer sit by while this student debt bomb keeps ticking."

"Unless we take action to educate and protect borrowers, student loan debt will be the next mortgage crisis. Young Americans are being hamstrung by record debt levels, forcing them to delay other important investments in their futures, including purchasing homes and saving for a secure retirement. By empowering students with clear guidance about their federal financial aid options before they turn to more expensive private loans and restoring the option to discharge private loan debt through bankruptcy, the Know Before You Owe Act and the Fairness for Struggling Students Act will go a long way to help students make smart choices and provide relief to borrowers. Students need to know how to avoid the higher interest rates and less favorable terms of private loans, so they can be on more stable financial footing when they graduate," Harkin said.

"Mounting student loan debt not only saps the ability of students in Minnesota and across the country to prosper after they graduate, but it is now becoming a real threat to our country's economic well-being," said Sen. Franken, a member of the Senate Education Committee. "The average Minnesota student now graduates from college with more than $25,000 in debt, and large repayment costs for many years afterward stop them from being able to purchase homes, cars or other goods which fuel our economy. That is why I've been pushing for common-sense reforms to the student loan process since I joined the Senate. The cost of a college education shouldn't bankrupt a family. As our economy continues to recover, this legislation will help protect our students."

> *"Too many Americans are carrying around mortgage-sized student loan debt."*
>
> **Dick Durbin**
> U.S. Senator

The Fairness for Struggling Students Act of 2013 — also cosponsored by U.S. Senators Sheldon Whitehouse (D-RI) and Jack Reed (D-IL) – aims to restore fairness in student lending by treating privately issued student loans in bankruptcy the same as other types of private debt. Since 1978, government issued or guaranteed student loans have been treated as nondischargeable during bankruptcy in order to safeguard federal investments in higher education. In 2005, the law was unjustifiably changed to give private student loans the same privileged bankruptcy treatment as government loans, even though private student loans have vastly different terms and fewer consumer protections. Today's bill would restore the bankruptcy law, as it pertains to private student loans, to the language that was in place before 2005 so that privately issued student loans will once again be dischargeable in bankruptcy like nearly all other forms of private debt.

"A basic principle of our country is a fresh start for those who get in over their heads with debt, if they're willing to face the rigors of bankruptcy," said Whitehouse. "Even this is denied for those drowning in private student loans, as the result of a provision snuck into the 2005 bankruptcy reform legislation in the dead of night. This bill gives us the chance to right that wrong."

See 'Acts' • PAGE 5D

The new Brisbin Road interchange on Interstate 80 is an example of a project collaborated on by numerous municipalities.

How Tough Times Can Beget Togetherness

Schools, municipalities rely on each other to make it work

STORY BY:
KRIS STADALSKY,
HERALD CORRESPONDENT

PHOTOGRAPHS:
BY LISA PESAVENTO,
FROM HERALD FILES

In these tough economic times, it's become vital for schools, municipalities and developers to work together for the common good.

What one entity does will likely have an impact — positive or negative — on another.

Residential building brings new people to an area, creates jobs in construction and makes a town more attractive to new commercial growth like restaurants and retail stores, also creating jobs.

Declining Revenue

DOLLARS & SENSE

At the same time, more homes means additional students who impact local schools, which in turn may have to hire more teachers or provide more services down the road. Increased services or more schools could mean a higher tax rate.

During the housing boom, municipalities like Channahon and Minooka which had population explosions created fees to help offset the impact on schools and to slow residential growth.

Developers are charged a school and park site fee, to be used toward the purchase of land, or donate property on which to build.

Another fee, called a school facilities fee, was created to construct schools since the site fee could only be used to purchase land.

See 'Revenue' • PAGE 6D

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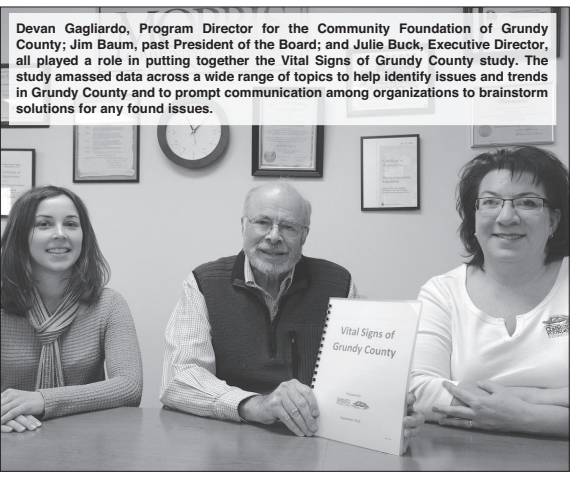

Devan Gagliardo, Program Director for the Community Foundation of Grundy County; Jim Baum, past President of the Board; and Julie Buck, Executive Director, all played a role in putting together the Vital Signs of Grundy County study. The study amassed data across a wide range of topics to help identify issues and trends in Grundy County and to prompt communication among organizations to brainstorm solutions for any found issues.

Vital discussion

Project already the subject at several CFGC meetings

STORY BY:
JULIE BUCK
SPECIAL TO THE HERALD

PHOTOGRAPH BY:
LISA PESAVENTO,
VISUAL CONTENT COORDINATOR

Vital Signs was purposely presented as basic, condensed data without judgment or without overwhelming the readers with too much data. A great amount of data was left out — not to make an editorial statement, but to highlight data that is important to the Community Foundation of Grundy County and to spur dialogue among others. We welcome any comments about the project for inclusion in future editions.

The Community Foundation of Grundy County improves the quality of life in Grundy County through leadership and philanthropy. Moving forward, the Foundation is using Vital Signs as a topic of discussion for meeting with small groups of leaders in each of the 10 topic areas in order to a) determine whether the Foundation can play a leadership role in the issue, or b) bring philanthropy to the table in order to address problems.

In late November, the Foundation met with school superintendents from around Grundy County to review the "education" section of Vital Signs. At the conclusion, it was identified that the Foundation can be of assistance with two items: 1) increasing communication among schools, municipalities, and developers, especially as schools struggle with decreasing funding and also because the majority of property taxes go to school districts; and 2) help with school families in need who are reaching out to school social workers and teachers for assistance due to the fact that school staff doesn't have the resources to address all of the families' needs.

In response to the first request of increased communication among schools, municipalities and developers, the Foundation used this as the topic for the Jan. 31 Grundy County Area Planners breakfast. This quarterly meeting is coordinated by the Foundation and the Grundy Economic Development Council to bring education, training and networking to all of the taxing bodies across the county, including towns, the county, schools and fire and library districts, as well as professional planners and volunteer plan commissioners.

The Jan. 31 breakfast featured a presentation by Mike Garrigan, Planner for the Village of Plainfield. Then Matt Fritz, Village Administrator for Coal City, and Dr. Kent Bugg, Superintendent of Coal City Unit School District 1, led a discussion about how they partner in Coal City to address the needs of developers, the village and the school district. Representatives came from all corners of the county; we had 30 in attendance.

Regarding the superintendents' request for help with social services, the Foundation took the message to the Grundy County Interagency Council and the Behavioral Health Alliance of Grundy County so that the members of these two networks are aware of the request and can take individual agency steps to address the concern.

Also, the Foundation is assisting Coal City Unit School District 1 develop a pilot project to pair Masters-level interns with families in order to help families access social services in a timely manner. Interns are being solicited from Lewis University and the University of St. Francis. The goal is to provide space for interns to meet with families in the Coal City schools "after hours" (many families cannot get to agencies during their service hours due to family work and commute hours) and then stay in close communication with the families throughout the process of accessing services. However, this pilot project is in its early stages and it is not ready to launch — but we hope to begin in March!

See 'Vital Signs' • PAGE 6D

Retirement planning after the Great Recession

Rousseaux: Baby Boomers need to think with urgency

Planning to Retire
Dollars & Sense
2013

The economy may be recovering, but some of the changes wrought by the Great Recession may be long-lasting.

Anyone planning for retirement, no matter what their age, needs to take those changes into account, says financial advisor Philip Rousseaux, a member of the Million Dollar Round Table association's Top of the Table forum for the world's most successful financial services professionals.

"People in their 40s and younger have some time to retool their plan, but Baby Boomers need to think with more urgency," says Rousseaux, founder and president of Everest Wealth Management, Inc., www.everestwm.com.

"A lot of boomers had all of their retirement investments in the stock market and, if they didn't lose their principal, it will take some time for them to recoup their gains. Others moved their money to short-term savings, like CDs. But with interest rates so low, they're actually losing money when you factor in inflation."

Those are the two most common mistakes people make in retirement planning — having everything in either stocks or short-term savings is a bad idea, he says.

"Space your investments so they'll come due as they're needed," Rousseaux says.

"Plan some that can be available in the short term, for emergencies, and others that will be available as you age."

Only 14 percent of Americans are very confident they'll have the money to live comfortably in retirement, according to a 2012 survey by the Employee Benefit Research Institute.

Here are Rousseaux's suggestions for ensuring you're part of that 14 percent.

• Don't take risks you can't afford. This is another common mistake.

"Don't put the bulk of your assets into anything that makes your principal vulnerable. Gambling that you're going to win big on the market, or any other investment, means you also risk losing big," Rousseaux said.

A portion of your investment should have a guaranteed return.

• Seek any guidance from independent financial advisors. This has two benefits: Advisors who aren't marketing their own products have no conflicts of interest.

"You wouldn't go to a commissioned salesman for advice on buying a high-tech product. Instead, you'd probably turn to a trusted friend or an independent expert source, like Consumer Reports. Take the same care with something as important as your retirement," Rousseaux said.

The second benefit is that independent advisors can devise creative, innovative solutions to meet the needs of individual clients. Those working for companies like MetLife are not free to think outside the box. And that's especially important In this new, post-recession economy.

• Consider alternatives to the stock market. One of the effects of the recession is that the public realizes Wall Street is not a safe retirement plan. Even if it can get you there, it's not necessarily going to keep you there.

"There are a number of great, safer alternatives," Rousseaux says. One of those is fixed, indexed annuities. "You loan an insurance company money and it guarantees you payments over a specified length of time. It's a contract between you and the company," he explains.

Fixed-rate indexed annuities have a minimum and maximum interest payment that's linked to a common index, such as the Dow. When the Dow goes up or down, so does the interest rate, but it never goes below the guaranteed minimum or above the guaranteed maximum.

"Your principal is safe and you can ride an up market without the risk," he says.

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FAFSA a form worth filling out

Aid application offers big potential help at no cost

STORY BY:
JEANNE MILLSAP
HERALD CORRESPONDENT

PHOTOGRAPHS BY:
LISA PESAVENTO,
VISUAL CONTENT COORDINATOR

Emma Werden, a junior at Minooka Community High School, explores the FAFSA website in the school's Career Center.

If you're preparing to go to college, filing the FAFSA (Free Application for Federal Student Aid) form is the first step to realizing many of the financial aid opportunities open to you. The process may be a bit time-consuming, but there are books to help out, as well as tips on the website www.fafsa.ed.gov.

Joliet Junior College also schedules workshops where students and their parents can sit down at a computer and fill out the form with financial aid representatives available to give any assistance necessary.

It's usually recommended the form be filled out and sent in online, although downloading the form, filling it out by hand and mailing it in is also an option. It's also recommended the form gets filled out as close to Jan. 1 of the year before college attendance as possible. Many funds are awarded first-come, first-served.

If that deadline has come and gone, however, it's still advisable to submit a FAFSA.

"It's not too late for the 2013-2014 school year," said David Seward, Joliet Junior College Director of Financial Aid/Veterans, "and in fact, it's not even too late for the current 2012-2013 year. A lot of colleges have their own deadline dates and limited resources, but you should still apply."

Even students who think they may not qualify for financial aid due to their parents earning higher incomes should apply.

"It's always to the student's advantage and to the parents' advantage to fill out the FAFSA," Seward said. "Sometimes people think they don't qualify, but they might. And it's free. It won't cost you anything but your time."

Colleges use the information from the FAFSA to determine if students are eligible for such federal grants as the Pell Grant and the SEOG Grant, as well as university grants, campus work-study programs, and even loans.

The FAFSA asks many questions, and according to the book, "Paying for College Without Going Broke," the end result will give information on the parents' available income; the parents' available assets; the student's available income; and the student's available assets.

With that information, a formula is applied that determines how much federal aid a student is qualified to receive.

Seward offered several tips on filling out the form.

• Don't guess on the numbers. Use accurate information regarding all income and assets.

• Apply as early as possible after the form is available on January 1 of the school year prior to college attendance.

• File your taxes as early as possible, then take advantage of the IRS Data Download to get those tax numbers on to the FAFSA.

See 'FAFSA' • PAGE 6D

LEARN MORE ▶▶

Joliet Junior College will hold a series of free FAFSA and scholarship workshops in February and March which are all open to the community.

There will also be professional assistance available for the online application process. No appointment is necessary, and English/Spanish translators will be available. To file a FAFSA, copies of 2011 federal income tax forms, copies of W-2s and all other income documentation are required.

Those who attend will also learn about various scholarships available to JJC students. For JJC students, there is over $700,000 in available scholarships from the JJC Foundation and other institutional sources. JJC students received over $23 million in total financial aid in the 2010-2011 school year.

A workshop will be held at the **Morris Education Center**, Room M101, on Monday, March 4 from 4-6 p.m. Workshops will also be held at the **JJC Main Campus**, C-Building 2014-2017, on Feb. 27 from 4:30-6:30 p.m. and on March 20 from 5-7 p.m.; at the **City Center Campus**, Room 207, on March 6 from 1-3 p.m.; at the **Romeoville Campus**, Room 77, on March 12 from 4-6 p.m.; and at the **Frankfort Education Center**, Room 157, on March 14 from 5-7 p.m.

Contact Julie Allsopp by email at jallsopp@jjc.edu or by phone at (815) 280-6620 for more information about the workshops. Visit www.jjc.edu/info/financialaid for more information about financial aid.

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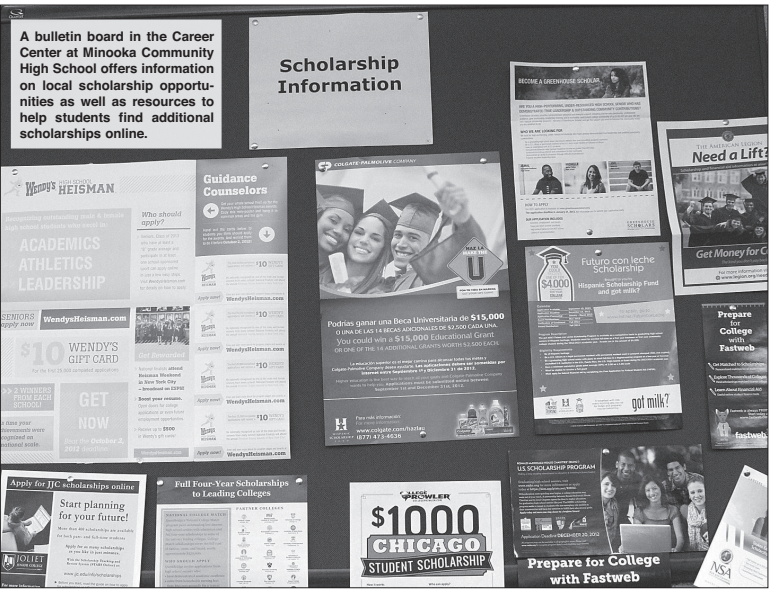
> "I was almost losing my mind. I didn't know what I was going to do. It was absolutely a hardship."
>
> **Jenny Alonzo**
> Special education teacher who had a $30,000 student loan balance



College

Continued from Page 1D

The Allison Rivera Memorial Scholarship, which honors a student who passed away two years ago, gives college funding to a student who has a passion for a science or a creative writing major, as Allison herself did.

The high school also has national scholarship applications available, such as the Exelon Nuclear Scholarship, which awards $1,000 for students who plan to pursue a technical science or engineering major.

Other scholarship sites Schoolman recommends are www.fastweb.com, www.cappex.com, and www.studentscholarships.org.

Joliet Junior College also offers some very good scholarships, she added.

There are also student loans. Federal student loans are offered by the government and have a fixed interest rate. They are also subsidized, meaning the government pays the interest on the loan for the time the student is in college.

Private loans are offered by banks, and for the most part, the interest rates are variable and are more expensive.

Morris resident and special education teacher Jenny Alonzo took out student loans for the last two years of her college education at Northern Illinois University. The first two years, she attended Joliet Junior College and received enough financial aid to make it through with loans.

When she transferred to NIU, she found that even though she was living on her own and raising a child, her eligibility for financial aid was still determined by her mother's salary.

"I couldn't get a lot of aid," she said.

She did receive a scholarship, but it wasn't enough. By the time she graduated, Alonzo had a loan balance of almost $30,000. Plus, graduating in December, she had no immediate teaching job offers.

"I was almost losing my mind," she said. "I didn't know what I was going to do. It was absolutely a hardship."

She did say the staff at the loan office was very good at working with her to help her meet her payment obligations. Looking back, she said there are things she would have done differently, knowing what she knows now.

"I would have made better grades in high school so I would have gotten more scholarships," she said. "It's really important. They're putting such an emphasis on G.P.A.s today."

Alonzo has advice for high school seniors.

"Look into all of your options," she said.

"Don't think you know about all of the options. Apply for as many scholarships as you can. Even if a scholarship is only $200, that buys you a book."

Acts

Continued from Page 2D

"Private student loans should be treated the same as other private debt in bankruptcy proceedings. This legislation would restore limited bankruptcy protection and send an important message to lenders and students that they need to be responsible," said Reed. "Getting a higher education is essential today and I will continue working to help make college more affordable. This bill will give student borrowers who are struggling more options to meet their financial obligations and get back on their feet."

The Know Before You Owe Act of 2013 would require schools to counsel students before they sign on to expensive, even unnecessary, private student loan debt and inform them if they have any untapped federal student aid eligibility. It would also require the prospective borrower's school to confirm the student's enrollment status, cost of attendance and estimated federal financial aid assistance before the private student loan is approved.

There are several stark differences between private student loans and federal student loans. Federal student loans have fixed interest rates and offer an array of consumer protections and favorable terms, including deferment and forbearance in times of economic hardship, as well as manageable repayment options, such as the Income-Based Repayment and Public Service Loan Forgiveness programs.

In contrast, private student loans involve only private profit and often resemble credit cards rather than financial aid with uncapped variable interest rates (which spiked as high as 18 percent in recent years), hefty origination fees and few, if any, consumer protections. Private student loans are ineligible for federal forgiveness, cancellation or repayment programs.

There are very few types of debts that the bankruptcy law subjects to a different standard, allowing for discharge in only the most extreme circumstances. For example, the bankruptcy code makes it especially difficult for people to discharge child support responsibilities, overdue taxes, and criminal fines. Privately issued student loans should not be on that list.

USDA releases new corn, bean figures

Good: Prices will be influenced by correlation between projections, reality

Corn, Soybean Estimates
Dollars & Sense
2013

URBANA — The USDA released new projections for marketing-year consumption of United States corn and soybeans on Feb. 8. According to University of Illinois agricultural economist Darrel Good, prices will now be at least partially influenced by how closely the rate of consumption tracks these projections.

"For corn, the projection of marketing-year exports was reduced by 50 million bushels to a 41-year low of 900 million bushels," Good said.

"Through the first 23 weeks of the marketing year, export inspections totaled 327 million bushels. The Census Bureau export estimate for the first four months of the year was 14 million bushels larger than the inspections estimate. Assuming that margin persists, exports during the remainder of the year need to total 559 million bushels, or an average of 19.1 million bushels per week, to reach the USDA projection. The average pace to date is 14.9 million. As of Jan. 31, only 218 million bushels had been sold for export but not yet shipped, compared to outstanding sales of 351 million bushels a year earlier. With prospects for a much larger corn harvest in Argentina and another large crop in Brazil this year, there is some chance that exports will fall short of the current projection," Good said.

The USDA projects that 4.5 billion bushels of corn will be processed into ethanol and byproducts during the current marketing year, unchanged from the January projection and 10.2 percent less than was processed during the previous year, Good reported. During the first five months of the year, ethanol production was about 12 percent less than during the same period last year. Production during the four weeks that ended Feb. 1, however, was 16.5 percent less than during the same period last year. Production during the final seven months of the marketing year needs to be only about 8.5 percent less than during the same period last year to reach the USDA projection of corn use.

"Favorable blending margins, prospects for a slowdown in imports of Brazilian ethanol, and some improvement in ethanol production margins suggest that the pace of ethanol production will increase enough to at least reach the USDA projection of corn use," Good said.

Feed and residual use of corn during the current marketing year is projected at 4.45 billion bushels, unchanged from the January projection and only about 100 million less than was used last year.

"Due to the early harvest of the 2012 crop, use was likely understated for the final quarter of the 2011-12 marketing year and overstated for the first quarter of the 2012-13 marketing year," Good said.

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"Vital Signs of Grundy County"

- How does our county compare to our neighbors?
- How have we done over time?
- How are we doing in each of these 10 topic areas?

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Channahon and Minooka have lowered fees for developers and relaxed some regulations to try and encourage growth, like the under-construction Mallard Point Apartments.

Revenue

Continued from Page 2D

As housing starts slowed to a near halt, developers were the ones who needed help.

"The Builders' Association approached the villages to reduce the costs of building permits," said Channahon Director of Community Development Mike McMahon. "They wanted some relief to spur building."

In response, the village of Channahon reduced its fire impact fee and suspended the school facilities fee through November of 2013.

The village of Minooka reduced its sewer and water tap on fees for developers and eliminated the school facilities fee.

Minooka also created a matching grant economic stimulus program with developers that provides a rebate to new home builders at occupancy. The program has been so successful it's been renewed twice.

"We have had 30 home permits per year and about 90 percent take advantage of the stimulus program," said Minooka Village Administrator Dan Duffy.

Both villages agreed to lower the value of an acre of land from $75,000 to $45,000, which in turn reduced the cost of the school and park site fee, a plus for developers and home builders.

Minooka Grade School Superintendent Al Gegenheimer said all the impact fees the district has received since 2000 total $5.7 million.

During the same period, the school district grew by about 3,000 students and had to build four schools.

While municipalities are providing some relief to developers, certain fees have to remain intact.

"We are not going to touch the school and park site impact fee," Duffy said. "A portion goes toward buying land for future schools."

Channahon and Minooka are seeking a Federal grant for a feasability study on sharing the cost of utilities at the Brisbin Road/U.S. 6 interchange with Interstate 80.

A district like Minooka Grade School, which has buildings in multiple towns, has to work closely with many different entities.

"We have been working with the villages of Minooka, Channahon and Shorewood and the City of Joliet," Gegenheimer said. "I have a very close relationship with all of them. They listen to us and they support us. We appreciate that."

Municipalities are finding ways to join forces with each other on several fronts.

Channahon and Minooka are working together on a Federal grant to perform a feasibility study on sharing the cost of utilities at the newly opened Brisbin Road and U.S. Route 6 interchange. The two villages have jointly hired a grant writer for the project.

The villages are pooling resources so they don't duplicate services, McMahon said.

"There could be a cost savings for both villages while providing much-needed sewer and water to the Brisbin Road area," said McMahon.

At the same time, Minooka and Morris have teamed up to study ways to extend Brisbin Road north of Interstate 80. The east side is in the City of Morris and the west side in Minooka.

"We all have a mutual interest in seeing that road properly planned and developed," Duffy said. "It's a way we are working together in these times of limited dollars and declining EAV."

Both Minooka and Channahon have corridors they want to develop for commercial businesses — Channahon at Interstate 55 and U.S. Route 6 and Minooka at Ridge Road and Interstate 55. More businesses will mean more jobs for residents, more sales and property tax revenue for the villages, and possibly less of a bite out of residential property taxes.

To that end, Minooka has created custom sales tax incentive program for commercial businesses.

While Channahon doesn't have a specific policy, said McMahon, the Mayor and the village board have always had programs on the table to entice commercial and industrial development.

The key to accomplishing a working relationship that benefits everyone is good communication.

"It's important that we all keep in touch and know what's going on," said Duffy. "If you don't have (good communication) you are not going to be very successful."

Vital Signs

Continued from Page 3D

The Foundation also plans to address the "education" topic in Vital Signs by hosting another "Challenges of the Future" public forum. We have been working with Advance Illinois and will be inviting them to bring a panel of experts to Grundy County to help parents understand "Common Core Standards" and how it will affect our students' learning, grades, and futures. A date for this event is expected to be announced soon.

Other groups will be convened throughout the year to discuss Vital Signs. If you want to be included in a particular focus group, please be sure to contact us at (815) 941-0852 or julie@cfgrundycounty.com.

Also, we welcome donors and the public to be thinking about the 10 topic areas, which ones are important to you, and whether you can make a difference through philanthropy. The Foundation offers various donor-designed funds to help donors meet their charitable goals. Maybe one of these 10 topic areas is a passion — how can we help you design your charitable giving to make a difference?

Julie Buck is the Executive Director of the Community Foundation of Grundy County. She can be reached at (815) 941-0852 or julie@cfgrundycounty.com. The office is at 102 Liberty Street, Morris, IL 60450.

FAFSA

Continued from Page 4D

• Know what schools you want to have copies of the FAFSA information. There is a place on the form to list those colleges.

• After you fill out the report, look it over to make sure all the information is accurate. Also look over the report you receive back after filing the FAFSA to make sure that information is accurate. If not, change it.

• If your income situation changes after you file the FAFSA, contact the financial aid office of the college. They may be able to help.

• Attend a JJC workshop when you fill out the FAFSA if you wish, and bring your W-2s and tax forms with you. Although the IRS Data Download is the best way to get tax information onto the FAFSA, there are some applicants who will not be able to do the download, such as if a parent is married and filing separately.

Other suggestions made in "Paying for College without going Broke," include:

• Practice filling out a worksheet copy of the FAFSA before inputting responses online.

Michelle Schoolman, the Career Center Coordinator at Minooka Community High School, assists Emma Werden, a junior, on the FAFSA website.

• All dollar figures should be in whole dollar amounts, no cents.

• Males age 18 and older must register for the Selective Service to be eligible for FAFSA service.

• Check with your tax accountant before filing taxes in a FAFSA year. It may be most advantageous to file a 1040A or 1040 EZ.

Sources include "Paying for College without going Broke," by Kalman A. Chany.

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