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VOL. 83 • NO. 4

YOUR FREE HOMETOWN NEWSPAPER

WEDNESDAY, JAN. 27, 2016

Training and dedication underlay the success of the CIRT Tactical Team

By **Tony Carton**
Editor

GALENA — Two single file rows of heavily armed law enforcement officers worked their way down the hall of a deserted wing of the Galena Nursing Home. Their objective was to find the hostages and capture or kill the men holding them.

The “Hall Boss” signals to a door; one officer pushes it open and another enters the room, weapon acquired. This room is empty. “Clear,” comes the call; then, “two coming out,” as the officers leave the room, fall into line and the team moves forward.

Room-by-room the team eventually clears the wing until ten minutes later they encounter the “bad guys” who are quickly apprehended ending the exercise.

The tactical side of the Critical Incident Response Team (CIRT) practices those maneuvers bi-monthly overseen by Jo Daviess County Sheriff Kevin Turner, Chief Deputy Craig Ketelsen and Deputy Ron Shutts.

“We used to have a Northwest Illinois Tactical Team from the state police, but that got moved to Springfield, so their response time was several hours and maybe even a day to get up here and get everything ready,” said Turner. “In the past, we would have to just grab whichever officers were working and do a warrant or a call. So for liability reasons, for officer safety reasons, and for better service to the citizens in our county we decided to form a multi-agency team.”

CIRT currently consists of well trained officers from five area communities—East Dubuque, Elizabeth, Stockton,



Tony Carton photo

The tactical side of the two-county CIRT program practices its maneuvers bi-monthly to stay fresh and alert should the need for their skills arise.

Warren and Galena in addition to sheriff’s deputies from both Carroll and Jo Daviess counties.

The training they receive follows procedures outlined in FBI, SWAT and Tactical law enforcement programs.

“In the past, if there was an active shooter, we were always told to secure the perimeter and wait,” Turner said. “But now the philosophy is that if you hear shots, you enter the building. So this exercise is giving more training to those officers that are first responders.”

According to Ketelsen, deserted areas of the nursing home were chosen for the training exercise because of its numerous hallways laid out similarly to wheel spokes and lined with closed doors.

“A lot of times in our trainings, if we get a house or something, after three or four entries we know the layout,” he said. “This way, we can come in from different angles and different doors, and we can close off rooms. We just get a different look every time we go in because there are a lot of rooms here, and we’ve never trained here before.”

In addition, CIRT members receive medical and first aid training for treatment of gunshots and they train for hostage situations exploring different methods for approaching bar-

ricaded subjects.

“We have a live shoot-house where we use live ammunition and it’s just different than not using ammunition at all,” Ketelsen said. “We make room clears in there and use ‘shoot’ and ‘don’t shoot’ targets for training the guys when to shoot a target and how to recognize when not to shoot.”

Shutts said CIRT practices in full gear regardless of the weather or location and full gear means vests, tactical belts with ballistic plates and extra pouches to hold extra ammunition mags, lights, zip ties car-

bines and pistols all topped off with CIRT-issues helmets.

“Obviously, there is more equipment that we do need, but we’ve come a long way,” Shutts said. “When we started out, nobody had anything but their duty vests and various odds and ends.”

Very few taxpayer dollars find their way into the CIRT coffers. The program survives mostly on private donations.

“Each municipality pays a fee of five hundred dollars a year and that helps fund the pro-

See CIRT, Page 3

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STOCKTON BOE MEETING MINUTES

January 18, 2016

STOCKTON — The regular meeting of the Stockton Community Unit School District #206 was called to order at 7 p.m. on Monday, Jan. 18, in the High School Library. Members present included Roger Groezinger, Julie Lawfer, Deb Gille, Kim Mapes, and Cory Cassens. Member Schubert joined the meeting at 7:08 p.m., and member VenHuizen joined the meeting at 8 p.m. The regular and closed session minutes of Dec. 21, 2015 and special meeting and closed session minutes of Jan. 16, were approved 5-0 following a motion by Cassens and second by Gille. Bills totaling \$92,194.71 were approved for payment 6-0 following a motion by Cassens and second by Gille. The financial report was approved 6-0 following a motion by Cassens and second by Gille. During the financial report, Dr. Gilliland reviewed financial projections that were developed during the spring of 2015, which show a gradual increase of deficit spending in the education fund. Revised projections will be presented to the board in the coming weeks. Community member Vincent addressed the board concerning perceived inequities in the wrestling cooperative with Le-Win High School.

QUOTE

“A snow day literally and figuratively falls from the sky-unbidden and seems like a thing of wonder”

-Susan Orlean

Stockton High School is in the middle of a cooperative wrestling agreement with Le-Win High School, and potential inequities can be addressed during discussions prior to the next cooperative agreement.

In his report, Superintendent Gilliland congratulated the speech team on their first place finish at the Le-Win Invitational, recommended that Commencement be held on Sunday, May 22, and announced that the Technology Committee would meet on Wednesday, Feb 3, at 3:30, and the Policy Committee would meet at 6:15 p.m. prior to the next regular meeting on Feb. 15. Part-time Principal Downey announced that Stockton High School would host the IHSA Girls' Regional Basketball Tournament the second week in Feb. In addition, Principal Downey reviewed teacher/parent contact data as well as the recent technology training for staff. Principal Brad Fox reported that the Elementary and Middle Schools are part of a new dental care program that allows for a dentist to give in-school exams for those

in need at no cost to the District. Principal Colleen Fox reported on numerous upcoming programs at the Elementary School, which include a presentation from Stockton Dental Center, a presentation from Riverview Center on body safety, a YMCA program in Freeport that introduces students to good nutritional habits, a Juvenile Justice program on the Golden Rule, and a Stockton Fire Department presentation on fire safety. In addition, Principal Fox reported that work continues on the new teacher evaluation tool. Member Groezinger reviewed the Career and Technical Education report (AVC).

The board spent a portion of the meeting discussing potential building projects. Dr. Gilliland reported to the board that Larson and Larson Construction had indicated that it would hold to the bid amount that it submitted last spring if the District went forward with the project his year. In addition, Superintendent Gilliland indicated that it was possible that the District would find out about its Qualified School

Construction Bond Application by March 1, which would give the District the ability to bond at little or no interest. Concern was expressed by some members about the overall cost of the project and that perhaps prioritized improvements to the current Elementary School would be more prudent. The board will continue to discuss building improvements in the coming months.

The board voted to go into closed session under the Open Meetings Act 5 ILCS 120/2 for the purpose of appointment, dismissal, performance of personnel, compensation, and matters relating to students 6-0 at 8 p.m. following a motion by Schubert and second by Groezinger. The board returned to open session at 8:50 p.m. 7-0 following a motion by Mapes and second by Schubert.

Under new business, the board took the following action:

Approved employment of Dr. Gilliland as part-time superintendent for the 2016-2017 school year for 375 hours

at a salary of \$37,000 5-1-1 following a motion by VenHuizen and second by Gille. Voting yes were VenHuizen, Lawfer, Schubert, Mapes, and Gille. Voting no was Cassens. Abstaining was Groezinger.

Approved the date for Commencement 2016 as Sunday, May 22, 2016 7-0 following a motion by Schubert and second by Gille.

Awarded the diesel and lpc bids to Stephenson County FS at \$1.18.07 and \$.533 respectively and to continue purchasing unleaded fuel at Citgo Travel Center 6-0-1 following a motion by VenHuizen and second by Schubert. Member Groezinger abstained.

Employed Megan Holland as girls' track coach for the 2016 spring season 7-0 following a motion by Groezinger and second by Schubert.

The board adjourned at 8:57 p.m. following a motion by Groezinger.

WRESTLING RESULTS 1/19/16

Lena-Winslow/Stockton vs. Durand

- 182 B Gobeli LWS ff
- 195 C Davis LWS ff
- 220 I Kuehl LWS F 2:38 C Manning D
- 285 I Lawson LWS ff
- 106 J Maiella D F: 17 S Nicholas LWS
- 113 M Stampfli LWS ff
- 120 A Vincent LWS MD 8-0 D Rosa D
- 126 C Nadig LWS TF 4:45 H Foster D
- 132 J Hermann LWS F 1:00 E Demus D
- 138 P Keefer LWS F 5:19 G McCorkle D
- 145 A Dvorak LWS TF 2:53 E Flores D
- 152 R Valentine LWS ff
- 160 N Keller D F 1:03 S Nadig LWS
- 170 E Rowe LWS F 1:21 C Lemans D
- 66 Lena-Winslow/Stockton - Durand 12
- Varsity Team Record 20-3

Jo Daviess Soil and Water Conservation District BOD 2016 election notice

ELIZABETH — To all Owners and Occupiers of Lands Lying within the Boundaries of The Jo Daviess County Soil and Water Conservation District:

Notice is hereby given that an Election of Directors will be held on the ninth day of Feb., 2016 from 7 a.m. until 5 p.m. at the Jo Daviess County

Soil and Water Conservation District Office in Elizabeth, IL. Three Directors will be elected to each serve a two-year term on the Jo Daviess County Soil and Water Conservation District Board of the State of Illinois.

All persons, firms, or corporations who hold legal title or who are in legal possession

of any land lying within the boundaries of the said district are eligible to vote at said election, whether as lessee, renter, tenant, or otherwise. Only such person, firms, or corporations are eligible to vote.

Absentee balloting will be available to those who are unable to attend the Election of Directors. Absentee ballots can be requested beginning Jan. 25. All absentee ballots must be completed by Feb. 5. For further information or to request an absentee ballot, please contact the Jo Daviess County Soil & Water Conservation District, located at 227 N. Main St. in Elizabeth, IL, by phone (815) 858-3418 Ext. 3, or email at mindy.pratt@il.nacdn.net.

The Stockton Ambulance would like to thank Checo's Family Restaurant for their donation. The last couple of years Sergio Gonzalez has been doing fundraisers for our community. We sincerely thank you for your ongoing support.



From left to right: Mark Heidenreich, Shelby Logemann, Sergio Gonzalez, Deb Heidenreich, Della Gonzalez, Pattie Jackson, Sissy Zink, Connie Larson, Mike Compton, John Love



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STOCKTON POLICE DEPARTMENT REPORT FOR THE WEEK OF JANUARY 15

STOCKTON — On Jan. 7, at approximately, 09:30 p.m., a Stockton Police Officer was dispatched to a residence in Stockton pertaining to a 17 year old juvenile that had run away from home after being confronted for taking a large quantity of pills. The parents of the juvenile indicated that the juvenile might be suicidal. The Stockton officer relayed the information to the Jo Daviess County Dispatch where an area wide message was dispatched. The juvenile was later found in an area city where the juvenile was taken by police to a hospital for mental evaluation.

On Jan. 10, at approximately 12:40 a.m., a Stockton Officer was dispatched to the Corner Tap in Stockton in reference to a patron threatening another patron with a handgun. The bartender at the bar, indicated to the officer that a person she knows as Donald Henderson of Stockton was very intoxicated and was asked to leave the bar. Henderson refused to leave. At one point Henderson got into an argument with another male person at which time Henderson displayed a handgun. Henderson had left the bar prior to the arrival of the Stockton Officer. The Stockton Officer along with Deputies with the Jo Daviess County Sheriff's Department proceeded to Donald Henderson's residence 215 East Queen Street. Upon entering the Henderson residence, Henderson attempted to resist arrest but was quickly restrained by the officers. Donald J. Henderson, age 30 of 215 East Queen Street,

• CIRT
Continued from page 1

gram," said Stockton Police Chief LaDon Trost. "We basically survive from major funding from private individuals."

He said CIRT is of vital importance to the two county area it currently serves, and the program cannot survive without private funding.

There are also classes and trainings that would be valuable for the team and the community, but it all costs money. "If someone were interested in helping with funding they should contact the sheriffs or any of the members and we can sit down and answer any questions," said Warren Police Chief Bryan Bohnsack. "This has been a good fit between the two counties, a natural fit. It's not a town anymore. It's a region and the best part is we are working together. Everybody's ego gets swallowed at the door and we go in and we get the job done."

Stockton was arrested by the Stockton Officer for Aggravated Unlawful Use of Weapons, Unlawful Use of Weapons in a bar, Criminal Trespass to Land, Resisting/Obstructing a Police Officer and Aggravated Assault. Henderson was transported to the Jo Daviess County Jail by the Stockton Officer.

On Jan. 10, at approximately 11:00 p.m., an officer of the Stockton Police Department initiated a traffic stop on a

black Pontiac Grand Prix at the intersection of Main Street and U.S. Rt. 20 for not activating a turn signal. When the officer approached the vehicle he could smell the odor of alcoholic beverage emanating from the facial area of the driver. Tests of sobriety were conducted on the driver at which time the Stockton Officer determined the driver to be under the influence of alcohol. A search of the vehicle also revealed the driver

to have in his possession paraphernalia used for the inhalation of marijuana. The driver admitted to the officer that he had ingested Marijuana from the marijuana smoking device when he had gotten off work at Fried Green Tomatoes in Galeana prior to coming to Stockton. The driver Jose L. Valladares, age 20 of 303 Maple Street in Hanover was arrested by the Stockton Officer for Driving Under the Influence of Alcohol,

Driving Under the Influence of Drugs, Illegal Consumption by a Minor, and Possession of Drug Paraphernalia. Valladares was later released from custody after posting a cash bond and an administrative fee.

Stockton Chief of Police LaDon Trost would like to remind readers that those persons arrested by the Stockton police department are presumed innocent until proven guilty by a court or courts of law.

Jo Daviess County Sheriff issues phone scam warning

STATELINE — Jo Daviess County Sheriff Kevin Turner is warning the public about a possible telephone scam occurring in Jo Daviess County. The caller telephones a resident and will either impersonate a family member who is in need of money, or will claim they are an attorney representing a family member

who is in legal trouble and is in need of money. The scammer will then attempt to convince the victim to wire a significant amount of money in order to help the family member.

Sheriff Turner urges the public to exercise extreme caution if they receive telephone calls of this nature, and to not to

wire money to anyone unless they are absolutely certain of the identity of the recipient.

If anyone has experienced this, or a similar scam, please contact the Jo Daviess County Sheriff's Office (815-777-2141 or 800-373-7838), or your local police department.

Northwest Illinois Daily Drawing announces December winners

STATELINE — Eight organizations from Jo Daviess, Carroll and Stephenson County operate a co-op fundraiser, the Northwest Illinois Daily Drawing (NWILDD). Cash prizes are awarded daily for 366 days from October 1, 2015 through September 30, 2016 to ticket owners. A ticket can win multiple times throughout the year.

Sponsoring organizations include: Caring Community of Elizabeth, East Dubuque Music Boosters, Eastland Athletic Boosters, Galena ARC, Galena Music Boosters, Pearl City Athletic Boosters, River Ridge Education Association and Stockton Strong.

The NWILDD December winners are:

- 1st . Tuesday . \$25 – Sarah Roddick, Appleton, WI
- 2nd . Wednesday. \$25 – Jim Tierney, Elizabeth
- 3rd . Thursday . \$25 – Lori Carroll, Lake Carroll
- 4th . Friday . \$25 – Kym Kevern, Galena
- 5th . Saturday . \$50 – Noelle

- Reese, Elizabeth
- 6th . Sunday . \$50 – Brian Jordan, Stockton
- 7th . Monday . \$25 – Nikki Keltner, Pearl City
- 8th . Tuesday . \$25 – Amber Smith, Lanark
- 9th . Wednesday . \$25 – Judy Gorham, Galena
- 10th . Thursday . \$25 – Mollie Sysco, Galena
- 11th . Friday . \$25 – Eric Offenheiser, Stockton
- 12th . Saturday . \$50 – Brian Spillane, East Dubuque
- 13th . Sunday . \$50 – Eric White, Freeport
- 14th . Monday . \$25 – Michael Decker, Galena
- 15th . Tuesday . \$25 – Galena ARC
- 16th . Wednesday . \$25 – MaryBeth Hyde, Galena
- 17th . Thursday . \$25 – Galena ARC
- 18th . Friday . \$25 – Kevin Adolph, Chadwick
- 19th . Saturday . \$50 – Brad Fox, Stockton
- 20th . Sunday . \$50 – Corey Albrecht, Elizabeth

- 21st . Monday . \$25 – DJ Scott, Pearl City
- 22nd . Tuesday . \$25 – Todd Barker, Pearl City
- 23rd . Wednesday . \$25 – CharliceOffenheiser, Elizabeth
- 24th . Thursday . \$25 – Tara Anderson, Galena
- 25th . Friday . \$250 – Doris Tempel, Lanark
- 26th . Saturday . \$50 – Elaine

- Gallentine, Lanark
- 27th . Sunday . \$50 – Shirley Middendorf, East Dubuque
- 28th . Monday . \$25 – Gabrielle Morse, Freeport
- 29th . Tuesday . \$25 – Broshous Family Auto, Stockton
- 30th . Wednesday . \$25 – Stephanie Wurster, Elizabeth
- 31st . Thursday . \$25 – Bill Storenbecker, Galena



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INVITATION TO BID

The Village of Stockton is accepting sealed bids for a 1991 Chevy 1-ton w/dump box equipped with a snowplow. Truck can be seen at Village Garage, 106 Cherry Street. Bids will be accepted until Friday, Feb. 5, 2016, at Village Hall. The Village reserves the right to reject any and all bids and will be sold in "as is" condition. Contact Village Hall, 815-947-2515 with questions.

232226

VIEWPOINT

Durbin, Leahy, Senators call on administration to halt deportation raids

WASHINGTON — U.S. Senator Dick Durbin (D-IL) today joined U.S. Senator Patrick Leahy (D-VT) and twenty of their Senate colleagues to send a letter to President Obama calling for an immediate halt to the Department of Homeland Security's recent targeted arrests and deportations of mothers and children from El Salvador, Honduras and Guatemala. The senators also urged the Administration to consider designating Guatemala and redesignating El Salvador and Honduras for temporary protected status.

"We are deeply concerned that in its eagerness to deter additional arrivals from this region, the Department is returning vulnerable individuals with valid protection claims to life-threatening violence," the senators wrote. "This is not hyperbole. There have been multiple reports of individuals, including children, being killed within days or weeks of their deportation. Moreover, we do not accept the argument that removing these individuals will deter additional children and families from fleeing the region."

FROM THE OFFICES OF US CONGRESSWOMAN CHERI BUSTOS

STATELINE — Whether passing a long-term bill, taking a leading role to protect the federal crop insurance program, or fighting to open new trade markets in Cuba I'm proud to stand with Illinois' farmers. During my time serving you in Congress, few issues have been more hotly contested in

the agricultural community than the "Waters of the United States" (WOTUS) ruling. While I understand the need to protect our environment, I firmly believe we can do so without placing undue burdens on the agricultural economy. Since the proposed rule's release nearly two years ago, I

put our farmers first and stood with the agricultural community to oppose the rule, which would impose unreasonable hardship on farmers. I voted three times to halt the WOTUS rule making process. I also urged the Environmental Protection Agency (EPA) to consult more closely with state and local officials to develop new proposals that balance the views of Illinois farmers with the need to ensure our waterways are clean and healthy. Most recently, I was among only a handful of Democrats to support relief from the rule.

Recently, Congress tried to again kill this rule, but in a way that would prevent this Administration and all future administrations from ever being able to reevaluate regulations related to the Clean Water Act. It would have prevented farmers and clean water advocates from collaborating to protect our waterways. I could not support it. Had the vote this week been solely to revoke the current WOTUS rule, I would have supported it once again.

Largely due to the hard work and advocacy efforts of farmers, in October 2015, the Sixth Circuit Court of Appeals issued a nationwide stay on the rule's implementation. Rest assured that, as this process unfolds, I will continue to monitor it closely and will remain a dedicated advocate of Illinois farmers and the entire agricultural community.

I look forward to continuing my work on behalf of our farmers in the years ahead. Cheri Bustos, Member of Congress

Around the Northern Hills

By Annette McLane
Jo Daviess Farm Bureau Manager

ELIZABETH — The Young Leaders will meet on Sunday, Jan. 31 at 8 p.m. here at the Farm Bureau office in Elizabeth. Anyone up to the age of 35 is welcome to join in with this group. They have some exciting things planned for the upcoming year, so stop in and join in! If you have any questions, feel free to call me at the office or drop me an email at jdcfbmgr@blkhawk.net.

The Jo Daviess County Farm Bureau Foundation has our scholarship applications available. We will again be awarding two scholarships to post-secondary students who are majoring in agriculture, agribusiness, vocational or an ag-related course of study. This year we have added an additional scholarship for a student planning to attend (or already attending) Highland Community College and majoring in an agriculture related field. The scholarships are awarded on the basis of exceptional scholastic ability. To be eligible you must be a Jo Daviess County Farm Bureau member, spouse of a member or a member's child. You must be accepted for enrollment or be enrolled at an accredited college, university, community college, university, community college or vocational/technical school. For more information you can visit our website at www.jodaviesscfb.com/scholarships/ or call the office at 815-858-2235. The application deadline is March 1.

The "Gathering of the Green" is a biannual event for John Deere antique two-cylinder and New Generation tractor and implement collectors, restorers and enthusiasts. Over the years, thousands of event participants have traveled to the Quad Cities from coast to coast and from foreign countries to spend time with fellow John Deere fans.

March 16, 17, 18 and 19 are the dates for the ninth "Gathering" to be held in the River Center, Davenport, Iowa. Go to the "Gathering" website at www.gatheringofthegreen.com for detailed information about the conference including registering online or by paper. If you have questions, please call/text Gathering information at 563-886-7383 or E-mail Info@Gatheringofthegreen.com.



ANNETTE MCLANE

Also see the Gathering Facebook page.

Save the dates and come for the entire conference or one or two days....whatever your schedule will permit. Highlights include:

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Saturday banquet with keynote speaker Dr. Jerry Apps speaking about rural wit and wisdom

So if you have one tractor or a dozen or just enjoy everything John Deere, the 2016 "Gathering of the Green" is an event you don't want to miss.

Farm Fun Fact: Sheep are the only source of lanolin - grease that comes from wool before it has been washed. Lanolin is used in lotions and cosmetics.

CORRECTION

I incorrectly identified Stockton Police Officer Don Powers in the 01-20 Scoop CIRT story. I regret any confusion - Tony Carton, Scoop/Shopper's Guide Editor

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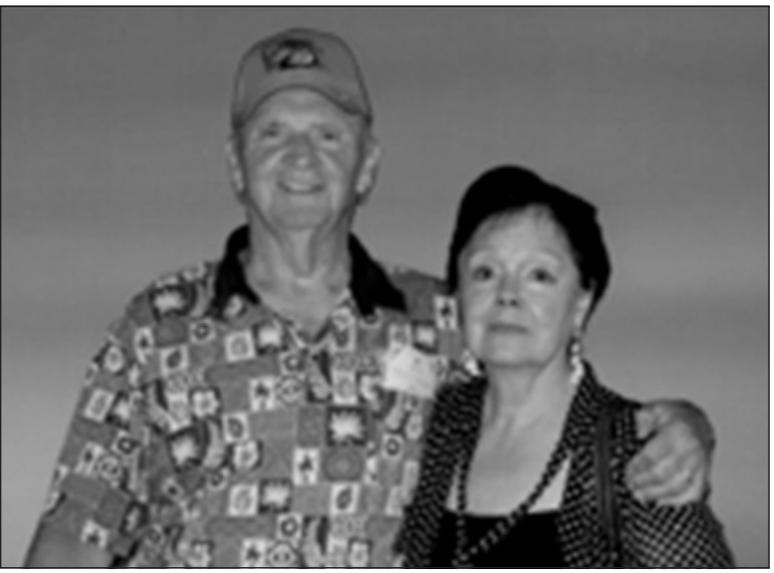
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ON THE RECORD

ANNIVERSARY



JACK AND LAUREL VANDERHEYDEN

Jack and Laurel Vanderheyden to celebrate sixtieth wedding anniversary

STOCKTON — Jack and Laurel Vanderheyden of Stockton will celebrate their sixtieth wedding anniversary on Feb. 12, 2016. Jack and Laurel McKee were married at the Calvary EUB Church in Stockton on Feb. 12, 1956. Jack and Laurel were high school sweethearts and following their marriage they lived in various places across Illinois, Oklahoma and Kansas before returning to Stockton to operate Vanderheyden Furniture and Flooring in Stockton. They have two children, Steve Vanderheyden and Cynthia Lloyd who also reside in Stockton. Their family would like to invite friends and family to participate in a card shower to help them celebrate. Please forward cards to Cynthia Lloyd, 12115 E Chelsea Rd Stockton, IL 61085.

BIRTHS

Carson Bonnet

KENT — Matt and Katie Bonnet of Kent, Ill. are the parents of a son Carson William Bonnet born Wednesday Jan. 20, 2016 at FHN Memorial Hospital, Freeport, Ill. Carson has a brother Jackson, 7. Grandparents are Dale and Denise Queckboerner of Chadwick, Ill. and Dennis and Joyce Bonnet of Pearl City, Ill. Great grandfather is William Bonnet of Lena, Ill.

Paxton Doiel

FREEPORT — Tera Yeary and Levi Doiel of Freeport, IL. are the parents of a son Paxton Allen Doiel born Tuesday Jan. 12, 2016 at FHN Memorial

Hospital, Freeport. Paxton has two brothers Ryder and Blaser. Grandparents are Ed Mills of Freeport and Cheryl Mills of Nebraska City, NE. Great grandparents are Gail Dato of Freeport and David Wulff of Lena, IL.

Joshua Frazier

HANOVER — Bill and Miranda Frazier of Hanover, Ill. are the parents of a son Joshua John Frazier born Friday, Jan. 8, 2016 at FHN Memorial Hospital, Freeport, IL. Joshua has two brothers Joseph, 5 and William, 19. Grandparents are Geraldine Frazier of Mt. Greenwood, IL. and Bill and Rita Frazier of Fulton, IL.

OBITUARY

Evelyn L. Hutmacher

LENA — Evelyn L. Hutmacher, age 97 passed away on Sunday Jan. 17, 2016 at FHN Memorial Hospital. She was born on April 25, 1918 in Lena, IL to Arthur and Myrtle (Gillette) Espe. She married Gayle Hutmacher on Aug. 28, 1939 at the Little Brown Church in Nashua, IA. She was a member of Good Shepherd Lutheran Church, Home extension of Kent and the Women's Club of Lena. Evelyn enjoyed sewing and painting.

She is survived by two daughters; Judy (Timothy) Sexton of Clinton, IL and Karen (Jack) Price of Freeport, IL. Four grandchildren; Matt Sexton, Chad Sexton both of Clinton, IL, Kirby (Kim) Price of Monroe, WI and Mark Price of Freeport, IL. Five great grandchildren; Halen Sexton, of Clinton, IL, Ann Price, Abby Price both of Monroe, WI, Kenndy Price and Carson Price both of Freeport.

She was preceded in death by her husband and one sister Velma Jane Duth.

Funeral services and visitation were held Jan. 20, at the Leamon Funeral Home in Lena.

Officiating was Pastor Arthur Stees.

Burial will be at Lena Burial Park.

A memorial has been established in her memory.

Condolences may be sent to the family at www.leamonfh.com

ENGAGEMENT



TYLER HESSELBACHER AND MALLORY SCHOENHARD

Schoenhard/Hesselbacher Engagement

STOCKTON — Mr. and Mrs. Jon Schoenhard of Stockton announce the engagement of their daughter, Mallory Schoenhard, to Tyler Hesselbacher, son of Mr. & Mrs. Mark Hesselbacher of Apple River. A September wedding is planned.

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190980

The Family of Madeleine Van Hamme

wish to express their deep felt gratitude to everyone who remembered our Mother, Grandmother, Great Grandmother with cards, phone calls, flowers, food and contributions to her memorial for Holy Cross Church.

Lillian & Gary Townsend
Bob & Jane Van Hamme
Cindy & Tom Sigafus
Tim & Beth Van Hamme
and all our Families

232227

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Monday - Smothered Prime Rib Sandwich \$9.99 <i>Served on a hoagie with sautéed mushrooms, onions and swiss cheese. Includes a side of your choice.</i>	Thursday - Chicken Wrap (Grilled or Fried) \$6.99 <i>Includes a side of your choice.</i>
Tuesday - Tacos (Beef or Chicken) 3 for \$4.99	Friday - Fish Fry (Lightly Breaded Cod) 1/2 lb. \$8.99 All-You-Can-Eat \$10.99 <i>Includes our salad bar and a potato.</i>
Wednesday - Homemade Lasagna \$7.99 <i>Served with garlic toast and choice of a side.</i>	Saturday - Prime Rib: Queen 12 oz. \$14.99, King 16 oz. \$18.99 Grilled Ribeye 12 oz. \$14.99 <i>Includes our salad bar and a potato.</i>

232448

COLLEGE NEWS

Rachel Cassens Named to Central College Dean's List

PELLA, IA — Rachel Cassens of Stockton earned a spot for fall 2015 on the Central College dean's list.

The honor is awarded to full-time students who achieve a 3.5 grade point average or higher on a 4.0 scale while taking 12 or more graded credit hours for the semester.

Founded in 1853, Central College of Pella, Iowa, is a private, residential four-year liberal arts college known for its academic rigor and strength in global experiential learning, STEM (science, technology, engineering and math), sustainability education, athletics success and tradition, and leadership and service. Central continues to value its longstanding relationship with the Reformed Church in America that began in 1916. The college participates in NCAA Division III athletics and is a member of the Iowa Conference. Central is an active part of the Greater Des Moines region and just

two minutes from Lake Red Rock, Iowa's largest lake.

Clarke University announces Dean's List

DUBUQUE, IA. — The following area students were named to the Dean's List at Clarke University for the fall 2015 semester. The list recognizes full-time Clarke students who have earned a 3.65 grade-point average or above, on a 4.0 scale, with a minimum of 12 graded hours.

Brenden J. Dauphin of Elizabeth, Joshua R. Prindle of Lena, and Alyson N. Bilgri of Orangeville

Clarke University is a Catholic, liberal arts and sciences university dedicated to preparing students to make an impact. Known for superb teaching and academics, Clarke offers more than 40 undergraduate liberal arts and pre-professional programs and five graduate degree programs. Founded in 1843 by the Sisters of Charity of the Blessed Virgin Mary, Clarke is located near the Missis-

sippi River in Dubuque, Iowa. Clarke's 55-acre campus is a blend of historic buildings and new, state-of-the-art facilities.

Highland Student Senate holds naming contest for Cougar mascot

FREEPORT — For generations the Highland Community College Cougar mascot has been entertaining fans and students at athletic events and other College-related activities. Founded in 1962, Highland soon adopted the Cougar as its official mascot. But, what is the Cougar's name? It seems the unnamed mascot will soon be getting an official moniker, thanks to a contest sponsored by the HCC Student Senate.

The contest will be conducted in two phases. The first phase will be the initial submission of suggested names from students, staff and community at large. The second will consist of a community-wide vote to select the official name from a short list of finalists.

The contest to name the Cougar is open to all students, staff and the community in Highland's district. From now through March 1, individuals can submit a suggested name by visiting www.highland.edu/

namethecougar or by calling the Student Senate office at 815.599.3603. Each naming submission must include the contact information of the person entering the contest along with a brief explanation of why the name is being suggested.

The Student Senate will select three finalist names from the submissions. These mascot names will then be included in a poll on the homepage of highland.edu beginning March 7. The poll will be open for voting by students, staff and the residents of the College district.

The mascot name receiving the most votes by April 1 will be chosen as the official name for the Highland Cougar to be presented to the HCC Board of Trustees for approval on April 26.

The individual or individuals who suggest the winning name will receive an HCC hoodie and a season pass to all men's and women's home basketball games and home volleyball games for the 2016-17 season.

Iowa State University students named to fall semester Dean's List

AMES, IA — More than

8,370 Iowa State University undergraduates have been recognized for outstanding academic achievement by being named to the 2015 fall semester Dean's List.

Students named to the Dean's List must have earned a grade point average of at least 3.50 on a 4.00 scale while carrying a minimum of 12 credit hours of graded course work.

Elizabeth, IL Matthew Eden Carroll, 4, Agronomy
Kelsey Grace Finn, 3, Nutritional Science (H SCI)
Taylor E. Finn, 4, Economics

Hanover, IL Garrett Harkness, 3, Computer Engineering
Stockton, IL Emily Marie Curtiss, 2, Apparel, Merchandising, and Design

2015 Fall Semester University of Dubuque Academic Dean's List

DUBUQUE, IA — The University of Dubuque congratulates the following students on being appointed to the Fall Semester 2015 Academic Dean's List.

Hanover, IL Lauralee Stairs
Lena, IL Rebecca Diffenderfe, Dylan Hastings, Marissa Rothschild,

Pearl City, IL Danielle Lee, Laura Melville,
Savanna, IL Tevan Campbell
Stockton, IL Emily Langfield, Tanner Wilkinson, Kelsey Wright, Kristin Wright

To be named to the dean's list, a student must earn a grade point average (GPA) of 3.5 or higher on a 4.0 scale for that semester.

The University of Dubuque, founded in 1852, is a private, coeducational, professional University with a focus in the liberal arts.

*Gee, haw-
Stockton FFA
to host free line
dancing lessons*

STOCKTON — Stockton FFA is hosting FREE Line Dancing Lessons. Lessons will be held every Friday in Feb. 5, 12, 19, and 26 from 7-9 p.m. in the Stockton Middle School gym. This event is open to the public. Children 12 and under must be accompanied by an adult. Leather soled shoes/cowboy boots are recommended. This is a progressive class, so it is advised that you attend all classes. Finger food and drink will be provided. RSVP is requested, but not necessary. Contact Mr. Snook at jacob.snook@stocktonschools.com or call 815-947-3323.

DURA

DURA EMPLOYEES IN STOCKTON CELEBRATE SERVICE ANNIVERSARIES

Each of the employees captioned below celebrated a milestone service anniversary with the company during the 4th Quarter of 2015. The Dura Management Team would like to congratulate the award recipients and thank them for their many years of dedicated service.



Mick Arand (Plant Manager),
Clyde Potter (50 yrs)



Sandra Knutsen (15 yrs),
Brenda Miller (Supervisor)



Billy Larson (40 yrs),
Frances Raab (40 yrs)

Not pictured: Debra Reynolds (40 yrs),
Brian Gallagher (15 yrs)

The family of Florence Hawley would like to express our deep appreciation to our family and friends for the cards, phone calls, food, plants, floral tributes, memorial donations, and other acts of kindness shown to us since her passing. We are also grateful for those who were able to join us at the visitation and memorial service on such a busy holiday weekend. Your concern and support will always be remembered!

Ed Hawley
Andy & Leslie Hawley and family
Mark & Terese Hawley and family

Liles Chiropractic Clinic, Ltd.
Dr. Jim Liles & Dr. Jared Liles
BCBS provider

LENA HOURS:
Mon., Tues., Wed. & Fri.
8:30 a.m. - 6 p.m.
Thursday 8:30 a.m. - 5 p.m.
Saturday 8:30 - 10:30 a.m.
815-369-4974

WARREN HOURS:
Friday
8:30 a.m. - 5:30 p.m.
815-745-2294

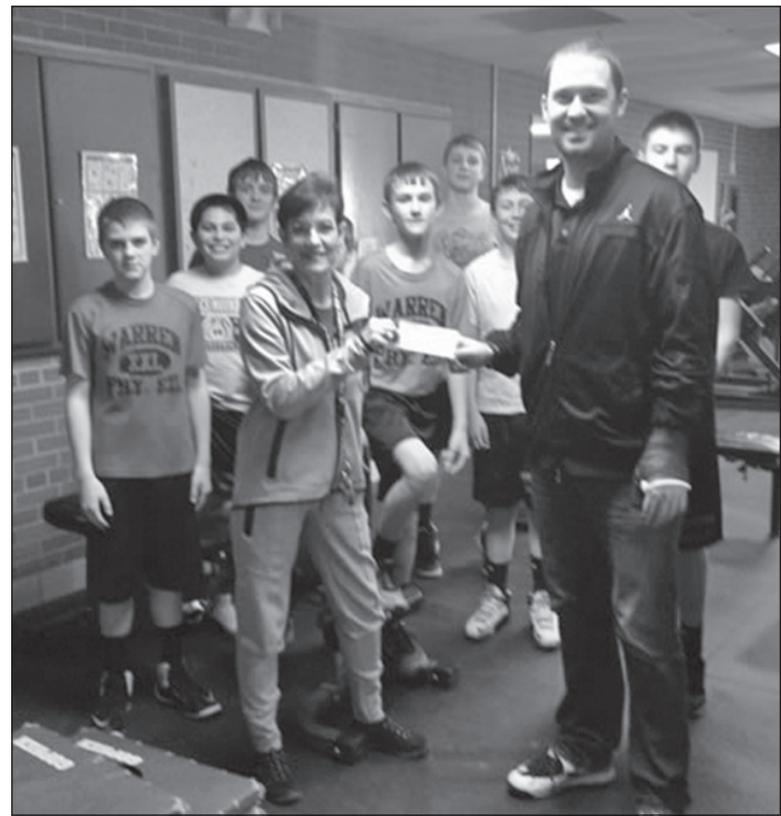
Now Carrying **Standard Process**
SUPPLEMENTS

Warren student athletes and PE Department thank District #205 Foundation

WARREN — District #205 Foundation member Jan Barker presented Coach Jared McNutt with a check for \$995.00 for the purchase of a new squat rack for the school's Fitness Center. This will be a huge benefit to student athletes, PE students and community members. This is the second time that the Foundation has donated money for the Fitness Center. They donated funds to reupholster old equipment and have also matched grant funds. The Foundation consists of eleven members and funds many, many school and community projects and activities. Last spring graduating seniors received over

\$8,000 in scholarships. Donations have also been given to Post Prom, Energy Club, Elementary trip to Springfield, Software Purchase, Business Professionals National Program, and Sunny Day Preschool. The Foundation has also given support to Eagle Scout projects, FCCLA, Dollars for Scholars, and the Student Ambassador program.

Don't forget, on March 19, the Foundation will sponsor an evening of entertainment featuring "Four Guyz in Dinner Jackets" at the Apple River Event Center. Please contact the school for ticket information, 815-745-2641 Ext. 4.



Courtesy photo

Warren School District #205 Foundation member Jan Barker presented Coach Jared McNutt with a check for \$995.00 for the purchase of a new squat rack for the school's Fitness Center.

Regional Spelling Bee requests financial support

By Aaron Mercier
Regional Superintendent

STATELINE — The Pearl City School gymnasium will be filled with anticipation and nervous energy Feb. 23 as the top spellers from schools in Carroll, Jo Daviess, and Stephenson Counties compete in the Regional Spelling Bee. Historically, the area spelling champion and one chaperone has received an all-expense-paid trip to Washington, D.C., where the winner has had the opportunity to compete in the Scripps National Spelling Bee. Aaron Mercier, Regional Superintendent of Schools, is asking for your support in continuing this time-honored tradition.

Over the past years, area employers, community service organizations, and individuals have generously donated funds, making it possible for the winner to participate in the national contest. Mercier feels strongly about

the importance of continuing this tradition and is asking local communities for their continued support. "As society becomes more and more technologically oriented, a Spelling Bee may seem old-fashioned," Mercier states. "However, a solid mastery of the English language still gives people a strong advantage in educational settings and later in employment situations."

The cost of sponsoring the Regional Spelling Bee and sending a contestant and their chaperone to Washington D.C. is approximately \$5,000. "If we all pitch in, we can make this a successful regional event. Even if our winner doesn't make it to the final rounds in the national contest, the experience itself is invaluable," said Mercier.

Individuals and businesses wishing to donate may send their contributions to the Regional Office of Education #8 - Spelling Bee Fund, 27 S. State Ave, Suite 101, Freeport IL 61032.

Mercier will be happy to answer questions and can be reached at (815) 599-1408. All donors will be recognized in the Regional Spelling Bee program as well as in the area newspapers. The public is encouraged to attend the Regional Spelling Bee, which will be held at 7 p.m., Tuesday, Feb. 23 at the Pearl City School small gymnasium. In case of inclement weather, a "snow date" is scheduled for Feb. 25.

QUOTE OF THE DAY

"The function of education is to teach one to think intensively and to think critically. Intelligence plus character - that is the goal of true education."
Martin Luther King, Jr.

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MONTHLY STEAK FRY

(Last Saturday of Every Month except November & December)

Saturday, Jan. 30th, 2016

Serving from 4:30 - 7:30 p.m.

Carryouts are available

You may call after 4:00 p.m. to place an order
(815) 745-2070

- Marinated 8 oz. Steak, All for \$13.00
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- Bread, Dessert Bar & Drink

Hot Dog Kid's Meals \$2.00 available!

**Warren Fire Station
Downtown Warren, IL**

Proceeds to help with the purchase of new equipment and training materials.

232228

Senior Bingo

Thursday, January 28th
Complimentary Lunch at 12:30 p.m.
Bingo at 1:00 p.m.
Both events at Lena Living Center

Afternoon Coffee Break

Wed., Feb. 3rd ~ 2 p.m.
at Lena Mercantile Eatery
Program: What's new in Life Long Learning.

Card Making Class

(Sponsored by Lifelong Learning at Highland Community College)
Tuesday, February 16 ~ 1:00-3:00 p.m.
at the Doll Apt. Community Room.
Register through Highland Community College by Feb. 8 by calling 815-599-3403, cost \$10

Doll Apt. Openings

1-1 Bdr. Apt. • 1-2 Bdr. Apt.
Both include: daily noon meal, morning and evening wellness checks, electric, water, weekly housekeeping and linen laundry. Full size kitchen with room for a kitchen table and fully accessible bathroom. Month to month rent.

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Clarence Mitchell Library at HCC presents Black History Month program

FREEPORT — Highland Community College's Clarence Mitchell Library will present two programs for Black History Month. Both programs will be presented by guest storytellers, Kucha and Baba Tony, who will bring their storytelling talents celebrating black history and culture.

"African American History Makers," will be presented at 2:30 p.m. Tuesday, Feb. 9 at

the Clarence Mitchell Library, located on the second floor of the Marvin Burt Liberal Arts Center on the Highland campus, 2998 W. Pearl City Road in Freeport. The performers will take the audience on a journey through African American History by using stories, historical facts, poems, songs and more. The 50 minute presentation celebrates the accomplishments of African

American history makers.

A second program, "Jumping Jambalaya: Bringing Black History to Life," will be presented at 7 p.m. on Tuesday, Feb. 9 in the Student/Conference Center in room H-201. The second program features music, poetry, traditional African instruments, stories, folktales and

more. This energetic program is for all ages.

Baba Tony Brown and Kucha Brownlee are professional storytellers from Chicago. They have performed at the Chicago Public Library, Naper Settlement and other places around the United States. This dynamic storytelling duo combine their experience as perform-

ers to weave a rich tapestry of African, African-American and Spanish folk tales, frolicking fables, proverbs and dialect into their interactive cultural performance. The presentations are accompanied by musical melody, which includes playing the African Djembe, the shekere, mbira, banjo and other instruments. Their performance is enhanced by audience participation with singing, learning and just having fun. The duo have the ability to create an environment for growth and developing while educating and entertaining.

The events are free and open to the public. For more information, contact Laura Watson at 815.599.3456 or lorlaura.watson@highland.edu.

Area Spelling Bees have students buzzing with excitement

LENA — The annual Lena-Winslow Spelling Bee will take place Thursday, Feb. 4. The Spelling Bee competition will take place at 9:15 a.m. in the Lena-Winslow Elementary Cafetorium for grades four

through eight. The winners of this event will advance to the Regional Spelling Bee to be held on Feb. 23 in Pearl City. Winners from the Regional Spelling Bee will be advancing to the competition in Washington DC.

Doyle promoted at Apple River State Bank

GALENA — Joel Holland, Chief Executive Officer of First Community Bank of Galena and The Apple River State Bank, announces that Marcy Doyle was recently promoted to Universal Banker/Consumer Loan Officer. She will act as a consumer lender, customer service representative and back-up to different departments when needed.

Marcy received her Bachelor's Degree in International Business from Loras College. She is a Lions Club member, Treasurer for Galena Primary School PTK, Representative at Large for Galena Fire Corps.

She volunteers more than 100 hours of her time every year with those organizations. Marcy is also a member of St. Mary's Catholic Church.

Marcy and her family have an international flair. She is a native of Colombia and her husband, Gavin, is from Dublin, Ireland. They have one daughter, Violet.

"We are pleased to have Marcy in her new role as Universal Banker/Consumer Loan Officer. She will provide the same great service with a local touch that has been the hallmark of First Community Bank of Galena and The Apple River State Bank," said Holland.



MARCY DOYLE

Take some

time

to talk to us

NOW IS THE TIME TO START THINKING ABOUT PRE-ARRANGING YOUR FUNERAL

It's just a matter of talking to one of our funeral directors. Tell the director exactly how you want things done when the time comes. The more you make your wishes known, the less your loved ones will have to worry about. We'll help you through the decision-making process and see to it your wishes are met.

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Jodi Diffenderfer

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Rhonda McPeck

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(Formerly VFW building)
815-541-3969

Federal & State Tax Returns

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CHURCH NOTES

Pearl City St. John Lutheran Church to host Pancake Supper

PEARL CITY — You're welcome to St. John's Lutheran Church on Sunday, Jan. 31 for the Fourth Sunday after Epiphany worship service. Pastor Ekstrand will lead the worship service that will include several young members of the congregation receiving their First Communion. Following

worship, the Annual Congregational Meeting will be held. Members are encouraged to pick up their Annual Books in advance. Refreshments will be served before the meeting. Daycare will be provided.

The Fifth Quarter (seventh and eighth grades) youth group will meet at 6 p.m. on Sunday,

Jan. 31 followed by the Genesis (high school) youth group at 7:30 p.m. upstairs in the Youth and Family Center. All youth are welcome to participate.

St. John's will host their Annual Pancake and Sausage Supper on Feb. 3, from 4 to 7 p.m. The menu includes pancakes, sausage, applesauce,

cookies, cheese, milk and coffee. Tickets are sold at the door for \$7 for adults, \$3.50 for youth (3-10 years-old) and 2 and under are free. Carry-outs are available. The hall and church are handicap accessible. The church is located at 229 S. First St., Pearl City, Illinois.

You're invited to play Mexi-

can Train Dominoes on Tuesday, Feb. 2 at 9 a.m. at Luther Hall. Members and non-members alike are welcome to play. Don't know how to play-join in on the fun and they will help you learn!!! Pastor Ekstrand will host a Men's Breakfast at Little John's (Main St., Pearl City) on Wednesday, Feb. 3 at 7:30 a.m. Enjoy fellowship and breakfast before starting your day.

Members and non-members alike are welcome to participate in two different Bible Studies at St. John's. The Monday evening bible study is at 7 p.m. and features a discussion titled "The Psalms". Join us on Monday evenings as we come to understand more vividly the cries and celebrations expressed through the Psalms, and how they intimately relate to our lives even today. The Thursday morning bible study is held at 9:30. The discussion continues to focus on "Genesis: A Narrative from the Mouths of the Hebrew People

See SUPPER, Page 14

PASTOR'S CORNER

We are only human

By Fawn Nolan,
Parish Assistant, St. John's
Lutheran Church, Lena

LENA — We tell ourselves over and over again when we don't quite measure up to the standards where we think we should be that "After all, we're only human." We never seem to quite learn from our past mistakes and keep repeating them. For a short time, we draw on the strength and courage provided to us from the Lord and His teachings, but then fall back. We are after all only human. And the struggle continues for us every waking moment of our lives. We operate from one of two different viewpoints. We either live and conduct ourselves from a human perspective or from the divine. We cross between a preference of thinking and maintaining our attitudes independent of God to allowing God's commands and principles to have priority. We

choose to step in and manipulate a solution according to our own will and desire, instead of waiting on our Lord to provide us direction in His own time, In Isaiah 48:17 "This is what the Lord says - your Redeemer, the Holy One of Israel: 'I am the Lord your God, who teaches you what is best for you, who directs you in the way you should go.'"

When we are in the crossfire of the human versus the divine, we need to remember that Jesus cares and is good. When we are faced with decisions our caring God has been there too. Jesus endured many trials while on earth in human form, so that He can walk the road with us. Our faith gives us the strength and the ability to make it through the day, grow from it, and build trust in God. He is merciful, compassionate, and He cares. God uses every one of our experiences to bring us to a place of deeper assur-

ance and peace.

Every time we find ourselves in the midst of realizing that "After all, we're only human," we can turn away from the despair and decide to trust God beyond what we can see. God has provided for us in the past and left us with tools to combat it and we can trust Him with the end results. God has a plan for our lives. There is truth in the middle of our struggle. His faithfulness to us remains a constant in our struggles and failures to conduct ourselves in the divine nature. When we fail, we can be assured that God uses failure as much as success to reveal Himself to us

and bring redemption. God can redeem anything. Anyone in any situation.

The book of Proverbs is full of divine wisdom, and also packed with practical advice. The entire book is filled with short sayings of truth that help us face living beyond life's daily grinds. The one verse that makes me smile every time is Proverbs 25:24 "It is better to live in a corner of the roof, Than in a house shared with a contentious woman." Now that can be applied to men as well.

Check out the book of Proverbs and see for yourself. God provides us tools to help us in our human state live divinely.

EVANGELICAL FREE CHURCH OF LENA
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Rev. Scott Wilson
Assoc. Pastor of Youth

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10:00 a.m.
Sunday School/ABF 8:45 a.m.
AWANA-Wednesdays 5:30 p.m.
Junior and Senior High
Youth Wednesdays 7:00 p.m.
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Elizabeth IL, 61028
815-858-3334
Pastor Mike Nesbit

Sunday School & Bible Study at 8:45 a.m.
Sunday Worship at 10 a.m.
Wednesday Evening Worship at 7 p.m. 217762

Pancake & Sausage Supper
Wednesday, Feb. 3 • 4:00 - 7:00 p.m.
St. John's Lutheran Church in Pearl City
229 S. First St., Pearl City
(handicapped accessible)

All tickets sold at the door
\$7 (Adults)
\$3.50 (3-10 yrs.) 2 & Under - Free
Carry-outs available Call 815-433-2215

Menu: Pancakes, sausage, applesauce, cookies, cheese, milk & coffee
232475

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Register Online at www.istilldo.com
(find EFC of Lena and register)

Tickets: \$30 per person to cover materials
- we do not want cost to keep anyone from attending
call 815-369-5591 for scholarships

232388

LEGALS

F15030238
IN THE CIRCUIT COURT
OF THE 15TH
JUDICIAL CIRCUIT
COUNTY OF JO DAVIESS -
GALENA, ILLINOIS
CHAMPION MORTGAGE
COMPANY;
Plaintiff,
vs.

ILLINOIS BANK & TRUST
S/B/M TO GALENA STATE
BANK & TRUST CO., AS
TRUSTEE UNDER THE
TRUST AGREEMENT DAT-
ED OCTOBER 20, 1994,
KNOWN AS TRUST NUM-
BER 456; UNKNOWN BEN-
EFICIARIES UNDER GALE-
NA STATE BANK & TRUST
CO. TRUST AGREEMENT
DATED OCTOBER 20, 1994,
KNOWN AS TRUST NUM-
BER 456; SECRETARY OF
HOUSING AND URBAN DE-
VELOPMENT; UNKNOWN
OWNERS AND NON RE-
CORD CLAIMANTS;

Defendants,

15 CH 17

NOTICE OF SALE

PUBLIC NOTICE is hereby
given that pursuant to a Judg-
ment of Foreclosure entered
in the above entitled cause In-
tercounty Judicial Sales Cor-
poration will on Wednesday,
February 17, 2016, at the hour
of 10:00 a.m., In the offices of
In the offices of James J. Nack,
106 North Main Street, Galena,
Illinois 61036, sell to the high-
est bidder for cash, the follow-
ing described mortgaged real
estate:

FIFTY-ONE (51) FEET OFF
OF THE SOUTH PART OF
LOT FIFTY-SEVEN (57) ON
GRATIOT STREET (NOW
DEWEY AVENUE) IN THE
CITY OF GALENA, AS
FOLLOWS, TO-WIT: COM-
MENCING AT A POINT ON
GRATIOT STREET (NOW
DEWEY AVENUE) FIF-
TY-ONE (51) FEET NORTH-
EASTERLY OF LOT FIF-
TY-EIGHT (58) ON SAME
STREET, AND ON THE LINE
OF SAID LOT FIFTY-SEVEN
(57); THENCE NORTHER-
LY PARALLEL WITH THE
NORTHEASTERLY LINE
OF SAID LOT FIFTY-EIGHT
(58), UNTIL IT STRIKES
WESTERLY LINE OF LOT
TWENTY-FIVE (25) ON
GRATIOT STREET (NOW
DEWEY AVENUE); THENCE
ALONG THE LINE OF SAID
LOT TWENTY-FIVE (25)
TO HARRISON STREET;
THENCE SOUTHERLY,
ON HARRISON STREET,
ALONG THE WEST END
OR LINE OF SAID LOT

FIFTY-SEVEN (57) THIR-
TY-FIVE FEET MORE OR
LESS TO THE SOUTHERLY
CORNER OF SAID LOT FIF-
TY-SEVEN (57); THENCE
EASTERLY, ALONG THE
SOUTH LINE OF SAID LOT
FIFTY-SEVEN (57) TO GRA-
TIOT STREET (NOW DEWEY
AVENUE); THENCE ALONG
THE LINE OF SAID LOT
FIFTY-SEVEN (57) ON GRA-
TIOT STREET (NOW DEWEY
AVENUE) FIFTY-ONE
(51) FEET TO THE PLACE
OF BEGINNING. ALSO THE
NORTHERLY THREE (3)
FEET OF LOT FIFTY-EIGHT
(58), BEING A STRIP OF
LAND OF THE UNIFORM
WIDTH OF THREE (3) FEET
OFF OF THE NORTH SIDE
OF LOT FIFTY-EIGHT (58),
FRONTING THREE (3) FEET
ON DEWEY AVENUE (FOR-
MERLY GRATIOT STREET)
AND RUNNING THROUGH
THE SAME WIDTH TO,
AND FRONTING ON HAR-
RISON STREET THE SAME
WIDTH OF THREE (3) FEET;
ALL ON THE WEST SIDE OF
GALENA RIVER, SITUATED
IN THE CITY OF GALENA,
IN THE COUNTY OF JO DA-
VIESS, IN THE STATE OF IL-
LINOIS.

Commonly known as 458
Dewey Avenue, Galena, Illi-
nois 61036.

P.I.N. 22-100-437-00.

The improvement on the prop-
erty consists of a single family
residence. If the subject mort-
gaged real estate is a unit of a
common interest community,
the purchaser of the unit other
than a mortgagee shall pay the
assessments required by sub-
section (g-1) of Section 18.5
of the Condominium Property
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Attorney, Anselmo Lindberg
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Road, Naperville, Illinois
60563-1890. (630) 453-6960.
For Bidding instructions visit
www.fal-illinois.com 24 hours
prior to sale. F15030238
1681543

(Published in The Scoop Today
Jan. 13, 20 & 27, 2016)

231336

IN THE CIRCUIT COURT
OF THE 15TH
JUDICIAL DISTRICT
JO DAVIESS COUNTY -
GALENA, ILLINOIS

DUBUQUE BANK AND
TRUST

Plaintiff,

-v.-

ANTHONY J. NATALE, et al
Defendant

15 CH 00020

NOTICE OF SALE

PUBLIC NOTICE IS HERE-
BY GIVEN that pursuant to a
Judgment of Foreclosure and
Sale entered in the above cause
on October 15, 2015, an agent
for The Judicial Sales Corpora-
tion, will at 1:30 PM on Feb-
ruary 24, 2016, at the office of
Vincent Roth Toepfer & Leinen
PC, 122 1/2 N Main St, Gale-
na, IL 61036, sell at public auc-
tion to the highest bidder, as set
forth below, the following de-
scribed real estate:

LOT ELEVEN (11) IN
SHENANDOAH UNIT NO.
9 OF BRANIGAR'S THE
GALENA TERRITORY, AC-
CORDING TO THE PLAT
THEREOF RECORDED IN
THE RECORDER'S OF-
FICE, JO DAVIESS COUNTY
ON DECEMBER 3, 1974 IN
BOOK 14 OF PLATS, PAGE
43, ALL IN JO DAVIESS
COUNTY, ILLINOIS.

Commonly known as 246
BLACKHAWK TRACE, GA-
LENA, IL 61036 Property In-
dex No. 08-109-011-00. The
real estate is improved with a
single family residence. Sale
terms: 25% down of the high-
est bid by certified funds at
the close of the sale payable
to The Judicial Sales Corpora-
tion. No third party checks
will be accepted. The balance,
including the Judicial sale fee
for Abandoned Residential
Property Municipality Relief
Fund, which is calculated on
residential real estate at the
rate of \$1 for each \$1,000 or
fraction thereof of the amount
paid by the purchaser not to ex-
ceed \$300, in certified funds/
or wire transfer, is due within
twenty-four (24) hours. No fee
shall be paid by the mortgagee
acquiring the residential real
estate pursuant to its credit bid
at the sale or by any mortgag-
ee, judgment creditor, or other
lienor acquiring the residential
real estate whose rights in and
to the residential real estate
arose prior to the sale. The sub-
ject property is subject to gen-
eral real estate taxes, special
assessments, or special taxes
levied against said real estate
and is offered for sale without
any representation as to quali-
ty or quantity of title and with-
out recourse to Plaintiff and in
"AS IS" condition. The sale is
further subject to confirmation
by the court. Upon payment

in full of the amount bid, the
purchaser will receive a Certifi-
cate of Sale that will entitle the
purchaser to a deed to the real
estate after confirmation of the
sale. The property will NOT be
open for inspection and plain-
tiff makes no representation as
to the condition of the prop-
erty. Prospective bidders are ad-
monished to check the court
file to verify all information. If
this property is a condominium
unit, the purchaser of the unit
at the foreclosure sale, other
than a mortgagee, shall pay the
assessments and the legal fees
required by The Condomini-
um Property Act, 765 ILCS
605/9(g)(1) and (g)(4). If this
property is a condominium unit
which is part of a common inter-
est community, the purchaser of
the unit at the foreclosure sale
other than a mortgagee shall
pay the assessments required
by The Condominium Property
Act, 765 ILCS 605/18.5(g-1).
IF YOU ARE THE MORT-
GAGOR (HOMEOWNER),
YOU HAVE THE RIGHT
TO REMAIN IN POSSES-
SION FOR 30 DAYS AFTER
ENTRY OF AN ORDER OF
POSSESSION, IN ACCOR-
DANCE WITH SECTION 15-
1701(C) OF THE ILLINOIS
MORTGAGE FORECLO-
SURE LAW. You will need a
photo identification issued by
a government agency (driver's
license, passport, etc.) in order
to gain entry into our building
and the foreclosure sale room
in Cook County and the same
identification for sales held
at other county venues where
The Judicial Sales Corporation
conducts foreclosure sales. For
information, examine the court
file or contact Plaintiff's attor-
ney: CODILIS & ASSOCI-
ATES, P.C., 15W030 NORTH
FRONTAGE ROAD, SUITE
100, BURR RIDGE, IL 60527,
(630) 794-9876 Please refer to
file number 14-15-07828. THE
JUDICIAL SALES CORPO-
RATION One South Wacker
Drive, 24th Floor, Chicago, IL
60606-4650 (312) 236-SALE
You can also visit The Judicial
Sales Corporation at www.tjsc.
com for a 7 day status report
of pending sales. CODILIS &
ASSOCIATES, P.C. 15W030
NORTH FRONTAGE ROAD,
SUITE 100 BURR RIDGE, IL
60527 (630) 794-5300 E-Mail:
pleadings@il.cslegal.com At-
torney File No. 14-15-07828
Attorney ARDC No. 00468002
Case Number: 15 CH 00020
TJSC#: 35-15424 NOTE: Pur-
suant to the Fair Debt Collec-
tion Practices Act, you are ad-
vised that Plaintiff's attorney is

deemed to be a debt collector
attempting to collect a debt and
any information obtained will
be used for that purpose.

I681762

(Published in The Scoop Today
Jan. 20, 27 & Feb. 3, 2016)

231446

MWD 19918/59021

IN THE CIRCUIT COURT
OF THE FIFTEENTH
JUDICIAL DISTRICT
JO DAVIESS COUNTY,
ILLINOIS

RIDGESTONE BANK,
Plaintiff,

v.

BLUE TREE INVESTMENTS
LLC, BP EVERGREEN LLC,
NAFEES USMANI, F & B,
MANAGEMENT, INC. a/k/a
F & B MANAGEMENT,
INC., KENNETH GOMES
UNKNOWN OWNERS, and
NON-RECORD CLAIM-
ANTS,

Defendants.

16CH 2

Commercial Foreclosure
Property Address: 2501 US
Hwy 20 West

Elizabeth, Illinois 61028

NOTICE OF PUBLICATION
TO UNKNOWN OWNERS
AND NON RECORD
CLAIMANTS

The requisite affidavit for
publication having been filed,
notice is hereby given to you,
Unknown Owners and Non Re-
cord Claimants, Defendants in
the above entitled suit, that the
said suit has been commenced
in the Circuit Court of Cook
County, Illinois, by RIDGE-
STONE BANK, against you
and other Defendants, praying
for the foreclosure of a certain
Mortgage. The Mortgage con-
veying the premises described
as follows, to wit:

Parcel 1: Lot 1 in Henry Wand
Subdivision, located in a part of
the Northwest Quarter of Sec-
tion 22, Township 27 North,
Range 2, East of the Fourth
Principal Meridian, Jo Daviess
County, Illinois, according to
the plat thereof recorded De-
cember 5, 1972 as Document
No. 127710 in Plat Book 3,
Pages 100 and 101, and now
located in Plan Hold 5 of Plats
Nos. 83 and 84 in the Record-
er's Office of said Jo Daviess
County, Illinois.

Also part of the Southwest
Quarter of Section 15 and a
part of the Northwest Quarter
of Section 22, all in Township
27 North, Range 2, East of
the Fourth Principal Meridi-
an, bounded and described as
follows, to-wit: Commenc-
ing at the Northeast corner of

Continued on next page

Lena Area Special Event Runners list Winterfest schedule of events

Information compiled by **Tony
Carton**
Editor

LENA — Lena Area Special Event Runners (L.A.S.E.R.) is hosting Winterfest, a Lena Community Holiday Event Jan. 23 through Jan. 31

On Wednesday afternoon/evening, a downtown Wine Walk will be featured at Natural Healing Express, Fluegels and DeVoe Floral. For details contact Susan at 317-409-1500.

On Thursday, AJ's Lena Maid Meats will feature a Canned Food Drive. Anyone who makes a Food donation on that date will receive 10% off their retail purchase on that day. For details contact Marcia at 815-369-4523.

The Friday, Jan. 29 activities include a Scavenger Hunt beginning at 7 p.m. at the Lena Brewing Company and the Tricycle Races at 9 p.m. at the Iron Horse Tap.

The Saturday, Jan. 30 events include: a pancake breakfast will be held at Lena Methodist Church from 7 to 10 a.m. Kids games at Lions Park from 10-noon. Volleyball Tournament from 9 a.m. to 3 p.m., the Winter War Games (bed races, tug-o-war, tricycle jousting) from Noon until 3 p.m. "Uptown", Blizzard Jousting. Also a Spaghetti Dinner beginning at 6 p.m. — hosted by the Lena Fire Department and a Blizzard Ball at the Lena Community Center.

Sunday, Jan. 31 features: Family Day from 11 a.m.-3 p.m. at Lake Le-Aqua-Na featuring sledding and a 2.2 Run/Walk. Also, there will be Snowmobile Rodeo/Races at the Rafters from 1-3 p.m. Also, there will be new exhibition event called SnowCar at the Rafters from 1-3 p.m. Local businesses will sponsor a Snowcar along with a local driver. When one last car is remaining in operating condition or the Master of Ceremonies declares a "winner", the competition will end and the SnowCar Team will earn the Title of Inaugural SnowCar Master. There is no charge to witness this first time event. Please bring your own chairs.

The weekend will end with the burning of discarded Christmas Trees. The Winterfest Celebration truly has something for the whole family.

Continued from previous page the Northwest Quarter of said Section 22; thence West on the North line of the Northwest Quarter of said Section 22, a distance of 184.95 feet to a point in the centerline of a public highway designated SBI Route 5 (marked U.S. Route 20 and Illinois Route 84), said point being the point of beginning of the hereinafter described tract of land; thence Southeasterly on the centerline of said SBI Route 5, at an angle of 79 degrees 26 minutes 08 seconds as measured clockwise from the last described course a distance of 396.97 feet; thence Southwesterly on the Northerly line of Lot 1 in Henry Wand's Subdivision, at an angle of 89 degrees 18 minutes 25 seconds as measured counter-clockwise from the last described course, a distance of 220.00 feet; thence Northwesterly, at an angle of 90 degrees 41 minutes 35 seconds as measured counterclockwise from the last described course, a distance of 200.00 feet; thence Northeasterly, at an angle of 89 degrees 18 minutes 25 seconds as measured counter-clockwise from the last described course, a distance of 20.00 feet; thence Northwesterly, at an angle of 270 degrees 41 minutes 35 seconds as measured counterclockwise from the last described course, a distance of 20.00 feet; thence Northeasterly, at an angle of 134 degrees 39 minutes 12.5 seconds as measured counter-clockwise from the also described course, a distance of 281.13 feet to the centerline of said SBI Route 5; thence Southeasterly on said centerline at an angle of 45 degrees 20 minutes 47.5 seconds as measured counter-clockwise from the last described course, a distance of 23.03 feet to the point of beginning.

Parcel 2: A part of the Southwest Quarter of Section 15, Township 27 North, Range 2, East of the Fourth Principal Meridian and a part of the Northwest Quarter of Section 22, Township 27 North, Range 2, East of the Fourth Principal Meridian, Jo Daviess County, Illinois, bounded and described as follows, to-wit:

Commencing at the Northeast corner of the Northwest Quarter of said Section 22; thence West on the North line of the Northwest Quarter of said Section 22, a distance of 184.95 feet to the centerline of U.S. Route 20 and Illinois Route 84; thence North 10 degrees 33 minutes 52 seconds West on said centerline of U.S. Route

20 and Illinois Route 84, a distance of 23.03 feet to the point of beginning of the hereinafter described tract of land; thence South 34 degrees 46 minutes 56 seconds West, a distance of 281.13 feet; thence South 10 degrees 33 minutes 51 seconds East, a distance of 20.00 feet; thence South 80 degrees 07 minutes 44 seconds West, a distance of 20.00 feet; thence South 10 degrees 33 minutes 51 seconds East, a distance of 200.00 feet; thence South 80 degrees 07 minutes 44 seconds West, a distance of 187.49 feet; thence North 01 degrees 18 minutes 1 second East, a distance of 428.09 feet; thence North 80 degrees 07 minutes 44 seconds East, a distance of 219.45 feet to the point of beginning according to the survey recorded July 14, 1976 as document no. 138730, and located in Plan Hold 2 of Plats No. 21-B.

Parcel 1 and Parcel 2 now more particularly described as follows: A tract of land located in part of the Southwest Quarter of Section 15 and also located in a part of the Northwest Quarter of Section 21, all in Township 27 North, Range 2, East of the Fourth Principal Meridian, Elizabeth Township, Jo Daviess County, Illinois, the boundary of said tract being more particularly described as follows: Commencing at the North Quarter corner of Section 22, Township 27 North, Range 2, East of the Fourth Principal Meridian; thence South 89 degrees 39 minutes 06 seconds West, along the North line of the Northwest Quarter of said Section 22, a distance of 193.49 feet to a point on the Westerly right-of-way line of U.S. Route No. 20, said point also being the point of beginning; thence South 08 degrees 42 minutes 00 seconds East, along said Westerly right-of-way line, a distance of 174.47 feet; thence South 39 degrees 10 minutes 15 seconds East, along said Westerly right-of-way line, a distance of 109.53 feet; thence South 10 degrees 49 minutes 34 seconds East along said Westerly right-of-way line, a distance of 100.00 feet; thence South 06 degrees 59 minutes 06 seconds East, along said Westerly right-of-way line, a distance of 105.33 feet; thence South 15 degrees 35 minutes 35 seconds East along said Westerly right-of-way line, a distance of 209.01 feet; thence continuing Southwesterly along said Westerly right-of-way line along a circular curve

LEGALS

concave to the West, an arc distance of 334.85 feet; said curve having a radius of 895.44 feet, a central angle of 21 degrees 25 minutes 33 seconds, and whose long chord bears South 08 degrees 14 minutes 18 seconds West, 332.90 feet from the last described course; thence South 21 degrees 55 minutes 16 seconds West, along said Westerly right-of-way line, a distance of 22.42 feet to a point on the South line of Lot 1 of Henry Wand Subdivision, as recorded as Document No. 127710, in Plan Hold 5, Pages 83 and 84, in the office of the Jo Daviess County Recorder; thence North 75 degrees 03 minutes 58 seconds West, along said South line, a distance of 84.32 feet to a found iron rod; thence North 16 degrees 56 minutes 03 seconds West, along the Westerly line of said lot a distance of 572.72 feet to the found iron rod at the Southwest corner of Penoyer's Addition to Elizabeth Township, as shown on the plat recorded in Plan Hold No. 2, Page 21-B in the office of the Jo Daviess County Recorder; thence North 01 degrees 04 minutes 54 seconds East, along the West line of said Penoyer's Addition, a distance of 427.93 feet to the Northwest corner of said Penoyer's Addition; thence North 79 degrees 52 minutes 26 seconds East, along the North line of said Penoyer's Addition, a distance of 113.83 feet to a found iron on the Westerly right-of-way line a distance of 5.82 feet to the point of beginning, all being situated in Elizabeth Township, Jo Daviess County, Illinois.

Note: For the purposes of this survey, the North line of the Northwest Quarter of Section 22, is assumed to bear South 89 degrees 39 minutes 06 seconds West.

All situated in the county of

Jo Daviess, and the State of Illinois.

Commonly Known As: 2501 US Hwy 20 West, Elizabeth, Illinois 61028

PIN: 07-000-236-12

The Mortgage was made on June 3, 2014 by BP Evergreen LLC, as Mortgagor to Ridgestone Bank, as Mortgagee and recorded on August 11, 2014 in the Office of the Recorder of Deeds in Jo Daviess County, Illinois as Document Number 381010. Summons was duly issued out of the Circuit Court of Jo Daviess County against you as provided by law, and that suit is now pending.

Now, therefore, unless you, the above Defendants, file your answer to the complaint in this case or otherwise file your appearance in the office of the Circuit Court Clerk, on or before February 26, 2016, a default may be entered against you at any time after that day and a decree entered in accordance with the prayer of said complaint.

YOU ARE FURTHER ADVISED THAT THE TIME IN WHICH THE SUBJECT REAL ESTATE MAY BE REDEEMED FROM FORECLOSURE, PURSUANT TO LAW, COMMENCES TO RUN WITH THE FIRST DATE OF PUBLICATION OF THIS NOTICE.

Clerk,
Circuit Court of Jo Daviess County, Illinois
Michael W. Debre (#6296197)
CHUHAK & TECSON, P.C.
30 South Wacker Drive, Suite 2600
Chicago, IL 60606
(312) 855-4603
mdebre@chuhak.com
I682502
(Published in The Scoop Today
Jan. 27, Feb. 3 & 10, 2016)

232336

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legals to [legals@
rvpublishing.com](mailto:legals@rvpublishing.com)
Today!**

Pearl City Lions Club completes community service project

PEARL CITY — The Pearl City Lions Club members recently provided the labor to construct a ramp at the Pearl City home of lady confined to a wheel chair. Some Lions helped cut the boards in advance. With a majority of the Lions participating with the ramp building construction was completed in one day.

Please inform the Lions if you know of any service projects needed in our community or if you would like to join our club and help with our projects.

The Lions motto is "We Serve".



The Pearl City Lions Club members constructed a ramp at the Pearl City home of woman needing their assistance.

Courtesy photo



Courtesy photo

St. John's Lutheran meet Operation Christmas Child goal

Words cannot express how grateful we are for the outpouring of donations that we received to help sponsor the ministry Operation Christmas Child. In November, with approximately 50 helpers, we were able to pack 300 shoeboxes. This was our goal. Our congregation is awesome! A special thank you to our Weekday School kids, Thrivent, the Board of Stewardship, and Third Day Bible Study. These shoeboxes will be shipped to a distribution center for more specific packing. From there, they will be shipped to share the love of Jesus with children around the world. Please pray for the children receiving these gifts that their eyes are opened to our Savior this Christmas. To God be the glory! St. John's Lutheran Church, 625 Country Lane Drive, Lena.

Girl Scouts gear up for last week of initial cookie order taking

STATELINE — Have you ordered your Girl Scout Cookies yet? Local Girl Scouts are busy taking cookie orders before the first phase of the 2016 Cookie Program ends on Jan. 29. Cookie customers who order from a Girl Scout by Jan. 29 can expect delivery of their cookies from Feb. 16–20. It's not too late to order cookies! If you don't know a Girl Scout, email your cookie order to cookies4you@girlscoutsni.org and a local Girl Scout will be contacted with your order!

Each cookie variety sells for \$4 a box. This year's cookies include:

- Do-si-dos - crunchy oatmeal cookie with peanut butter
- Samoas - vanilla cookie covered with caramel, coconut, and a rich chocolaty coating
- Tagalongs - tasty cookie topped with peanut butter and chocolate
- Thin Mints - thin wafer covered with a smooth chocolaty coating and natural peppermint
- Trefoils - delicate tasting shortbread
- Savannah Smiles - cool and crisp lemon wedge cookie
- Rah-Rah Raisins - includes whole grain oats, plump juicy raisins, and Greek yogurt

Girls also have the opportunity to give back to their community through the Girl Scout Cookie Program with the Gift of Caring: Cookies for the Military or the Community Gift of Caring. Girls can choose between offering customers the chance to purchase cookies for members of the military or purchase cookies for a community organization designated by the troop. Proceeds from the Girl Scout Cookie Program directly benefit girls in northern Illinois. Each troop receives a portion of proceeds to use as funds for troop activities. The Girl Scout Cookie Program is one of the few youth-oriented programs in the country that provides its participants the ability to decide how to direct the proceeds generated through their business activity.

Digital Cookie 2.0

Local girls will also be participating in Digital Cookie 2.0, an upgrade from last year's Digital Cookie 1.0, which provides a more robust, hands-on, and entertaining learning experience, including an enhanced cookie website, as well as new mobile sales technology. Digital Cookie 2.0's game-changing addition of a mobile sales app expands girls' ability to take their sale on the go. Using handheld devices like phones or tablets, girls can approach customers, take orders, and complete sales using digital order forms that allow for direct shipping to customers.

Girl Scout Cookie Program Benefits

Through Girl Scouting, girls become leaders in their daily lives and prepare for their futures. To millions of girls, Girl Scout Cookies provide an opportunity to travel, explore science and math, and learn about a career. Because not only are these cookies great, but they are at the center of the nation's largest business and economic literacy program for girls! The Girl Scout Cookie Program provides an important ingredient for leadership by helping girls develop the five key skills of goal setting, decision making, money management, people skills, and business ethics.

We're Girl Scouts of Northern Illinois

We believe every girl can change the world. Our girls develop leadership skills in 16 counties including parts or all of Boone, Carroll, Cook, DeKalb, DuPage, Jo Daviess, Kane, Kendall, Lake, LaSalle, Lee, McHenry, Ogle, Stephenson, Whiteside, and Winnebago. We help girls build courage, confidence, and character, so they can make the world a better place by inspiring them to discover their inner strength, talents, and passions.

We're Girl Scouts of Northern Illinois. To volunteer, reconnect, donate, or join, visit www.girlscoutsni.org or call 1-800-242-5591.



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Stockton Youth Soccer Registration

Will be held at the Stockton Park House

Saturday, February 6th • 9:00 - 11:00 a.m.

Wednesday, February 17th • 3:00 - 6:00 p.m.

Cost is \$20 per child (child must be 4 by April 1st)

\$5 Fee for late registration after the Feb. 17th registration

No registrations after Feb. 29th

Questions call Patti Adleman at 815-541-8435 or Becky Cahill at 815-858-4008





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PASTOR'S CORNER

Jesus Brings New Life

By Gary Rich

Lena United Methodist Church Lay Servant

LENA — One of the first committees I served on when I joined the Lena United Methodist Church was the finance committee. I remember one of the members saying, at the time, we just need to get them in the pew and it will be just fine. That might have been true sometime in the past but it is not good enough today. Churches need to offer more or people will not feel like they have been fed. I recently went to a seminar that showed pictures of churches with closed signs on their front doors; warning those attending the

seminar what might happen if their church did not lead people to Christ. If we don't see ourselves as a resource God can use to share his word, we might start to think of ourselves as dry bones.

Our Sunday school class has been studying a series on the book *Sent* by Jorge Acevedo. Our next chapter is titled "Jesus Brings New Life". The lesson uses scripture from the Old Testament Book of Ezekiel. In the scripture lesson God introduces Ezekiel to the valley of the bones; Not a pretty image. Ezekiel was a prophet of God living in exile under the control of a weakening Assyrian Empire.

Ezekiel 37:1-2 Common English Bible (CEB)

Valley of dry bones

37 The Lord's power overcame me, and while I was in the Lord's spirit, he led me out and set me down in the middle of a certain valley. It was full of bones. 2 He led me through them all around, and I saw that there were a great many of them on the valley floor, and they were very dry

I wonder what was going through Ezekiel's mind as he walked among the bones. So many people dead; Who were they? How did they die? What had they done to deserve this fate? Are we sometimes like Ezekiel, walking through increasingly empty pews and seeing our church like a pile of dry bones. Yet if we keep reading in Ezekiel we find not a vision of death but a vision of new life and new possibili-

ties.

Ezekiel 37:4-6 Common English Bible (CEB)

4 He said to me, "Prophesy over these bones, and say to them, Dry bones, hear the Lord's word! 5 The Lord God proclaims to these bones: I am about to put breath in you, and you will live again. 6 I will put sinews on you, place flesh on you, and cover you with skin. When I put breath in you, and you come to life, you will know that I am the Lord."

Some churches have this idea; if they just do enough church activities such as: bazaars and bake sales they will keep the lights on and the church will survive. This might keep the lights on but all they will end up feeling is exhausted. We wait for some-

thing amazing or miraculous to happen in our church but, just like Ezekiel, we need to believe that the power of God's Spirit is what will breathe new life into our church. We forget that God has empowered us with gifts that can be shared with the community and the world. There is a group in our church that makes shawls, lap robes and pillows and distributes them to people in the church and community. God is using these gifts to transform lives. We all get discouraged and frustrated but need to remember the power of God's breath is in us and God wants us to use it. God is sending us out to share the spirit of God.

Lena United Methodist Church will be hosting a Pancake Breakfast as part of Winterfest on January 30 from 7 to 10 a.m. Pancakes, sausage, eggs, apple sauce, and beverages will be served. Cost: Adults - \$6 and children under 10 - \$4.

Join us at Lena United Methodist Church on Sunday morning at 9 a.m. for the service and fellowship time after. Sunday school is at 10:30.

• SUPPER

Continued from page 9

of God. You are welcome to join in on any or all of the bible studies! Both bible studies are held in the Conference Room of the Lower Level. The door on the east side of the building will be open for the bible studies.

Upcoming Dates: Ash Wednesday services will be at Noon and 7 p.m. on February 10. Pastor Ekstrand will hold Stations of the Cross at Noon on Fridays during Lent starting on Feb. 12.

Kent/Willow United Methodist Churches

KENT/WILLOW — Kent/Willow UMC will worship together Sunday Jan. 31 at Kent UMC at 9 a.m. Pastor Brenda Morris will be giving the message and all are invited and welcome. Also to stay for the fellowship following.

Sunday School is at 10:30 a.m. using the Holy Bible with the lessons in the devotional "The Upper Room". Making for interesting discussions. All are invited and welcome.

Kent UMC located right in the town of Kent IL For more information, please call 815-601-6742.

Enjoy Winterfest in Lena



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Winterfest coat/comforter drive

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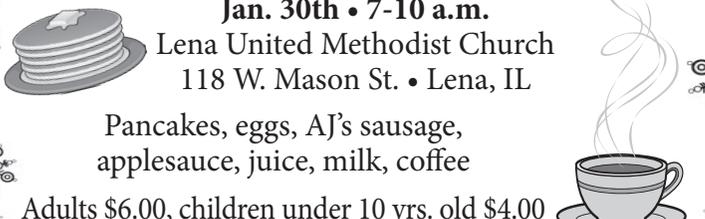
Winterfest Breakfast

Jan. 30th • 7-10 a.m.

Lena United Methodist Church
118 W. Mason St. • Lena, IL

Pancakes, eggs, AJ's sausage, applesauce, juice, milk, coffee

Adults \$6.00, children under 10 yrs. old \$4.00




216 W. Main St. • Lena, IL
815-369-5549

HOURS: Mon. - Fri. 8:30 a.m. - 5:00 p.m.
Sat. 8:30 a.m. - 3:00 p.m.
Devoefloral@yahoo.com

Snow Flake Blowout for Winterfest!

Clearance on our Winter Items!

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— Wed. Jan. 27th —

Open till 3:00 pm Sat. Jan. 30th

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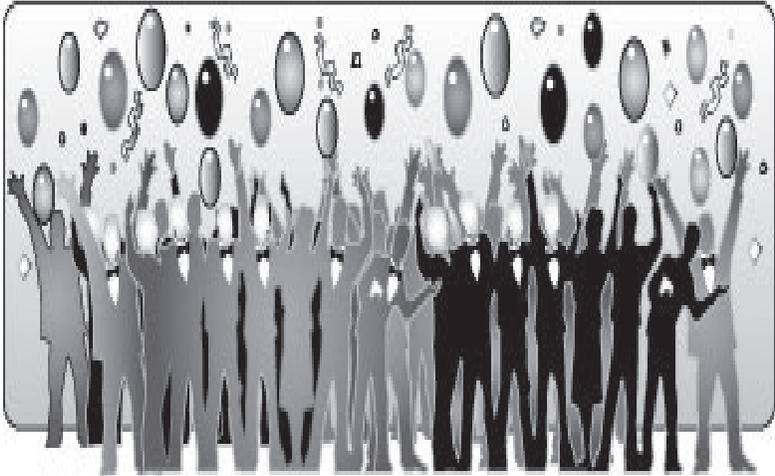
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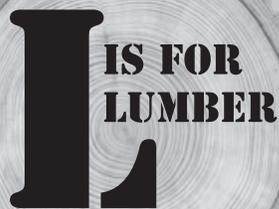
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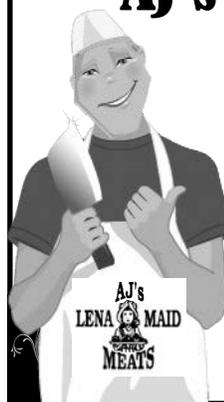
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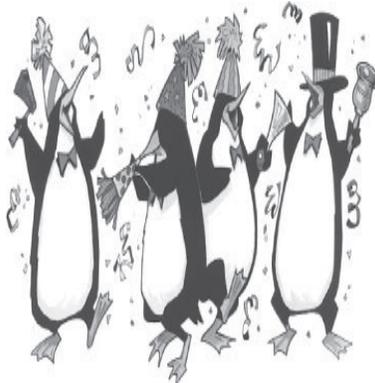
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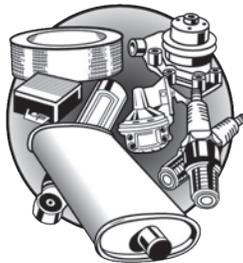
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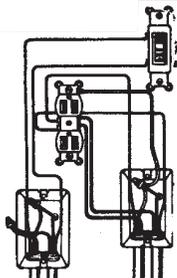
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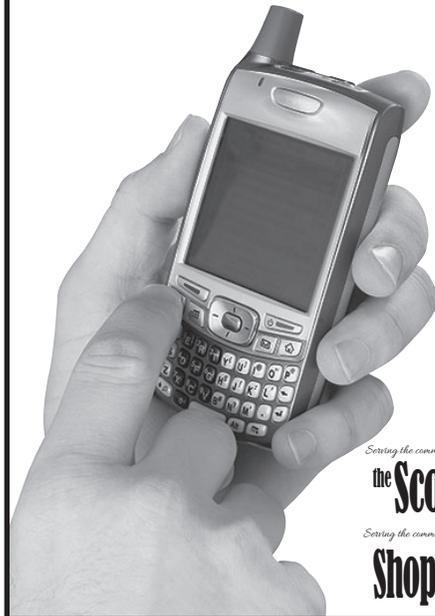
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2/22/16

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ACCOUNTING TRAINEES NEEDED! Online career training can get you job ready now!! NO EXPERIENCE NEEDED! Financial aid if qualified! HS Diploma/GED required. 1-877-253-6495

MEDICAL BILLING TRAINEES NEEDED! Train at home to process Medical Billing & Insurance! NO EXPERIENCE NEEDED! Online training at Bryan University! HS Diploma/GED & Computer/Internet needed. 1-888-734-6711

NEW YEAR, NEW AIRLINE CAREER. Get FFA approved certification at campuses coast to coast. Job placement assistance. Financial Aid for qualifying students. call AIM 888-686-1704

Financial Services

ARE YOU IN BIG TROUBLE With the IRS? Stop wage & bank levies, liens & audits, unfiled tax returns, payroll issues, & resolve tax debt FAST. Call 888-606-6673 (MCN)

STUDENT LOAN PAYMENTS got you down? We can help reduce payments and get finances under control. Call: 866-871-1626 (MCN)



For Sale

The Wheel Deal



Place your car, truck, motorcycle, boat or RV for one price and it runs until it sells.

\$19⁹⁵

1st three lines

Extra lines are \$1.95 each

28 papers

Starts for 4 weeks and if not sold you call us and we will renew at no additional charge!
(Maximum run 24 weeks total)

PRIVATE PARTY ONLY.

Ad must be prepaid. Deadline Friday 4 p.m.

Call 815-369-4112

221094

Misc. For Sale

FRUIT TREES LOW AS \$18. Blueberry, Grape, Strawberry, Asparagus, Evergreen & Hardwood Plants. FREE catalog. WOODSTOCK NURSERY, N1831 Hwy 59, Nellsville, WI 54456. Toll Free 888-803-8733. wallace-woodstock.com (MCN)

Notice

CLASSIFIED IN-COLUMN ADS cannot be credited or refunded after the ad has been placed. Ads canceled before deadline will be removed from the paper as a service to our customers, but no credit or refund will be issued to your account.

Personals

MEET SINGLES RIGHT NOW! No paid operators, just real people like you. Browse greetings, exchange messages and connect live. Try it free. Call now: 800-357-4970 (MCN)

Pets

FREE 14 month male pure bred RED HEELER. Neuter, shots, micro chipped, house broken, kennel, food included. Senior unable to care for him. 708-935-3935

Sporting Goods

MOVING. MUST SELL BOW-FLEX ULTIMATE 2 completely assembled \$500 OBO Can text photos. 815-291-5523

Automobiles

1987 OLDSMOBILE TORONADO V6 FWD. Car show beauty. New factory wheels, new tires. \$2300. 847-395-2669

1988 CADILLAC SEDAN Deville. Great Cond., all original, \$2,800 OBO 262-539-2233.

1996 CADILLAC DEVILLE 4 door, red w/white top, 45k, \$4,000 OBO Call 847-946-7660.

1999 GRAND AM GT 2 dr., red, auto, very clean inside & out, 137k, \$2,800 OBO Call 262-206-9688.

2000 FORD EXPEDITION 191K, runs drives shifts great, everything works, \$2,000 OBO (262) 989-4112

2002 DODGE DAKOTA 170k, 3.9V6, \$2,500, Call for more info 847-921-0741.

2002 SUBARU LEGACY 122,000 miles, 4 cylinder, all wheel drive, air conditioning, CD player. \$2,600 or best offer 815-540-3158

2003 MERCEDES BENZ C320 AWD, 160k, new tires & brakes, \$3,550 OBO Call 773-835-3800.

2005 FORD FIVE HUNDRED 112K silver, gray cloth interior, new tires, brakes, \$5,000 OBO (262) 989-4112

Automobiles Wanted

CARS/TRUCKS WANTED!!! 2002 and Newer! Any Condition. Running or Not. Competitive Offer! Free Towing! We're Nationwide! Call For Quote: 1-888-416-2330

CASH FOR CARS: We Buy Any Condition Vehicle, 2002 and Newer. Competitive Offer! Nationwide Free Pick Up! Call Now: 1-800-864-5960

DONATE YOUR CAR TRUCK OR BOAT TO HERITAGE FOR THE BLIND. Free 3 Day Vacation, Tax Deductible, Free Towing. All Paperwork Taken Care Of. 1-800-283-0205 (MCN)

Donate Your Car to Veterans Today! Help and Support our Veterans. Fast - FREE pick up. 100% tax deductible. Call 1-800-245-0398

Campers and RVs

CHEVY BUS 60 PASSENGER used as camper, 3 double bunks, roof AC, electric converter box, refrigerator, \$2,500 OBO Call 262-206-3435.

Farm Machinery

1960'S ALIS-CHALMERS WD runs & restorable, cycle mower, \$1,000 OBO Call 262-206-2302; after 5 pm Call 815-482-9011.

Motorcycles

2006 SOFTTAIL STANDARD, 600 miles. New Bars, Bags, Pipes, Mirrors, Tank Panel. Security System. 200 rear tire. \$11,500/OBO. Call after 5:30PM. 262-767-1904

2012 HARLEY DAVIDSON Heritage Softtail w/engine guard, sec. system, Pearl White, exc. cond, only 2,000 miles. Asking \$14,350. 262-374-0941 or 262-763-9042.

WANTED OLD JAPANESE MOTORCYLES KAWASAKI Z1-900 (1972-75), KZ900, KZ1000 (1976-1982), Z1R, KZ1000MK2 (1979,80), W1-650, H1-500 (1969-72), H2-750 (1972-1975), S1-250, S2-350, S3-400, KH250, KH400, SUZUKI GS400, GT380, HONDA CB750K (1969-1976), CBX1000 (1979,80) CASH !! 1-800-772-1142, 1-310-721-0726 usa@classicrunners.com

Sports/Classic Cars

1975 CAD ELDORADO convert. lots of spares, needs work, \$1,000 OBO Call 262-249-0808.

1994 Z28 CAMARO 6-speed aluminum heads, t-top, \$3,800 OBO Call 262-206-3435.

SOUTHERN ANTIQUE, smaller Toronado. Seats 6. V-6, FWD. TRADE? 4WD? El Camino? Sports? Convert.? 847-395-2669

SWAP MEET 51st annual Greater Milwaukee Area indoor winter automotive & bicycle swap meet. Sunday February 28nd 2016 held 8am-2pm at Washington County Fair Grounds, 3000 Cty. Hwy PV West Bend, WI 53095. admission \$6.00 under 12 free. This is Wisconsin's oldest and largest indoor swap meet. Questions call Sue at 414-491-3260.

Sport Utilities

2000 LINCOLN Navigator, 120k miles, black w/gray leather interior, new tires, headlights, air bag to spring conversion. Very nice condition, \$5,200. 262-989-4112

Trucks & Trailers

1985 FORD F600 16' contractors dump, gas engine, newer paint job, needs minor electrical work, \$5,000 OBO Call 847-921-0741.

1995 4 PLACE ALUMINUM snowmobile trailer, \$2,000 OBO Call for more info 847-921-0741.

2006 GMC 2500 HD 4 X 4 77K, 6.0 V8, auto, a/c, regular cab, 8 ft box, \$16,900. 262-210-8080.

2012 COLORADO with cap. 37,400 miles. \$11,500 OBO 815-238-8638

TRAILER CLOSEOUT SALE: 2 & 4 Place Aluminum Snowmobile Trailers. Special on 14,000 lb. Skid Loader Trailers. 29' Combo Snowmobile Enclosed Car Hauler Special. www.FortDodgeTrailerWorld.com 515-972-4554. (MCN)

Vans, Mini Vans

2004 FORD FREESTAR van, dependable, 161K highway miles, \$4000/OBO - 608-289-1616

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you need the newspaper

1. You're looking for ways to save money.
2. You could use a new job.
3. Your basement and garage are about to burst.
4. You need a new ride.
5. You want to know where the best deals are.
6. You're looking for a good preschool.
7. You want to know who won the game last night.
8. Your cat had kittens...again!
9. You need a new roof.
10. You're looking for something to do this weekend.

Shopper's Guide & Scoop Today
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222783

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Are you selling a single item for **LESS THAN \$100?**

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Just fill out the coupon below and drop off or mail to:
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Write your ad below, One Word Per Box, be sure to include your price

Ads will not be accepted without the following information. Only one free ad per month.

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ADDRESS _____

223739

FIND YOUR NEXT VEHICLE IN THE CLASSIFIEDS

• REAL ESTATE •

Kelli Huneke benefit to be held at Lena-Winslow Elementary School

LENA — Kelli Huneke is a single mother in the Lena community with four children, ages 13 - 20, whose world was turned upside down this month when she was diagnosed with cancer for the third time in three years. Kelli is a fifth grade teacher at Lena-Winslow Elementary School in Lena, Illinois. Dedication, compassion, commitment and love are character traits that best describe this self-sacrificing woman. She goes the extra mile, putting her children and students first; always looking for ways to help them grow and better themselves.

Kelli was first diagnosed with breast cancer in July of 2013. She had a lumpectomy followed by chemo and radiation. In January of 2014 cancer was diagnosed in the

other breast. A complete double mastectomy with reconstruction, and chemo followed. Things were going great and life seemed back to normal. Sadly, it was discovered this month that the cancer has metastasized to her spine, pelvis and ribs. She is currently doing radiation and endocrine therapy in Madison and is pursuing alternative treatments that are not covered by insurance, hoping to improve her quality of life and increase her life expectancy.

She will be experiencing substantial expenses as she travels to and from treatments, takes time off work, pays for treatment, while also covering the expenses of a family, i.e. mortgage, groceries, utilities, bills and other expenditures of family life. We would like to help

the Huneke family keep life as normal as possible during this time, without having financial stress. There will be a benefit for Kelli and her kids on Feb. 20 from 4:30 p.m. until 7:30 p.m. at the Lena-Winslow Elementary School. A meal will be served from 4:30 p.m. until 7:30 p.m. with a silent auction during the evening and a live auction commencing at 6:30. We would like your help in blessing Kelli during this time. We are seeking donations to be sold at both auctions on Feb. 20.

Please feel free to contact us with any questions at the phone numbers listed below. Pick up is available for any donations. Auction items will be displayed on the following website: www.calhounauction.com.

JDCF announces free eagle tour dates

STATELINE — Beginning in mid-February, volunteers from the Jo Daviess Conservation Foundation (JDCF) will be hosting our annual eagle watching tours at the Lost Mound Unit of the Upper Mississippi River National Wildlife and Fish Refuge just north of Savanna, IL.

In late winter, large numbers of bald eagles head south along the Mississippi River into northwest Illinois. They can often be observed nesting, feeding, and interacting along the secluded backwaters. Our exclusive, small group tours will take you beyond the gates into a part of the former Savanna Army Depot normally off limits to the public. You will be driven to two different observation areas where telescopes will be set up for viewing. En route, you will learn about bald eagles as well as the fascinating history of the former Savanna Army Depot.

These free two-hour tours will be offered on six consecutive Saturdays beginning Feb. 13 through March 19 starting at 9 a.m. Group size is very limited, so advance reservations are required. To make your reservation, call JDCF at 815-858-9100 or email us at info@jdcf.org. Please provide your preference of dates, number of people, an e-mail address, and phone number where you can be reached in case of weather cancellations.

The Jo Daviess Conservation Foundation is a local

non-profit whose mission is to preserve land for the lasting well-being of people and wildlife. JDCF owns several beautiful and unique preserves that are open to the public for hiking, wildlife viewing, and

picnicking. For more information about JDCF, please visit their office at 126 N Main Street, Elizabeth IL, or contact them at 815-858-9100, www.jdcf.org, or info@jdcf.org.

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ANTIQUES, COLLECTIBLES & MISCELLANEOUS ITEMS AUCTION
 507 E. MAIN ST. • LENA, IL
SATURDAY, January 30, 2016 - 10:00 A.M.
 (SEVERE WEATHER DATE: SUNDAY, JANUARY 31)

ANTIQUES & COLLECTIBLES: wicker sofa, chairs, sofa table & dressing stand; mahogany table & chairs; wrought iron patio set; metal baker's rack; wood skis; Feed BP lighted clock; JD thermometer; cast Butcher sign; pictures incl. lone wolf & Elk; Military jacket; wood levels w/brass; No. 8 plane; cast bath tub feet; wood spice cabinet; lg cast fry pan; enamelware; adv tins; cone tops beer cans; brass/copper bugle; vintage padlocks; pocket knives; zinc lids; stereoscope & cards; postcards; local adv items; cookbooks; carnival; glassware; Haeger; beer steins; blue fruit jars; kerosene lamps; crocks; barn lantern; wood butter press; player piano rolls; costume jewelry; shooter marbles; Pentax 35mm camera; older sports cards; Structo dump truck; wood blocks; Hot Wheels type cars; New Idea combine; farm toys; Fisher Price Little People house w/box; kid's books; child's 45rpm picture records; stamp albums & cancelled stamp collection; several WI High School yearbooks; Life & Collier magazines; sheet music; vintage books; price guide & coffee table books; novels & other books; **MISC. ITEMS:** metal patio bench w/frame; sm rolling tool box; cement bird bath; fishing poles; hand tools. **TERMS: CASH or GOOD CHECK**

LOBDELL AUCTION SERVICE - 815-238-0832
IL LICENSE #440000644 - www.lobdellauctionservice.com

232552

F15030238
 IN THE CIRCUIT COURT OF THE
 15TH JUDICIAL CIRCUIT
 COUNTY OF JO DAVIESS -
 GALENA, ILLINOIS
 CHAMPION MORTGAGE COMPANY;
 Plaintiff,
 vs.
 ILLINOIS BANK & TRUST S/B/M TO
 GALENA STATE BANK & TRUST CO.,
 AS TRUSTEE UNDER THE TRUST
 AGREEMENT DATED OCTOBER 20,
 1994, KNOWN AS TRUST NUMBER
 456; UNKNOWN BENEFICIARIES UNDER
 GALENA STATE BANK & TRUST
 CO. TRUST AGREEMENT DATED OCTOBER
 20, 1994, KNOWN AS TRUST
 NUMBER 456; SECRETARY OF HOUSING
 AND URBAN DEVELOPMENT; UNKNOWN
 OWNERS AND NON RECORD
 CLAIMANTS;
 Defendants,

15 CH 17
NOTICE OF SALE
 PUBLIC NOTICE is hereby given that pursuant to a Judgment of Foreclosure entered in the above entitled cause Inter-county Judicial Sales Corporation will on Wednesday, February 17, 2016, at the hour of 10:00 a.m., in the offices of In the offices of James J. Nack, 106 North Main Street, Galena, Illinois 61036, sell to the highest bidder for cash, the following described mortgaged real estate:
 Commonly known as 458 Dewey Avenue, Galena, Illinois 61036.
 P.I.N. 22-100-437-00.

The improvement on the property consists of a single family residence. If the subject mortgaged real estate is a unit of a common interest community, the purchaser of the unit other than a mortgagee shall pay the assessments required by subsection (g-1) of Section 18.5 of the Condominium Property Act.
 Sale terms: 10% down by certified funds, balance within 24 hours, by certified funds. No refunds.
 The property will NOT be open for inspection.
 For information call The Sales Department at Plaintiff's Attorney, Anselmo Lindberg Oliver LLC, 1771 West Diehl Road, Naperville, Illinois 60563-1890. (630) 453-6960. For Bidding instructions visit www.fal-illinois.com 24 hours prior to sale. F15030238
 1681543

(Published in The Scoop Today
 Jan. 13, 20 & 27, 2016) 231338

IN THE CIRCUIT COURT OF THE
 15TH JUDICIAL DISTRICT
 JO DAVIESS COUNTY -
 GALENA, ILLINOIS
 DUBUQUE BANK AND TRUST
 Plaintiff,
 -v.-
 ANTHONY J. NATALE, et al
 Defendant

15 CH 00020
NOTICE OF SALE
 PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on October 15, 2015, an agent for The Judicial Sales Corporation, will at 1:30 PM on February 24, 2016, at the office of Vincent Roth Toepfer & Leinen PC, 122 1/2 N Main St, Galena, IL 61036, sell at public auction to the highest bidder, as set forth below, the following described real estate:
 Commonly known as 246 BLACK-HAWK TRACE, GALENA, IL 61036 Property Index No. 08-109-011-00. The real estate is improved with a single family residence. Sale terms: 25% down of the highest bid by certified funds at the

close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial sale fee for Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/or wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court. Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale. The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information. If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g-1). IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW. You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales. For information, examine the court file or contact Plaintiff's attorney: CODILIS & ASSOCIATES, P.C., 15W030 NORTH FRONTAGE ROAD, SUITE 100, BURR RIDGE, IL 60527, (630) 794-9876 Please refer to file number 14-15-07828. THE JUDICIAL SALES CORPORATION One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE You can also visit The Judicial Sales Corporation at www.tjsc.com for a 7 day status report of pending sales. CODILIS & ASSOCIATES, P.C. 15W030 NORTH FRONTAGE ROAD, SUITE 100 BURR RIDGE, IL 60527 (630) 794-5300 E-Mail: pleadings@il.cslegal.com Attorney File No. 14-15-07828 Attorney ARDC No. 00468002 Case Number: 15 CH 00020 TJSC#: 35-15424 NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff's attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose. 1681762

(Published in The Scoop Today
 Jan. 20, 27 & Feb. 3, 2016) 231447

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**First Position
Commercial
Mortgage Notes**

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with Woodbridge?**

To date, Woodbridge has never defaulted! With over 35 years of experience in offering financial opportunities, their hard-earned reputation for reliability and service is second to none. They provide valued clients with a steady stream of superior financial products. Woodbridge, its predecessor and affiliate entities, and principals have **completed more than \$1.5 billion in financial transactions.**

Woodbridge realizes the higher yield potential of First Position Commercial Mortgage Notes because of their extensive experience with commercial loans, first mortgages, and real estate acquisitions. They maintain a highly successful lending model built on years of handling large-scale commercial mortgages.

Woodbridge's clients understand that in today's uncertain environment, they offer safer alternatives to help them reach their financial goals. For private lenders seeking to earn higher fixed annual yields with the assurance that their **funds are secured by commercial real estate**, Woodbridge has the solution.

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First Position Commercial Mortgage Note Opportunity

Picture a unique lending opportunity with higher yields that is Simpler, Safer, and more Secured. That is exactly what First Position Commercial Mortgage Notes (FPCM) can achieve.

Woodbridge funds 1-year bridge loans to commercial property owners. Each bridge loan is secured by a valuable hard asset – the subject property itself. Each property holds a low loan-to-value (LTV) ratio. That means the property that secures these First Position Commercial Mortgage Notes are worth more than the loans themselves at closing.

The Advantages of FPCMs

As a private lender, you are recorded on title and acquire a first lien position on these notes. **Lenders are paid immediate monthly interest payments at a fixed annual yield of five percent (5%) for 1 year.**

Woodbridge is so confident in these notes that Woodbridge partners with you by lending their own funds and holding a second lien position behind your first lien position. Woodbridge contractually obligates itself by Promissory Notes and Loan Agreements to pay the monthly interest payments and return the principal at the end of the term.

Short Term, Dynamic Growth in a Secured Product

- Short Term of 1 Year.
- Fixed Annual Yields of 5%.
- Immediate Monthly Payments.
- Secured by Commercial Real Estate.
- Recorded First Lien Position.
- Woodbridge is Your Partner.

How does Woodbridge protect private lenders?

Assessment: Woodbridge thoroughly evaluates each property by conducting a comprehensive appraisal to confirm market value, and a title search is performed to make sure that lenders receive a first lien position.

Backing: As your partner and the second position lien holder, Woodbridge is obligated to make interest payments to lenders, regardless of the status of the underlying loan.

Collateral: With loan-to-value ratios of 60% or less, the property's equity is your collateral.

Woodbridge* Offers Lenders Peace of Mind

- 35 Years of Unsurpassed Experience & Reliability.
- Over \$1.5 Billion in Financial Transactions Completed.
- **Woodbridge Has Never Defaulted!**
- Proven Ability to Find Attractive Financial Opportunities.
- Performance and Stability.

FPCM Property Example

Northborough Drive - Houston, Texas



Appraised Value: \$4,000,000
 First Lien Position: \$1,350,000
 Second Lien*: \$150,000
 Loan-to-Value: 34%
 Term: 12 months

 Lender Price: \$50,000
 Interest Rate: 5%
 Monthly Interest: \$208.33

Choose the opportunity that's right for you.

As a private lender, Woodbridge will provide you with available lending opportunities on a daily basis. These feature an array of properties nationwide that may range from \$50,000 to \$5,000,000. Select the one that works best for you and helps you achieve your financial goals.

**Call Jerry Schwartz
815-233-0547**

<http://www.freeportilinsurance.com/>

***Woodbridge holds the second lien position on all properties.**

*Including its predecessor and affiliate entities, and principals.