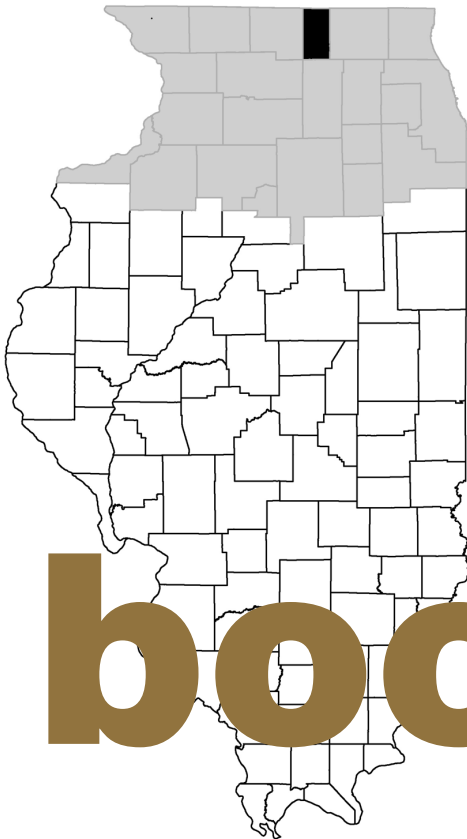


Northern Illinois Market Facts

2 0 0 8

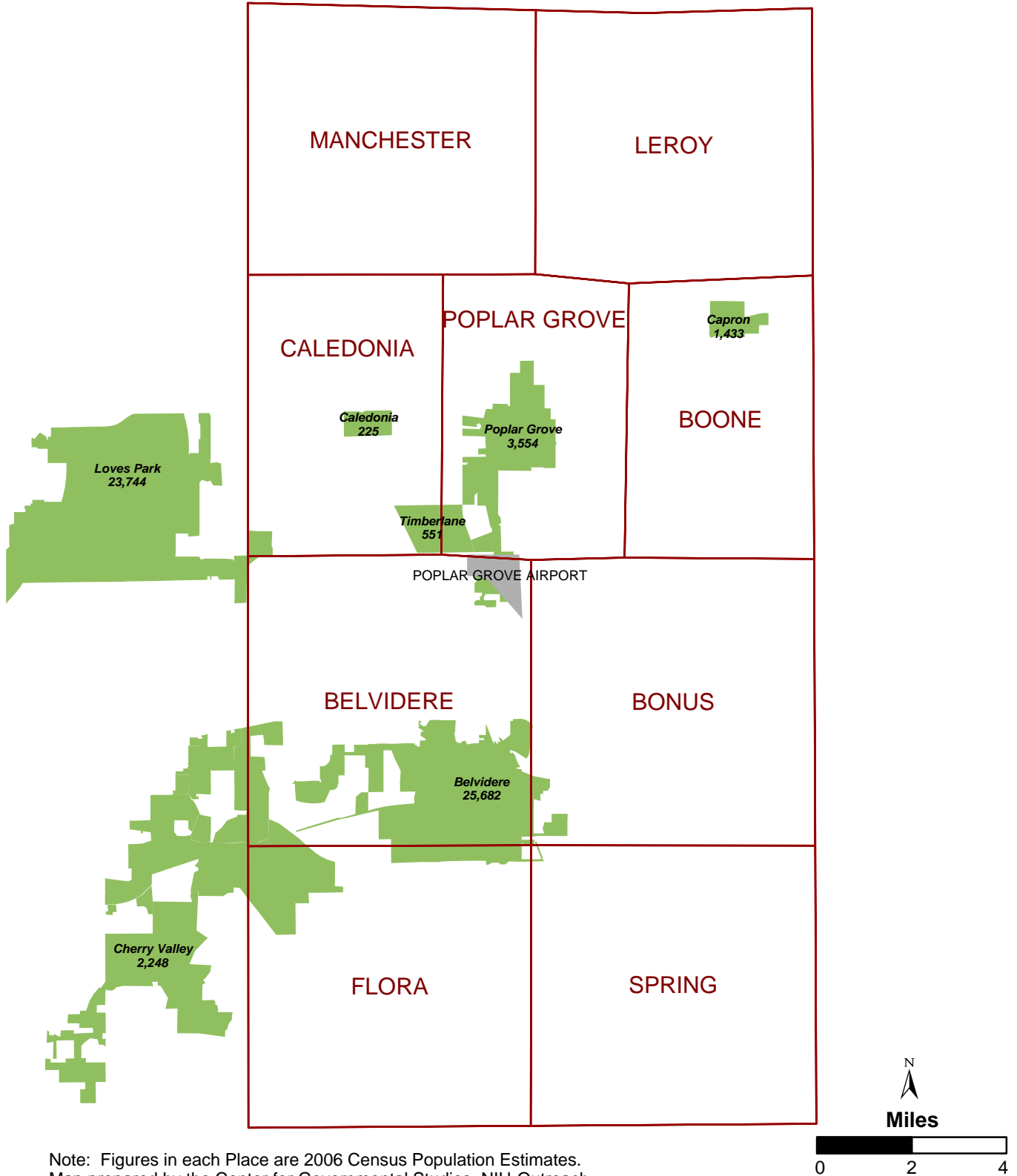
The screenshot shows the Boone County Illinois Web Site homepage. At the top, there is a navigation menu with links for HOME, General News, Administration, Departments, County Board, Calendar, County CODE, Property Info, County Data, GIS Mapping, Employment, Bids / RFP's, Prairie Shield, Townships, Local Links, Maps, and E-Mail. The main content area features a banner with the text "THIS IS TO HONOR ALL MEN AND WOMEN WHO SERVED OUR COUNTRY IN TIMES OF ARMED CONFLICT" flanked by American flag graphics. Below the banner, there is a "Welcome..." section with a navigation tip. A prominent green text box states: "Please click on our Boone County Government Calendar link to see committee and board meeting schedules and cancellations." Further down, there is an "ELECTION 2008" section with a link to "Boone County Election Results" and a note that results are reported by the Boone County Clerk and Recorder. At the bottom, there is a "Belvidere - Boone County GIS Mapping" section and a "Please Note" section regarding Java Script and browser settings.



boone

Boone County

Places, Townships, and Airport



Note: Figures in each Place are 2006 Census Population Estimates.
Map prepared by the Center for Governmental Studies, NIU-Outreach.

BOONE COUNTY

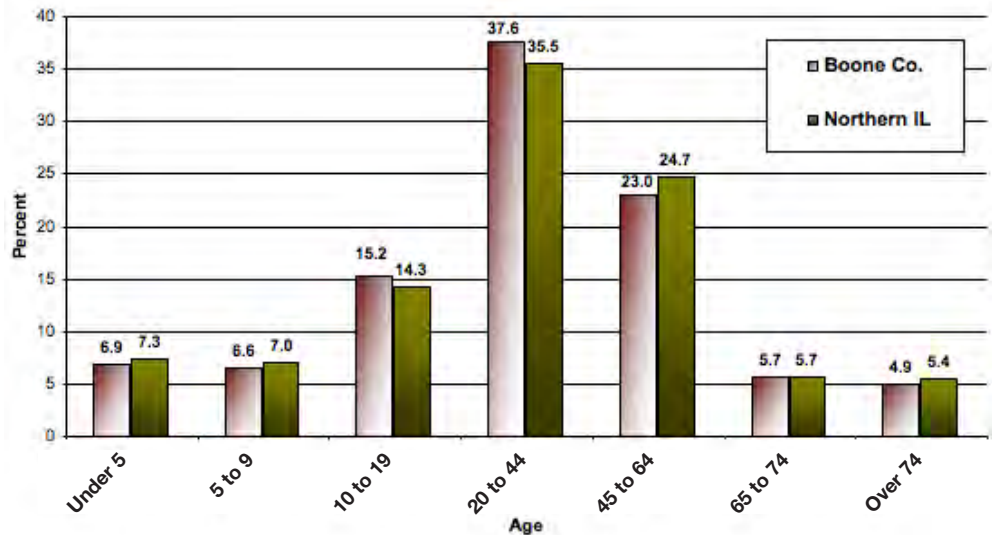
Population Density 2007
188.9 persons
per square mile

Figure 14A Population Trends and Projections

	Total 1990	Total 2000	Total 2007 (est.)	Total 2020 (proj.)
Boone Co. Population	30,806	41,786	53,245	60,043
Percent of N. Illinois	0.4%	0.5%	0.6%	0.6%

Sources: U.S. Census Bureau; Woods & Poole 2007
Note: 1990, and 2000 are actual census counts. Census 2007 estimate = 52,671.
2007 is a Woods & Poole estimate; 2020 is a Woods & Poole projection.

Figure 14B Age Distribution in 2006 by Percent of Population

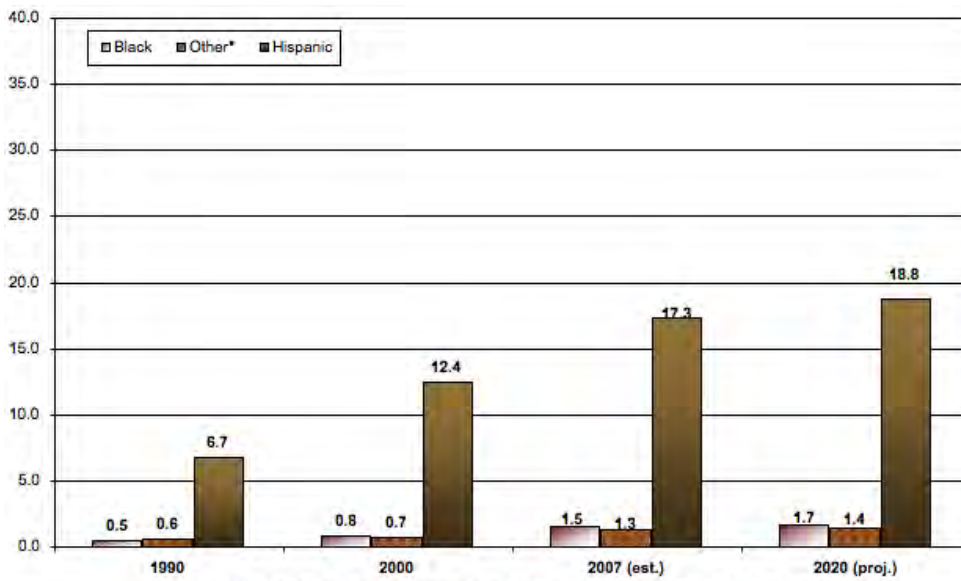


Source: Woods & Poole, 2007
Note: Numbers may not add up to 100% due to computer rounding.

Median Age of
County Population:
34.21

**BOONE
COUNTY**

Figure 14C County Minority Population by Percent



Sources: 1990, 2000 Census; Woods & Poole 2007
 *Other is Asian/Pacific Islander and American Indian and Other.

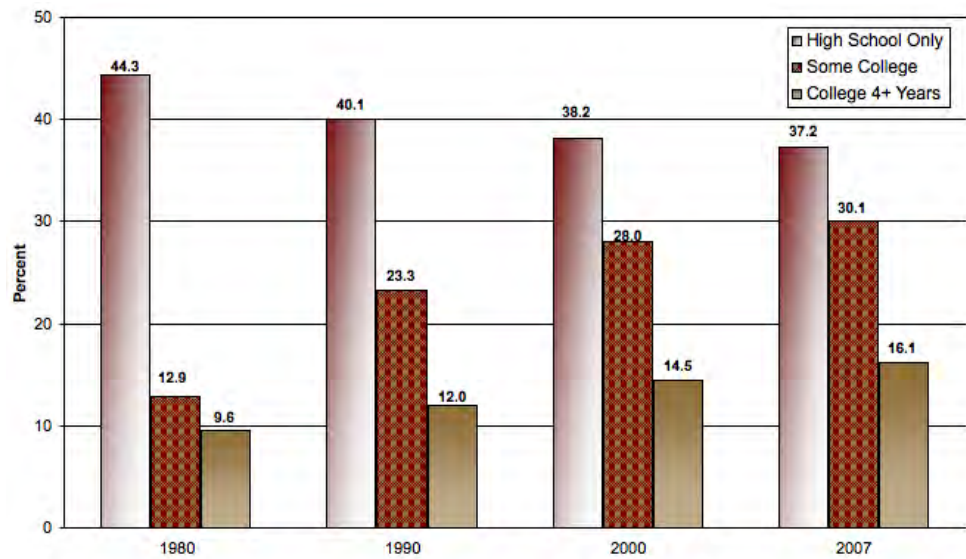
Figure 14D Household Trends and Projections

	1990	2000	2007 (est.)	2020 (proj.)
Number of Households	10,950	14,597	18,997	21,642
Percent of Northern Illinois	0.4%	0.4%	0.5%	0.5%
Boone Co.: Persons per Household	2.78	2.84	2.79	2.76
Northern Illinois: Persons per Household	2.67	2.62	2.57	2.50

Sources: 1990, 2000 Census; Woods & Poole, 2007

BOONE COUNTY

Figure 14E Highest Educational Attainment: Percent of Persons Age 25 and Over



Sources: U.S. Census Bureau; Easy Analytic Software, Inc., 2007
See Figure 3 in the Regional Section for comparisons.

Figure 14F General School Enrollment Information for Boone County

K-12 Districts	2
Elementary Districts	NA
High School Districts	NA
Special Education and Other Cooperative Districts	1
Public School Student Enrollment 2007-2008	10,800
Largest District Enrollment	9,065
Smallest District Enrollment	1,735
<hr/>	
Number of Non-Public Schools*	2
Non-Public School Enrollment 2006-2007	515
<hr/>	
Total 2006 Equalized Assessed Valuation Per Student	\$101,521
Estimated Average Property Tax Rate per \$100 in Assessment Year '06	\$7.10

Sources: IL State Board of Education Fall Housing Reports 2007-08; 2006 PTAX-250; CGS
Note: Data reflect all types of districts and have differing grade levels included.
Special Education/Other Cooperatives are not included in the range of largest to smallest.
*These data reflect only those schools reporting data 2006-2007.

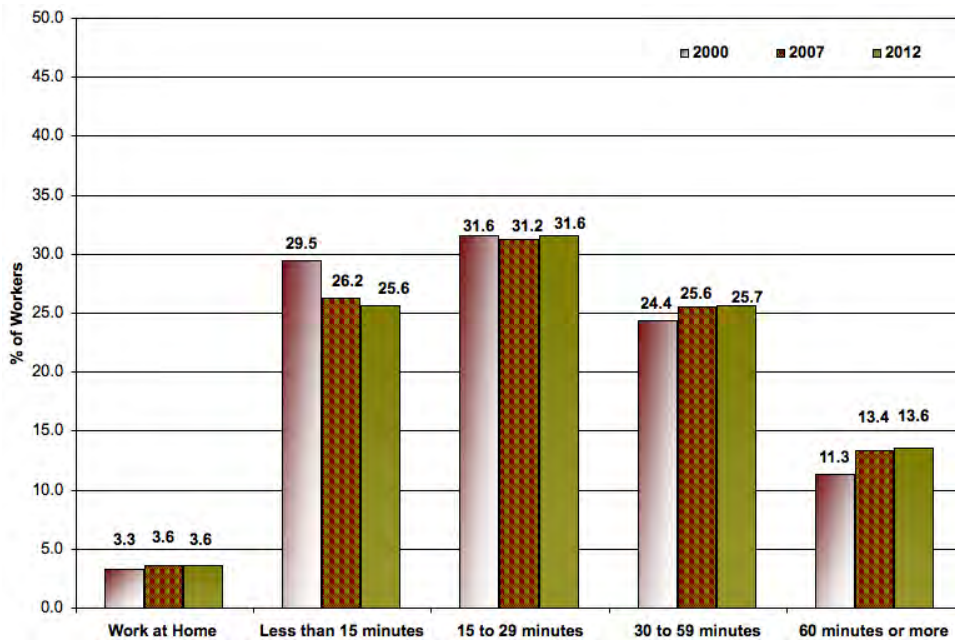
**BOONE
COUNTY**

Figure 14G Labor Force Participation Characteristics

	1990	2000	2007
Total in Civilian Labor Force	16,086	21,076	26,910
% of persons 16 and over	69.2	68.7	68.9
% of persons 65 and over	15.0	12.9	8.2
% of women in labor force	58.8	61.1	61.8
% of labor force that is female	43.6	44.7	44.7
% self-employed	7.2	5.9	5.2
% white collar	42.5	51.1	49.5

Sources: U.S. Census Bureau, 2000; Easy Analytic Software, Inc., 2007;
 Longitudinal Employer - Household Dynamics, 2007
 Note: For residents 16 years old and over by place of residence.

Figure 14H Travel Time to Work, 2000, 2007, 2012



Source: Easy Analytic Software, Inc., 2007

BOONE COUNTY

Note: Columns may not add up to 100.0% due to rounding. In some cases, historical data have been re-estimated.

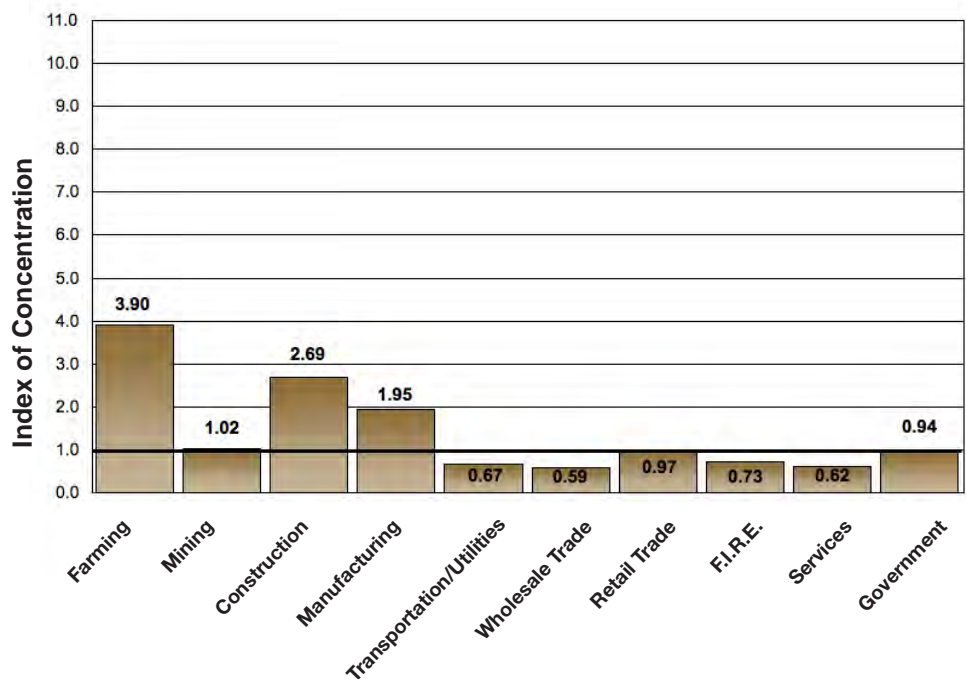
Figure 14I Estimated Distribution of County Employment by Industry (Percent)

	Boone 1990	N IL 1990	Boone 2000	N IL 2000	Boone 2007	N IL 2007
Farming	4.3%	0.6%	4.1%	0.5%	3.6%	0.4%
Ag. Services/Forest & Fishing	1.1	0.6	1.2	0.8	1.0	0.8
Mining	0.1	0.2	0.1	0.1	0.1	0.1
Construction	4.4	4.7	11.2	4.9	13.8	5.1
Manufacturing	48.3	16.2	27.9	13.2	19.8	10.1
Transportation/ Utilities	2.4	5.5	3.0	5.8	3.5	5.2
Wholesale Trade	2.3	6.6	3.2	5.7	3.2	5.3
Retail Trade	11.4	15.5	15.0	14.7	14.4	14.8
F.I.R.E.	3.6	9.6	6.8	9.7	7.7	10.5
Services	14.0	28.7	19.0	33.8	22.8	36.8
Government	8.0	11.8	8.3	10.9	10.2	10.8
Total no. of jobs	16,856	4,863,719	18,926	5,626,109	19,701	5,840,376

Source: Woods & Poole, 2007

Note: Employment measured by "place of work".

Figure 14J Concentration of County Employment by Industry Sectors, 2007

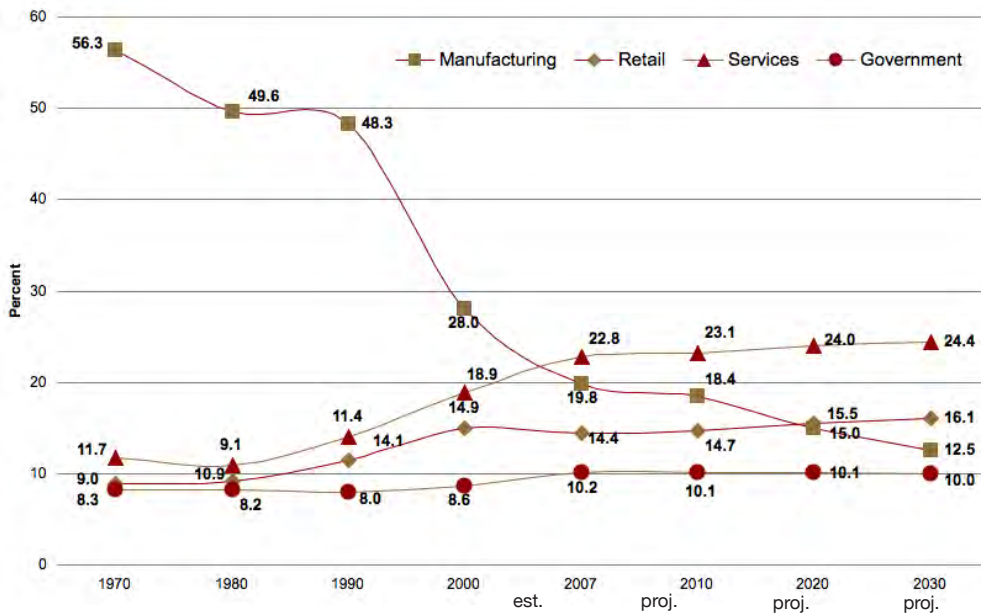


Note: Values greater than 1.0 indicate a local employment concentration greater than the same sector in the Northern Illinois region.

Sources: Woods & Poole 2007; Northern Illinois University

**BOONE
COUNTY**

Figure 14K Historic Distribution of Employment by Industry Sectors (Percent)



Source: Woods & Poole, 2007

Figure 14L Local Economic Vitality

	Manufacturing	County Highest Sales Growth Industry <i>Finance, Insurance, Real Estate</i>	Total Business
Business Startup Rate - 2006	4.00%	9.62%	9.00%
Business Startup Index - '05-07	0.47	1.38	0.86
Business Failure Rate - 2006	8.89%	21.43%	20.97%
Business Retention Index - '05-07	2.3	1.07	1.13
Sales Growth Index	0.14	2.14	0.6

Source: Bizminer.com, 2007

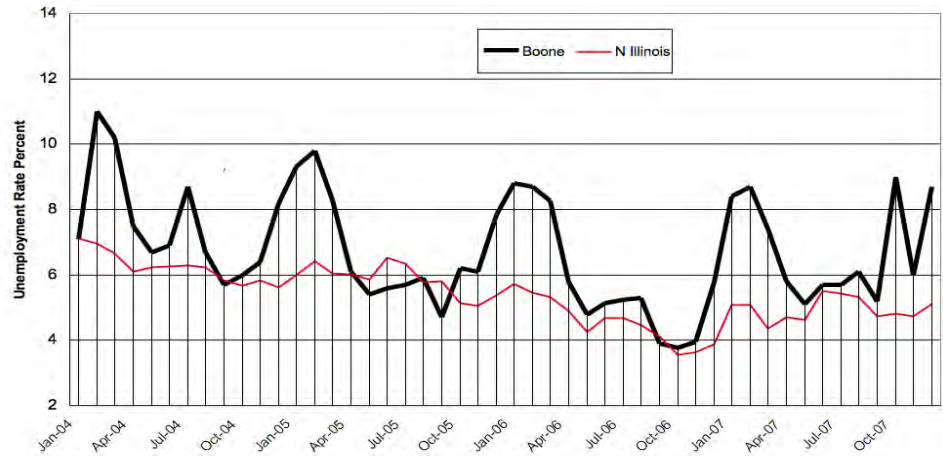
All indices are measured against U.S. Index of 1; higher local indices show more vitality. Startup Activity Rate measures the percentage of firms which began operations over the last year compared to the number of firms doing business in the area for which ages can be identified. The Startup Index is an indicator of an area's ability to generate economic dynamism from new sources. Business Failure Rate measures the number of businesses remaining in operation three years after the initial measurement date and count of local businesses. Areas with high vitality performance - many entrepreneurs, business in-migration, and new branch attraction often have low retention rates; while low growth areas have higher retention rates.

BOONE COUNTY

State Annual Average

- 1998 - 4.5
- 1999 - 4.3
- 2000 - 4.3
- 2001 - 5.4
- 2002 - 6.5
- 2003 - 6.6
- 2004 - 6.1
- 2005 - 5.7
- 2006 - 4.5
- 2007 - 5.0

Figure 14M Unemployment Rates by Month (Percent)



Source: Illinois Department of Employment Security

Figure 14N Employment and Establishments for 2nd Quarter 2007

	Establishments	Employed	Wages (000's)
Total	855	17,282	\$204,084
Private Sector (NAICS)	812	15,501	185,147
GOODS-PRODUCING	214	9,007	143,474
Natural Resources and Mining	10	204	1,799
Construction	142	2,170	28,660
Manufacturing	62	6,633	113,016
SERVICE-PROVIDING	598	6,494	41,672
Trade, Transportation, and Utilities	189	2,999	23,995
Wholesale Trade (42)	45	354	4,646
Retail Trade (44,45)	87	1,542	8,793
Transportation & Warehousing (48,49)	57	1,103	10,556
Utilities (22)	0	0	0
Information	13	126	1,018
Financial Activities	61	299	2,325
Finance & Insurance (52)	33	237	2,032
Real Estate & Rental & Leasing (53)	28	62	293
Professional and Business Services	102	652	4,561
Professional, Scientific & Technical Services (54)	58	165	1,519
Management of Companies & Enterprises (55)	0	0	0
Administrative & Support & Waste Mngmt. (56)	44	487	3,042
Educational and Health Services	57	719	3,857
Educational Services (61)	4	70	351
Health Care & Social Assistance (62)	53	649	3,506
Leisure and Hospitality	73	1,077	2,890
Arts, Entertainment & Recreation (71)	16	206	705
Accommodation & Food Services (72)	57	871	2,186
Other Services	90	605	2,935
Unclassified	13	17	91
State & Local Government	35	1,697	17,956
State Government	0	0	0
Local Government	35	1,697	17,956
Federal Government	8	84	981

Source: 'Illinois At Work', Illinois Department of Employment Security

Includes all employment covered by IL Unemployment Insurance Act

*Data not available due to suppression for privacy

Figure 14O Comparison of Equalized Assessed Valuations by Class of Property, 2004, 2005, 2006 (Thousands of Dollars)*

	Assessment Years			% Change 05-06	2006 Average Tax Rate*
	2004	2005	2006		
Residential	\$635,267	\$725,724	\$835,768	15.2%	\$6.62
Farm	\$79,427	\$81,646	\$86,448	9.6%	\$6.55
Commercial	\$77,675	\$82,077	\$94,197	14.8%	\$6.93
Industrial	\$46,037	\$53,778	\$61,044	13.5%	\$6.98

Source: County Clerks' Offices PTAX 250
*Average tax rate per \$100 of equalized assessed valuation.

Figure 14P Residential Housing Information

	1990	2000	2007
Housing Units	11,477	15,414	20,165
% Vacant Units	4.6%	5.3%	5.3%
Median Housing Value	\$67,900	\$123,600	\$185,487
Median Sale Price of Single Family Homes*	\$70,600	\$111,000	\$170,888
Occupied Rental Units	3,032	3,124	3,679
Median Rent	\$306	\$455	\$735

Sources: 1990, 2000 Census of Population and Housing;
Easy Analytic Software, 2007; Illinois Association of Realtors, 2007
Note: Price is 3rd quarter median sale price.

Figure 14Q Residential Migration Patterns

	1990	2000
Persons 5 yrs and older	28,516	38,686
Residing in same house as 5 yrs ago	58.5%	53.7%
Lived in a different house in the U.S.	41.0%	44.2%
Same State	34.6%	39.2%
Residing in different house, same county	21.4%	18.8%
Residing in a different county	13.2%	20.4%
Different State	6.4%	5.0%
Lived Abroad	0.4%	2.1%
% Foreign Born of Total Population	4.1%	7.5%

Source: 1990, 2000 Census

BOONE COUNTY

Foreign Owned
Agricultural Land

1992 - 5 parcels
722 acres

1997 - 7 parcels
951 acres

2002 - 7 parcels
951 acres

Number of Farms
in Boone County

1982 - 608
1987 - 560
1992 - 500
1997 - 490
2002 - 476

Average Illinois
Price Per Bushel

2005 est. for 2004
Corn \$2.08
Soybeans \$5.76

2006 est. for 2005
Corn \$3.35
Soybeans \$6.40

2008 est. for 2007
Corn \$4.05
Soybeans \$11.00

Figure 14R Land in Farms, 1997 and 2002

	1997	% of Total Land	2002	% of Total Land
Boone Co. (acres)	144,125	79.9	146,940	81.5
Northern Illinois (acres)	5,832,569		5,616,194	

Source: U.S. Department of Agriculture, 2002 Census of Agriculture

Figure 14S Harvested Cropland, Total Market Value of Crops Sold, 1992, 1997 and 2002

	1997	% of Region Total	2002	% of Region Total
Boone Co. Harvested Cropland (acres)	126,516	2.6	130,193	2.7
Northern Illinois Harvested Cropland (acres)	4,936,291		4,851,468	
Boone Co. Market Value of Products Sold (\$1,000)	54,140	2.3	47,840	2.3
Northern Illinois Market Value of Products Sold (\$1,000)	2,311,234		2,089,310	

Source: U.S. Census Bureau, 2002 Census of Agriculture
Note: Region now includes 22 Northern Illinois Counties

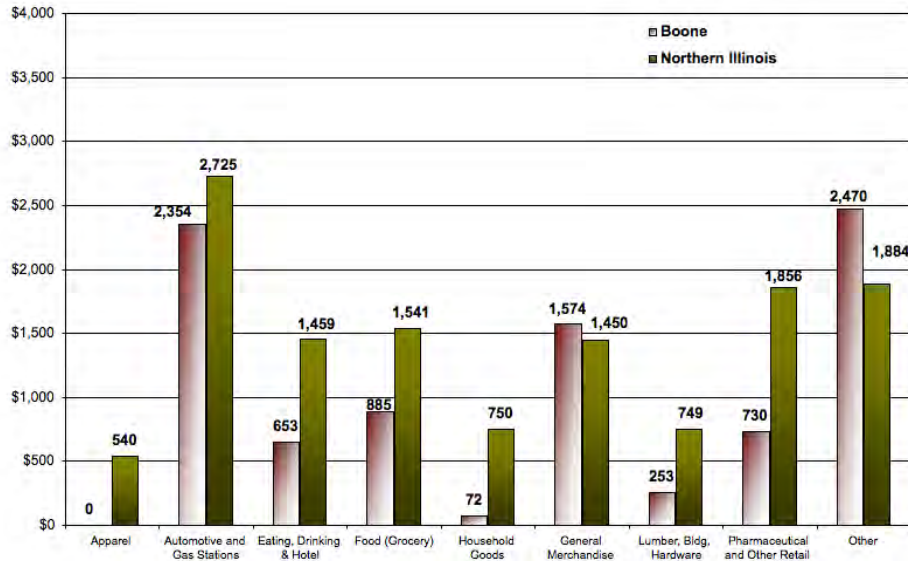
Figure 14T Major Crop Production

	2005	2006	2007
Corn			
Production (bushels)	8,850,800	11,664,400	15,633,800
Yield (bushels/acre)	116	172	182
% of Northern Total	2.3%	2.5%	2.7%
Soybeans			
Production (bushels)	1,498,000	2,386,800	1,483,200
Yield (bushels/acre)	35	51	48
% of Northern Total	2.0%	2.6%	2.3%

Source: Illinois Department of Agriculture, 2008

BOONE COUNTY

Figure 14U Per Capita Retail Sales by Retail Stores in County, 2007 (Dollars)



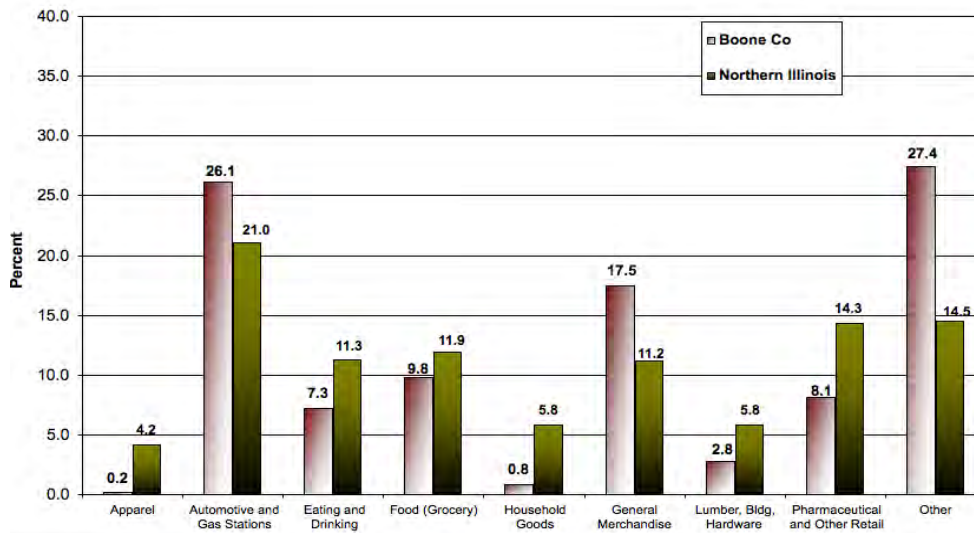
Sources: Illinois Department of Revenue, 2008; 2007 Census Estimates (2008)

Per Capita Retail Sales Totals

Boone County
\$9,006

N Illinois Region
\$12,956

Figure 14V Distribution of Sales by Retail Stores in County, 2007 (Percent)



Source: Illinois Department of Revenue, 2008

**BOONE
COUNTY**

Note: In some cases, historical data have been re-estimated.

Figure 14W Per Capita Income, 1990, 2000, and 2007 (estimated), Current Dollars

	1990	2000	2007 (est.)	Annualized % Change 2000-2007
Boone Co.	\$ 18,596	\$ 27,993	\$ 32,088	2.0%
N. Illinois	\$ 19,226	\$ 29,237	\$ 35,856	3.0%
Illinois	\$ 20,824	\$ 31,185	\$ 39,807	3.1%
		County	State	U.S.
2007 Wealth Index		90.18	107.37	100.00

Source: Woods & Poole, 2007

Figure 14X Household Income

	1990	2000	2007
Households w/Money Income	10,941	14,631	19,095
Less than \$25,000	31.8%	19.9%	16.5%
\$25,000-50,000	42.4%	26.9%	23.1%
\$50,001-100,000	22.0%	40.2%	39.6%
More than \$100,000	3.8%	13.0%	20.7%
Median Household Income	\$35,103	\$52,397	\$61,115

Sources: U.S. Census Bureau; Easy Analytic Software, Inc., 2007

**BOONE
COUNTY**

Figure 14Y County Amenities

Leisure and Recreation

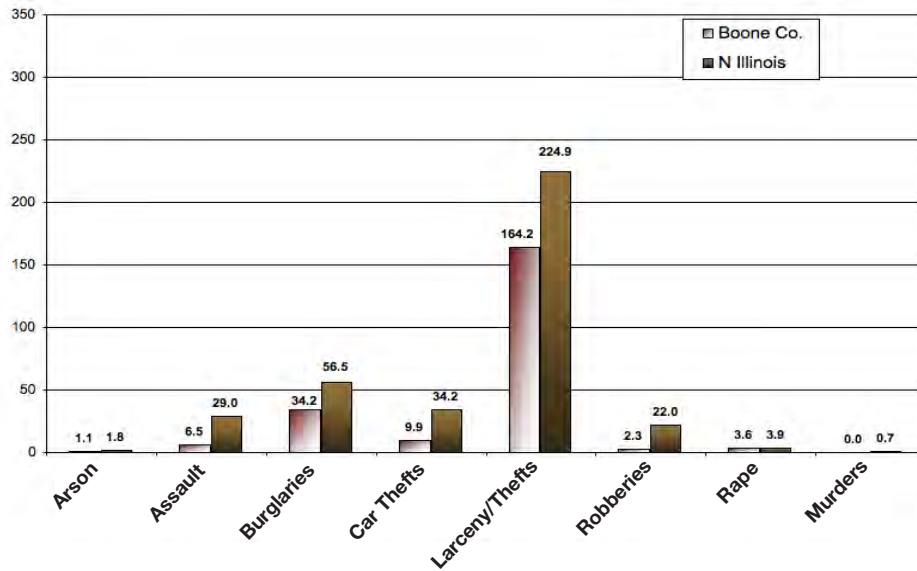
Museums	NA
Forest Preserves/Conservation/Natural Areas	12
Golf Courses	2
State Parks	NA

Agritourism

Wineries	NA
Farmer's Markets	2
Seasonal Farm Attractions	5

Note: All counts are estimates. Data changes as new facilities come on line.

Figure 14Z Criminal Offenses Reported in Boone County, 2007
(Per 10,000 Persons)



Sources: Illinois State Police, 2007; US Census 2006 Population Estimate

Total Reported Index Crimes for 2006: 1,167

Total Reported Index Crimes for 2005: 1,030

Total Reported Index Crimes for 2004: 1,135

Total Reported Index Crimes for 2003: 1,050

**BOONE
COUNTY**

Figure 14AA State Revenue Collections and Expenditures in Boone County

Revenues Collected (millions of dollars)	
State Sales and Use Taxes (2007)	\$27.6
Individual Income Taxes (est. FY 2001)	26.0
State Motor Fuel Tax (est. FY 2001)	6.0
Local Property Tax (2006)	73.1
State Expenditures (millions of dollars)	
Education (2004-2005)	\$19.4
Public Aid (FY 2006)	19.6
State Payroll (2007)	8.7
Number of State Employees (2007)	174

Sources: Illinois Legislative Research Unit, Illinois County Data Book, 2002; State of Illinois Office of the Comptroller, 2006; County Clerk's Office - PTAX 250

Average Daily Miles
Travelled 2007
1,608,148

Change 2006-2007
-2.0%

Figure 14AB Proposed New State Expenditures for Highway Improvements in FY2008*

Boone County	Total	Per Mile
State Roads	\$ 20,000	\$ 319
Local Roads	\$ 0	\$ 0
Total Improvements	\$ 20,000	\$ 29
N IL Total Improvements	\$ 892,761,000	\$ 19,335

Source: Illinois Department of Transportation, Proposed Improvements for Illinois Highways FY 2008
*This is in addition to ongoing projects from previously funded improvement programs. These funds do not include local funds used for highway improvements.

Figure 14AC Banking Resources in the County 2007*

	Boone County	N Illinois	Illinois
Commercial Banks	6	556	629
Offices	14	2,932	4,430
Deposits	\$466,000	\$255,899,000	\$306,649,000
Savings Institutions	1	104	100
Offices	1	413	520
Deposits	\$13,000	\$18,611,000	\$32,113,000
Offices per 10,000 Population	2.9	3.5	3.2
Total Deposits/County Population	\$9,104	\$28,655	\$26,780
Share of N/Illinois Deposits	0.2%	81.0%	—
Deposit to Earnings Ratio	\$682	\$1,164	\$1,087
Deposit to Income Ratio	\$39	\$90	\$86

Sources: FDIC Data Website 2008; US Census Population Estimates 2006
*Data are for federally chartered banks only, dollars are in thousands.
**Non-disclosed data.

**BOONE
COUNTY**

Figure 14AD IRS Tax Returns Filed* by Migrating Boone County Residents 2003-2006

Three Year Total (2003-2006)	Migrating Into County	Migrating Out of County	Net Change
Total Movement	5,682	4,399	1,283
Domestic Migration	5,682	4,399	1,283
Same State	4,769	3,255	1,514
Different State	913	1,144	-231
Foreign Migration	0	0	0
Three Year Average (2003-2006)	Migrating Into County	Migrating Out of County	Net Change
Estimated Median Reported Income	\$52,565	\$41,590	\$10,975
Aggregate Reported Income (\$000)	\$99,730	\$61,045	\$38,684

Source: U.S. Internal Revenue Service, County Migration Flows 2007
 *This count is roughly equivalent to the number of households moving in and out of the county.

Figure 14AE Trade Area Analysis of Retail Sales, 2005

Merchandise Group	Potential Purchases by County Residents	Sales Reported by County Merchants	Surplus or Leakage	Ratio of County Per Capita Sales to State Per Capita Sales
General Merch.	\$768,068	\$813,200	\$45,131	100.6%
Food	\$727,023	\$408,285	-\$318,737	53.3%
Eating & Drinking	\$656,944	\$319,327	-\$337,616	46.2%
Apparel	\$220,739	\$5,957	-\$214,782	2.6%
Home Furnishings	\$348,907	\$43,264	-\$305,644	11.8%
Building Merch.	\$397,775	\$138,318	-\$259,457	33.0%
Auto./Fill. Stations	\$1,383,065	\$1,324,032	-\$59,033	90.9%
Pharmaceuticals	\$848,270	\$420,504	-\$427,766	47.1%
Agriculture	\$788,927	\$888,390	\$99,463	107.0%
Manufacturing	\$164,576	\$367,083	\$202,506	211.9%
Total Sales	\$6,304,294	\$4,728,360	\$1,575,934	71.2%

Sources: Illinois Department of Revenue, 2005, Kind of Business Report; U.S. Census Bureau County Business Patterns.
 Note: Potential Sales is derived from the county population times the state average per capita spending in each category times the ratio of county per capita income to state per capita income.