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Volume 17 Issue 6

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This year's guide will again be in book format, making it easy to read and handle. The Ro-Ro Expo Guide will include a vendor list, map, schedule of events, entertainment, pictures and news about this year's Expo. Ro-Ro Expo 2016 is March 12 & 13 at All World Machinery.

**To advertise call  
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Phone: 815.654.4850  
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This ad and the RORO Expo book have been approved by the RORO EXPO Committee 2016

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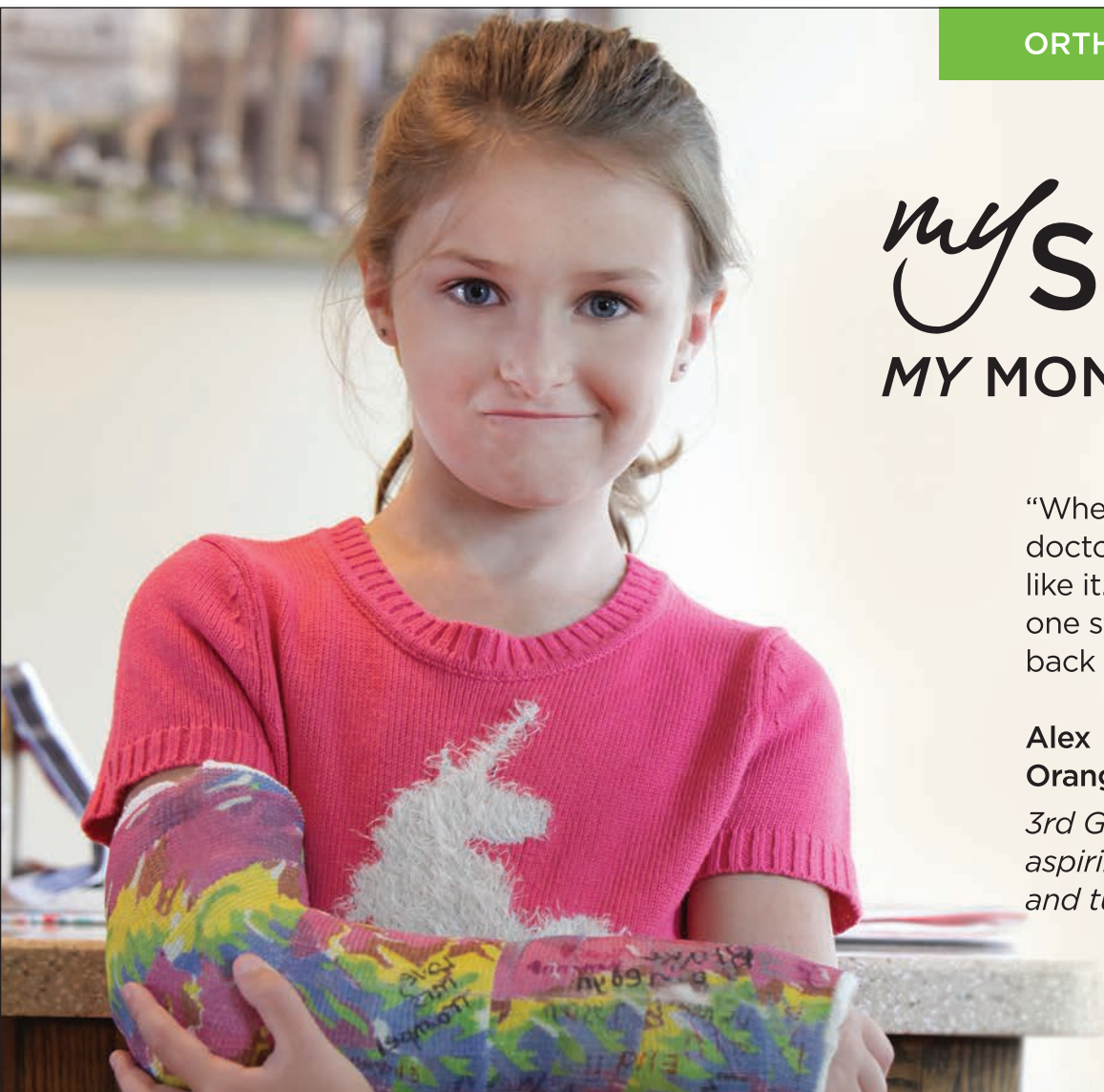
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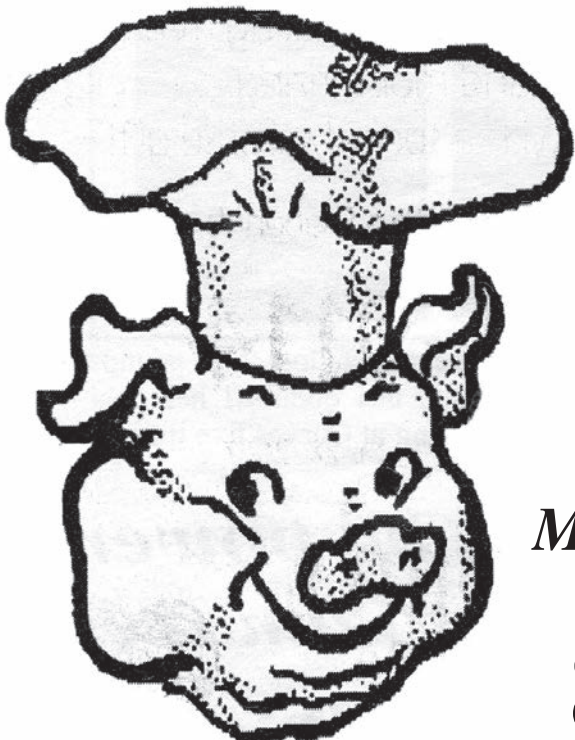
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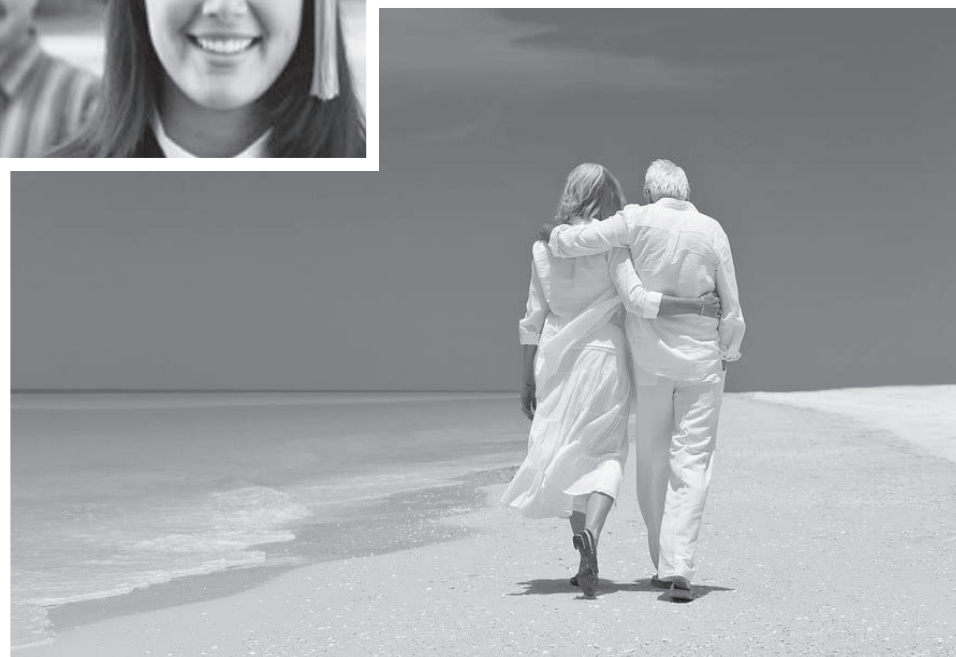
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## Shine a light on your heart health during National Heart Month with **two \$99 heart tests** from FHN!

Did you know that most heart attacks could be prevented with early diagnosis of risk factors for coronary artery disease (CAD)? For American Heart Month in February, FHN is offering very special pricing on two tests that can give you a good look at your heart health if you have no known coronary artery disease and no prior heart issues, including chest pain or unusual shortness of breath.

### **\$99 Calcium Scoring CT Heart Scan**

FHN's Calcium Scoring CT Heart Scan uses 64-slice CT scanner technology to detect calcified plaque in arteries, an indication of potential heart issues. This non-invasive x-ray takes only a few minutes and does not require any physical activity.

### **\$99 Standard Walking Treadmill Stress Test**

During exercise, healthy coronary arteries deliver more blood to heart muscle than blocked arteries. This test helps to determine artery condition and may be right for you if you have risk factors for heart disease. Risk factors may include high cholesterol, existing or borderline high blood pressure, a history of smoking, diabetes, or family history of heart disease. You must be able to walk for this test.

In Leap Year 2016, there's an extra day in National Heart Month! **Appointments must be scheduled by Monday, February 29 to obtain the special \$99 price, and tests must be performed by Friday, July 1, 2016.**

For more information or to schedule an appointment today, call **1-877-6000-FHN** (1-877-600-0346) ext. 944 or visit **www.fhn.org**. During heart month, take steps to be sure yours is in good shape!

These tests should not replace consultations with your healthcare provider. If you do not have a primary care provider, we will work with you to determine how to handle your test results when we communicate them to you. Payment (cash, checks, credit card) due at time of service.



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ROCKFORD — The Illinois Liquor Control Commission (ILCC) has announced all sellers and servers of alcohol in Winnebago County are required by law to be certified through the Beverage Alcohol Sellers and Services Education and Training (BASSET) program by July 1, 2016.

Area merchants and their employees can meet this requirement by participating in BASSET training through the Community Action Agency of the City of Rockford Human Services Department.

BASSET is a four-hour training course that offers everything needed to sell and serve alcohol safely and responsibly. The \$25 per person fee will cover all training materials and a certificate of completion.

Not only does comprehensive responsible beverage service help reduce sales to underage youth and intoxicated adults, it can also protect businesses legally.

Businesses may also qualify for a reduction in Dram Shop Insurance depending upon the insurance carrier. Please also remember that Alcohol Compliance Enforcement checks are conducted randomly and periodically throughout the year.

Two BASSET trainings are scheduled for Thursday, Feb. 4 from 9 a.m. to 1 p.m. and 6 to 10 p.m. at 555 N. Court St. in Rockford. Advanced registration is required.

On-site trainings may also be arranged for larger groups. Please contact Delicia Harris at

[delicia.harris@rockfordil.gov](mailto:delicia.harris@rockfordil.gov), (779) 348-7573 or Daniel Gonzalez at [daniel.gonzalez@rockfordil.gov](mailto:daniel.gonzalez@rockfordil.gov), (779) 348-7568 (habla español) to register or for more information.

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*Alpine Bancorporation, Inc. announces promotions*

ROCKFORD — Alpine Bancorporation, Inc. President & CEO, Rex Entsminger has announced the promotions of Heather Nondorf and Susan Long.

**Heather Nondorf** has been promoted to Vice President & Director of Internal Audit. Nondorf joined Alpine Bancorporation in January 2006 and has more than 15 years of experience in the financial industry. She graduated from Rockford University with a BS in Accounting and holds a CPA designation. Nondorf has served as the treasurer of the Northern Illinois Compliance Association since 2006 and has been a member of the FBI Citizens Academy Alumni Association since 2012.

She has lived in northern Illinois her entire life and currently resides in Roscoe, Ill.

**Susan Long** has been promoted to Senior Audit Officer. Long joined Alpine Bancorporation in March of 2013 and has 37 years of experience in the financial industry. She is a lifelong resident of Rockford and graduated from Rockford University where she received her BS in Accounting. Long also holds her CPA designation.

**About Bancorporation, Inc.**  
Alpine Bancorporation, Inc. is a locally owned bank holding company serving Winnebago, Boone, and DeKalb counties in Northern Illinois. Alpine Bancorporation is the holding company of Alpine Bank.

Founded in 1908, Alpine Bank offers a variety of financial products and services for consumers, small businesses, agricultural businesses, and commercial companies and provides investment and financial services through Alpine Trust & Investment Group.

Alpine Bank has a total of 15 locations in Rockford, Belvidere, Cherry Valley, Kirkland, Loves Park, Machesney Park, and Roscoe, Illinois. For more information, visit [www.bankalpine.com](http://www.bankalpine.com). Member FDIC.





# CULVER'S OF WINNEBAGO

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2/20 — Buy One, Get One Medium Concrete Mixers!

2/22 — \$2 Regular Cheese Curds

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# First Position Commercial Mortgage Notes

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5% yield for 1 year?

A New Solution For Your Money

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Serving the Illinois and Wisconsin Stateline Area

## Why Partner 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.

## 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

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

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  
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\*Including its predecessor and affiliate entities, and principals.



**Hack's****SATURDAY, FEBRUARY 6th – 10:00 A.M.****Hack's Auction Antique Center – 400 W. Third St., Pecatonica, IL**

Featuring Great Selection Federal, Vict., French Provincial & American Antique Furniture. Rococo Carved Ornate Chairs & Sofas. Ornate Louis XV Vitrine; Renaissance Revival Vict. Marble Top Sideboard & Tables; Cherry Empire Desk & Game Tables; French Style 1879 Bedroom Suite; Hepplewhite Gesso on Wood Mirror; 1860's Quillwork Stool; Bronze Sculptures - Jean Jules Salmson Nat. Am. Indian Bronze; Large Flow Blue Collection – Amoy – Peach Royal – LaBelle – Syrian – Historical etc.; Early Oil Paintings & Artwork; Cranberry Hobnail Hang Lamps; Vict. Cranberry Glassware; 1840s Coverlets; Oriental Rugs; Gold & Silver & Vintage Jewelry; Antique German Dolls & Access.; Primitives; Stoneware & Art Pottery; Many Other Antiques Dating Back to Early 1800's. Household Furnishings & More!

*Please Call for Details or a Private Showing!**Please log-on to Hack's website for Color Photos & Complete Listings!***Hack's Auction & Realty Service, Inc.**

Greg & Swan Hachmeister, Auctioneers [www.hacksauction.com](http://www.hacksauction.com)  
Pecatonica, IL 815-239-1436 I.A.F.L. #444.000128



233331

## Auction Schedule

Saturday, Feb. 6 – Hack's Auction Antique Center – 400 W. Third St., Pecatonica, IL – 10:00 A. M. Featuring a Great Selection of Federal, Victorian, French Provincial and American Antique Furniture, Carved & Ornate Chairs & Sofas, Vitrine & Cabinets, Marble Top Renaissance Sideboard & Tables, Bronze Sculptures, Early Oil Paintings & Artwork, Lighting, Cranberry Hobnail Hanging Lamps, Fine China & Glassware, Flow Blue & Historical China Collection, Textile & 1843 Coverlets, Oriental Rugs, Gold & Silver Jewelry, Silver, Antique German Dolls & Accessories and Many Other Antiques Dating Back To The Early 1800's. Hack's Auction & Realty Service, Inc., Pecatonica, IL, 815-239-1436, [hacksauction.com](http://hacksauction.com)

Saturday, Feb. 13 - Public Auction LeMar/Florence- 9 a.m. 10786 Fowler Rd., Rochelle IL. (Watch for Bearrows Auction Signs at Flagg Rd. and Rt. 251, north edge of Rochelle. Personal property, Collectibles, Antiques. Amish made, light oak furniture, entertainment center, three-section desk, file drawers and shelves. Dvd, Cd player, Yamaha Stereo Receiver, wooden sleds, Noritake dishes, miscellaneous glassware. Bearrows Real Estate & Auction. (815) 739-9150.

Sunday, Feb. 14 -- 10 a.m. Woody's Auction House, 415 E.

Pleasant St., Belvidere, IL. Coins, glassware, furniture, authentic Johnny Cash memorabilia, and much more. For complete listing and more information, log on to AuctionZip.com. Woody's Auction Service, 415 E. Pleasant St., Belvidere, 815-544-0249. Kris Bryan, auctioneer. [www.wooden-it-be-nice.net](http://www.wooden-it-be-nice.net)

Thursday, Feb. 18 - Machinery Auction - 8 a.m. 1414 state Road 23, Dodgeville, Wi. For a complete listing and photos visit [www.hennesseyimplement.com](http://www.hennesseyimplement.com). Customer Appreciation Open House Feb. 29-March 5, at both locations, Dodgeville & Monroe. 2016 Auction Dates. Each sale is held the third Thursday of every even month. Upcoming dates include Feb. 18, April 21, June 16, Aug. 18, Oct. 20 and Dec. 15. Hennessey Implement (608) 935-3326

Saturday, Feb. 20 - Public Auction Stephen Chapman Estate - 10 a.m. 7348 East Il. Rt. 38, Ashton, IL. (From Rochelle go west on Rt. 38, approximately 6.5 miles. Or east of Ashton on Rt. 38, approximately 4 miles). Farm equipment, Tractors, Combine, heads, Grain Truck and Head Carts. Case-IH 7140 AWD, Ford 2000 gas loader tractor with Ford loader. Machinery, Pickup Trailers, Fork Lift and Motor Grader. Bearrows Real Estate & Auction Service. (815) 739-9150.

## Auction Deadline is 3:00 Friday

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## MACHINERY AUCTION

## HENNESSEY IMPLEMENT, INC.

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EACH SALE IS HELD THE THIRD THURSDAY OF EVERY EVEN MONTH 233244

## PUBLIC AUCTION

To settle the Estate of Stephen Chapman, we will sell at Public Auction the following described Farm Equipment and Farm Related Items. This auction will be held on site at **7348 E IL Rt. 38, Ashton IL 61006**. From Rochelle go West on Rt. 38 approx. 6 ½ miles or East of Ashton on Rt. 38 approx. 4 miles to the sale site. Watch for Bearrows Real Estate & Auction signs on Rt. 38 between Ashton & Rochelle. For more information, contact the Auctioneers, or visit our web site at [www.bearrows.com](http://www.bearrows.com) for further information & pictures.

**SATURDAY, FEBRUARY 20th, 2016 - 10:00 AM****Comfort Station****Lunch By: "Cliffs Donuts"**

**AUCTIONEERS NOTE:** This auction will feature a clean line of well-maintained very serviceable farm equipment. Steve took great pride in his maintenance of his equipment, and all is field ready. This auction will have usual hay rack items. Don't miss this one!!! For more information, contact Auctioneer John Bearrows at 815-739-9150 or visit our web site [www.bearrows.com](http://www.bearrows.com) to view color photos. Plan now to attend.

### Tractors, Combine, Heads, Grain Truck and Head Carts

Case-IH 7140 AWD, SN#28607, 18.4x42 rubber w/axle mount duals, 14.9x28 frts., 1000 PTO, frt weights, 3 valves, 3pt, 9200 Hrs; Case-IH 7140 AWD, SN#15955, 18.4x42 rubber w/axle mount duals, 14.9x28 Frts., 1000 PTO, frt weights, 3 valves, 3pt, 9100 Hrs; IH "M" tractor, SN#23209; FORD 2000 gas loader tractor with Ford loader, 11.2x28 rears (like new), Tri Rib frts.; IH 1066 tractor, 18.4x38 rears (70%), 2 valves, dual PTO, SN#37361, this tractor has been rebuilt with complete motor 2 years ago, (very sharp tractor); 1982 IH 1754 grain truck, 16' box, 5 speed trans, single axle; Case-IH 1680 combine, approx. 3900 Hrs, 30.5x32 drives, 14.9x24 rears, SN#116012, new rotor, new unloading auger and rebuild approx. 3 years ago; Monitors, IH 820 platform – 20'; IH 1063 corn head; 2 axle header trailer.

### Machinery

24' IH 496 wheel disk, 7.5" spacing, rear hydraulic hookup for drag; IH 490 wheel disk, 21', w/7.5" spacing; Bradford 895 auger wagon, w/30.5x32 Turf Tread; DMI 32' Tiger Mate field cult. w/ 3 bar coil tine harrow; 1860 5 Shank M&W Earthmaster, auto reset; John Deere 7200, 12 row front fold conservation till planter, liquid fert., insect, min till coulters, Dawn trash whippers; 28' Longfellow 8 bar harrow; 3 pt., 3 shank ripper; 2-J&M gravity wagons on JD gears; Bradford 895 grain cart, 30.5x32 turf tires, roll over tarp; Demco 800 gal. single axle pull sprayer, hyd pump, 60' booms; John Deere 500 grain cart, 18.4x26 tires, side auger; IH 720 5 bottom toggle trip plow; Allis Chalmers 12 row VF cultivator; Servis 7' 3pt. rotary mower; Woods 6' 3pt. rotary mower; Wooden barge box on gear; Flare box w/end gate seeder; Mayrath 8"x27' top drive auger w/elec. motor; Mayrath 6"x62' bottom drive w/electric motor; Mayrath 10"x48' bottom drive auger w/swing away; Stationary holding bin; HAY RELATED EQUIPMENT: New Holland 311 PTO baler; New Holland 855 round baler (good condition); New Holland 855 round baler for parts; IH 1150 grinder mixer; New Idea 3 wheel rubber tire rake; 4-hay racks; Pickup 110 gal transfer tank w/12 volt pump; 550 skid tank on gear w/12 volt pump; Antique oil transfer tanks w/pump (from Ashton Gas Station).

### Pickup, Trailers, Fork Lift & Motor Grader

2001 Dodge Ram 3500 dually, ext. cab, 4x4, auto trans, Cummins diesel, Hydro-Tech Tuner, Aurora Turbo, 5" exhaust, approx. 198000 miles, strong truck.; Allis Chalmers fork lift, LP gas, double mast, hard tires; Older fork lift for parts; Allis Chalmers M100 motor grader, 6 wheel, 6 cyl Allis diesel engine, w/ scarifier, cab, standard trans, shows 5582 Hrs, runs great; 16' tandem axle utility trailer; 2007 "Big Tex" tandem axle 18' goose neck and 4' beaver tail with folding ramps.

**TERMS:** Cash or Check w/ driver's license I.D., VISA, MasterCard, Discover or American Express. Bank letter of credit required for items over \$10,000.00. Electronic clerking system used. No buyer's premium. Announcements made the day of auction take precedence over all prior advertising. Not responsible for accidents or items after sold.

### Stephen "Steve" Chapman Estate

Attorney for the Estate: Attorney Robert T. Chadwick \* 815-562-2156

Fearer, Nye &amp; Chadwick \*420 4th Ave., Rochelle IL 61068

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**Saturday, February 20, 2016**  
10:00 AM – 5:00 PM

**Sunday, February 21, 2016**  
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For details on placing an ad in our Employment Section  
**Call Mary Jane 815-654-4850 ext. 22 or e-mail [mjane@rvpublishing.com](mailto:mjane@rvpublishing.com)**

### Other Employment

The Belvidere Park District is hiring for a full-time Grounds Maintenance position. This position is responsible for administering and performing all aspects of grounds maintenance duties for the Belvidere Park District Parks Department. This is a full-time, year round position. Must be 18 years or older. Two years' experience in grounds and landscape maintenance work. Valid IL Class A Driver's License (within 3 months) and good driving record. Ability to assist with supervision of a diverse team of employees. Ability to work in several environmental extremes, typical with working in the Midwest climate. For more information and to apply for this position, please visit our website at [www.belviderepark.org](http://www.belviderepark.org) by February 28, 2016. EOE



232937

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

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**2003 CHEVY SILVERADO** 2WD, 194,208 miles, grey, \$1,000, Call 262-806-2788.

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

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**2006 MAZDA 3** mint green, 50,000 miles, new brakes, \$4,500 Call 262-767-1815.

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

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232921



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232780