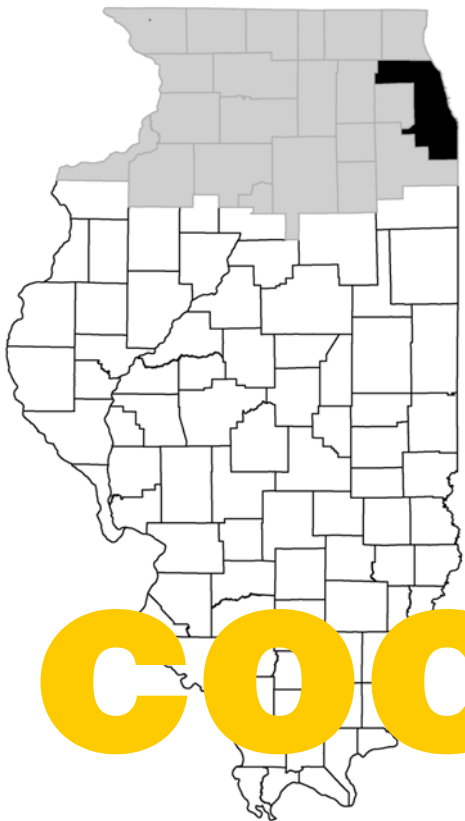


Northern Illinois Market Facts

2 0 0 8



COOK

COOK COUNTY

Population Density 2007
5605.3 persons
per square mile

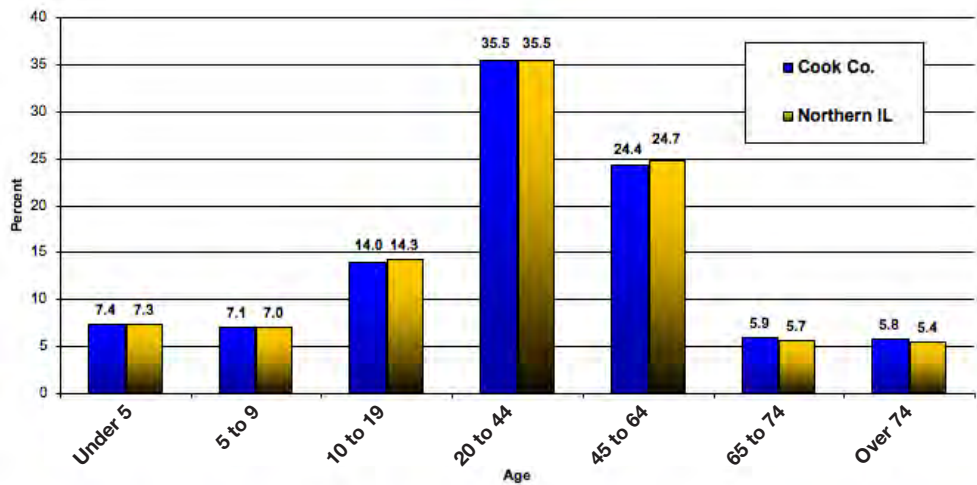
Figure 17A Population Trends and Projections

	Total 1990	Total 2000	Total 2007 (est.)	Total 2020 (proj.)
Cook Co. Population	5,347,774	5,376,741	5,300,964	5,339,351
Percent of N. Illinois	61.7%	58.6%	54.8%	49.8%

Sources: U.S. Census Bureau; Woods & Poole 2007
Note: 1990, and 2000 are actual census counts. Census 2007 estimate = 5,288,655.
2007 is a Woods & Poole estimate; 2020 is a Woods & Poole projection.

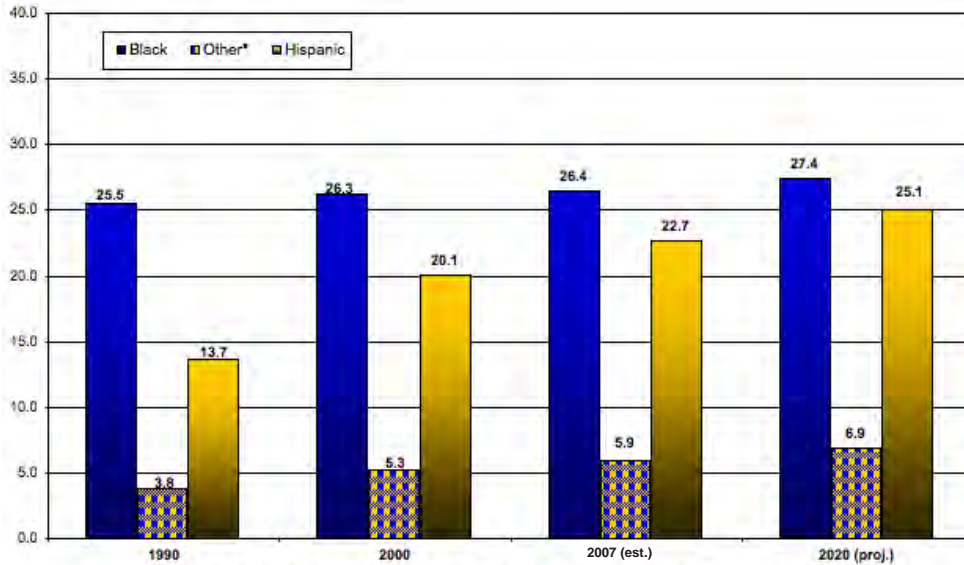
Median Age of
County Population:
35.62

Figure 17B Age Distribution in 2007 by Percent of Population



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

Figure 17C County Minority Population by Percent



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

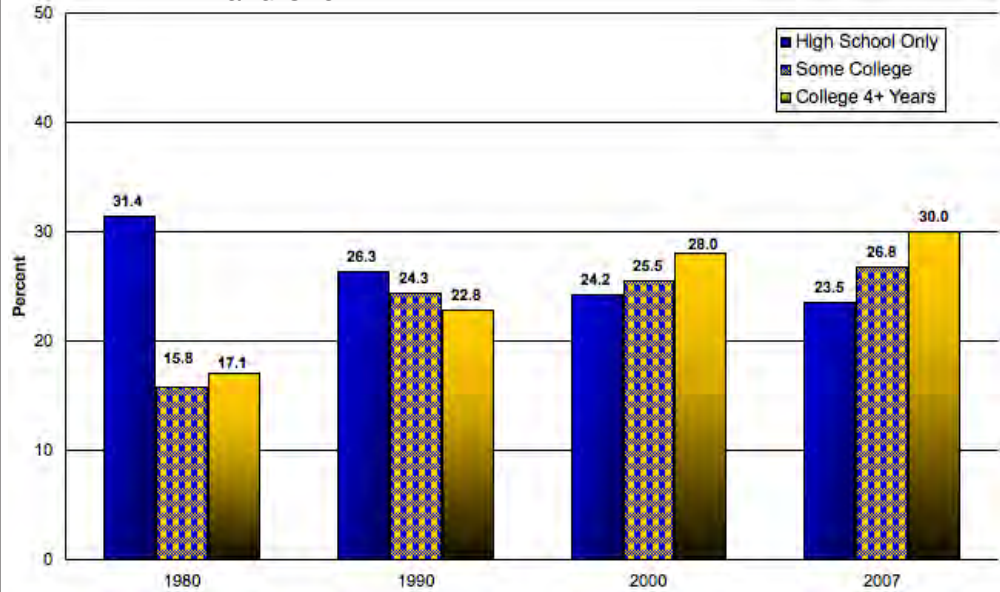
Figure 17D Household Trends and Projections

	1990	2000	2007 (est.)	2020 (proj.)
Number of Households	1,879,488	1,974,181	1,985,334	2,023,725
Percent of Northern Illinois	62.7%	59.3%	55.6%	50.5%
Cook Co.: Persons per Household	2.67	2.68	2.62	2.57
Northern Illinois: Persons per Household	2.67	2.62	2.57	2.50

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

**COOK
COUNTY**

Figure 17E 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 17F General School Enrollment Information for Cook County

K-12 Districts	2
Elementary Districts	115
High School Districts	27
Special Education and Other Cooperative Districts	8
Public School Student Enrollment 2007-2008	911,839
Largest District Enrollment	408,495
Smallest District Enrollment	232
<hr/>	
Number of Non-Public Schools*	447
Non-Public School Enrollment 2006-2007	123,752
<hr/>	
Total 2006 Equalized Assessed Valuation Per Student	NA
Estimated Average Property Tax Rate per \$100 in Assessment Year '06	NA

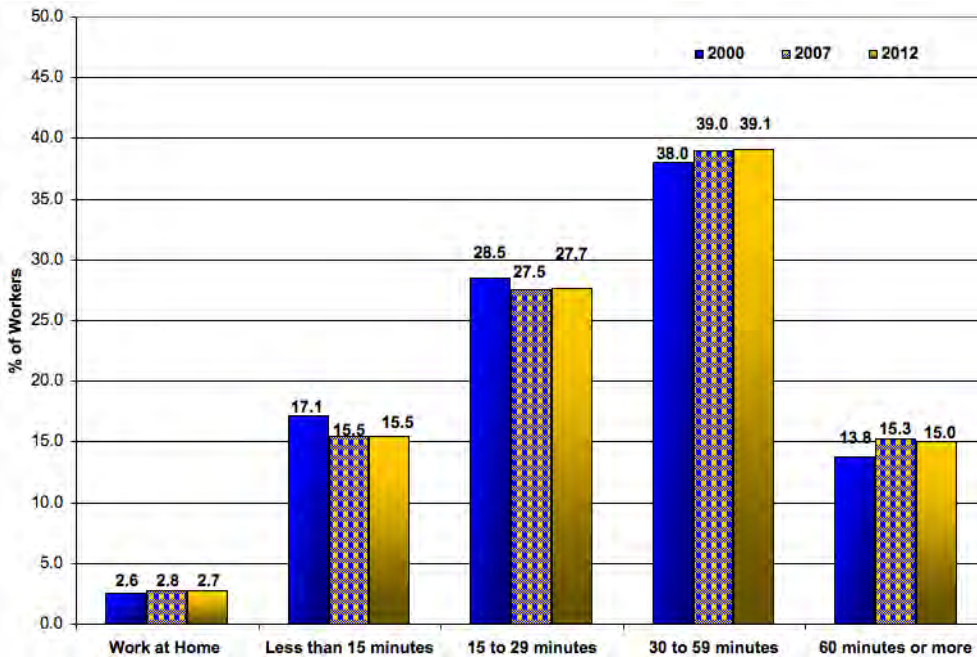
Sources: IL State Board of Education Fall Housing Reports 2007-08; 2006 PTAX-250; CGS
Note: Data reflect all types of districts and have differing grade levels included.
Special Education/Other Cooperatives are not included in the range of largest to smallest.
*These data reflect only those schools reporting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

Figure 17G Labor Force Participation Characteristics

	1990	2000	2007
Total in Civilian Labor Force	2,626,047	2,618,774	2,558,691
% of persons 16 and over	66.3	63.4	63.4
% of persons 65 and over	14.3	13.8	15.3
% of women in labor force	58.1	57.4	57.8
% of labor force that is female	46.3	47.4	47.4
% self-employed	4.4	4.5	3.9
% white collar	62.5	64.5	60.9

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 17H Travel Time to Work, 2000, 2007, 2012



Source: Easy Analytic Software, Inc., 2007

**COOK
COUNTY**

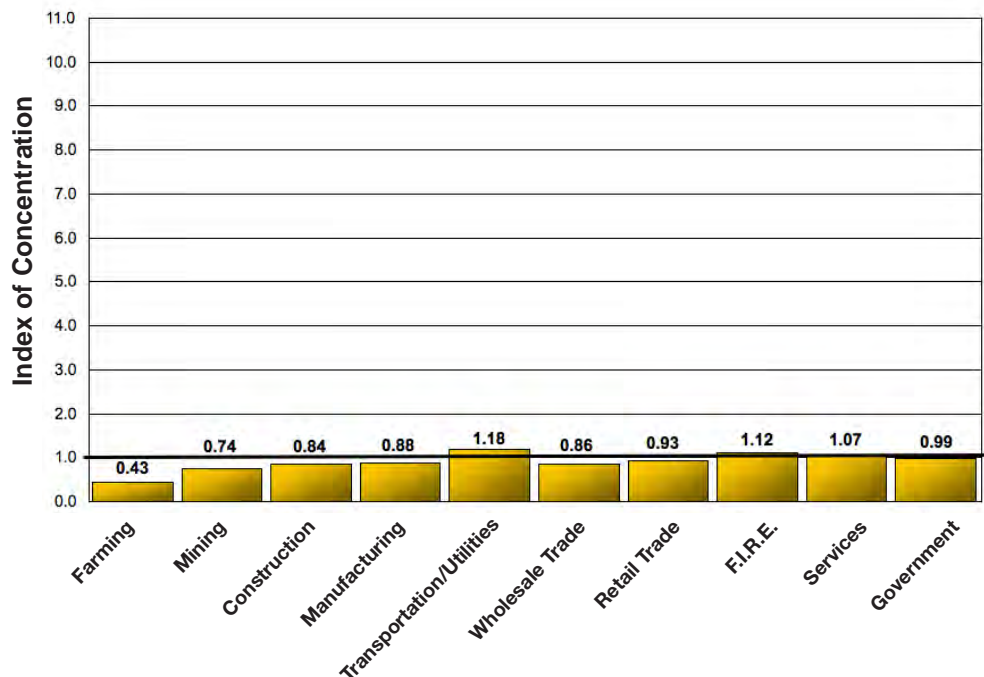
Note: Columns may not add up to 100.0% due to rounding. In some cases, historical data have been re-estimated.

Figure 17I Estimated Distribution of County Employment by Industry (Percent)

	Cook 1990	N IL 1990	Cook 2000	N IL 2000	Cook 2007	N IL 2007
Farming	0.02%	0.6%	0.02%	0.5%	0.02%	0.4%
Ag. Services/Forest & Fishing	0.4	0.6	0.5	0.8	0.5	0.8
Mining	0.1	0.2	0.1	0.1	0.1	0.1
Construction	4.0	4.7	4.1	4.9	4.3	5.1
Manufacturing	15.2	16.2	12.0	13.2	8.9	10.1
Transportation/ Utilities	6.1	5.5	6.7	5.8	6.1	5.2
Wholesale Trade	6.9	6.6	5.2	5.7	4.6	5.3
Retail Trade	14.8	15.5	13.8	14.7	13.8	14.8
F.I.R.E.	10.9	9.6	10.7	9.7	11.7	10.5
Services	30.0	28.7	36.2	33.8	39.2	36.8
Government	11.4	11.8	10.7	10.9	10.7	10.8
Total no. of jobs	3,134,631	4,863,719	3,351,990	5,626,109	3,337,913	5,840,376

Source: Woods & Poole, 2007
NOTE: Employment measured by "place of work".

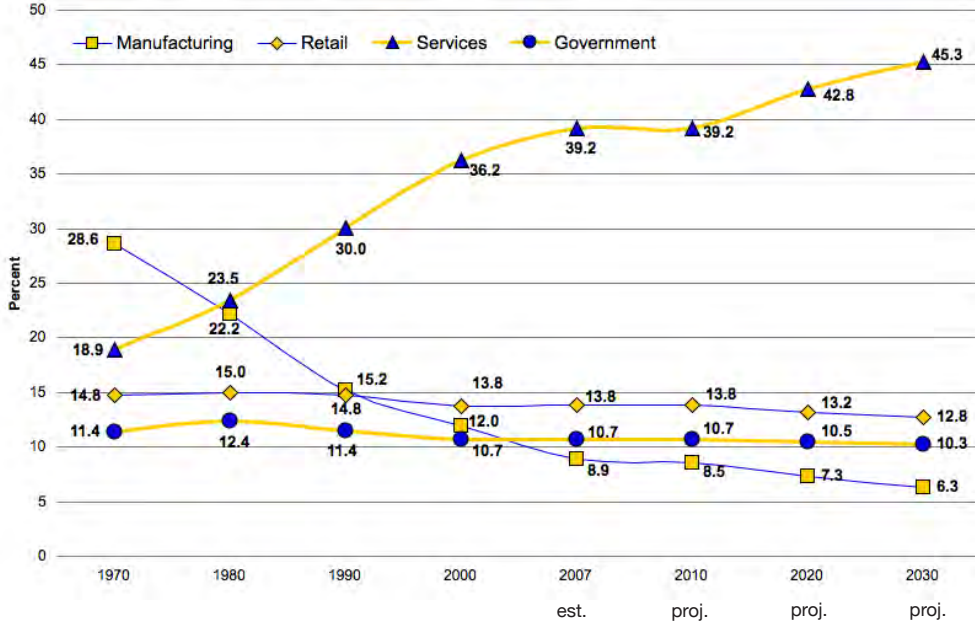
Figure 17J Concentration of County Employment by Industry Sectors, 2007



Sources: Woods & Poole 2007; Northern Illinois University

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

Figure 17K Historic Distribution of Employment by Industry Sectors (Percent)



Source: Woods & Poole, 2007

Figure 17L Local Economic Vitality

	County Highest Sales Manufacturing Growth Industry	Retail Total Business
Business Startup Rate - 2006	6.88%	9.89%
Business Startup Index - '05-07	0.8	1.06
Business Failure Rate - 2006	19.03%	24.81%
Business Retention Index - '05-07	1.07	1.05
Sales Growth Index	0.93	14.25

Source: Bizminer.com, 2007

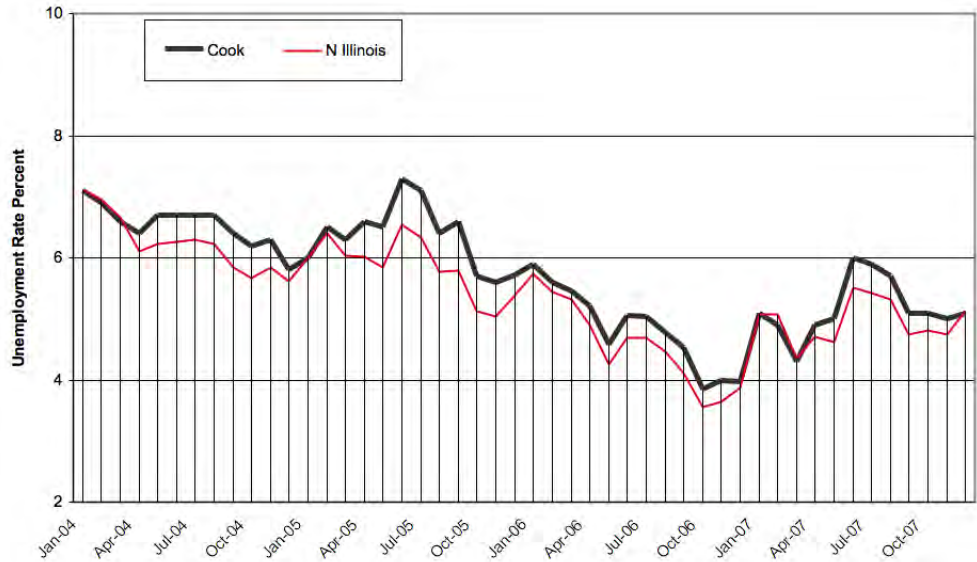
All indices are measured against U.S. Index of 1; higher local indices show more vitality. Startup Activity Rate measures the percentage of firms which began operations over the last year compared to the number of firms doing business in the area for which ages can be identified. The Startup Index is 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.

COOK 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 17M Unemployment Rates by Month (Percent)



Source: Illinois Department of Employment Security

Figure 17N Employment and Establishments for 2nd Quarter 2007

	Establishments	Employed	Wages (000's)
Total	137,613	2,556,949	\$204,084
Private Sector (NAICS)	136,230	2,243,704	28,146,306
GOODS-PRODUCING	19,217	339,377	4,524,588
Natural Resources and Mining	83	1,380	17,165
Construction	12,079	98,707	1,460,258
Manufacturing	7,055	239,290	3,047,165
SERVICE-PROVIDING	117,013	1,904,327	23,621,719
Trade, Transportation, and Utilities	27,622	476,647	4,837,995
Wholesale Trade (42)	8,850	115,131	1,802,237
Retail Trade (44,45)	14,581	241,094	1,578,115
Transportation & Warehousing (48,49)	4,136	116,365	1,369,582
Utilities (22)	55	4,057	88,061
Information	2,536	58,660	1,077,085
Financial Activities	15,787	219,079	4,577,298
Finance & Insurance (52)	9,112	170,521	3,942,781
Real Estate & Rental & Leasing (53)	6,675	48,558	634,517
Professional and Business Services	28,141	441,491	6,990,539
Professional, Scientific & Technical Services (54)	20,843	204,095	4,174,935
Management of Companies & Enterprises (55)	537	47,336	1,348,129
Administrative & Support & Waste Mngmt. (56)	6,761	190,060	1,467,475
Educational and Health Services	13,495	365,555	3,950,935
Educational Services (61)	1,685	69,690	857,288
Health Care & Social Assistance (62)	11,810	295,865	3,093,647
Leisure and Hospitality	11,534	242,250	1,292,240
Arts, Entertainment & Recreation (71)	1,697	38,292	339,780
Accommodation & Food Services (72)	9,837	203,958	952,460
Other Services	13,832	96,857	867,818
Unclassified	4,066	3,788	27,809
State & Local Government	1,093	271,691	3,476,431
State Government	44	21,946	328,036
Local Government	1,049	249,745	3,148,395
Federal Government	290	41,554	714,671

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 17O Comparison of Equalized Assessed Valuations by Class of Property, 2004, 2005, 2006 (Thousands of Dollars)*

	Assessment Years			% Change 04-05	2005 Average Tax Rate*
	2004	2005	2006		
Residential	\$69,102,041	\$77,653,159	NA	12.4%	\$6.98
Farm	\$8,070	\$7,913	NA	-1.9%	8.44
Commercial	\$44,127,744	\$47,856,409	NA	8.4%	6.72
Industrial	\$16,598,200	\$17,731,155	NA	6.8%	7.16

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

Figure 17P Residential Housing Information

	1990	2000	2007
Housing Units	2,021,833	2,096,121	2,092,021
% Vacant Units	7.0%	5.8%	4.9%
Median Housing Value	\$102,100	\$157,700	\$246,340
Median Sale Price of			
Single Family Homes	\$156,150	\$182,800	\$276,000
Occupied Rental Units	836,584	831,504	821,384
Median Rent	\$411	\$582	\$929

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 17Q Residential Migration Patterns

	1990	2000
Persons 5 yrs and older	4,726,830	4,991,310
Residing in same house as 5 yrs ago	56.0%	57.0%
Lived in a different house in the U.S.	40.9%	38.4%
Same State	35.9%	33.4%
Residing in different house, same county	33.5%	30.9%
Residing in a different county	2.4%	2.5%
Different State	5.0%	4.9%
Lived Abroad	3.0%	4.6%
% Foreign Born of Total Population	14.1%	19.8%

Source: 1990, 2000 Census

**COOK
COUNTY**

Foreign Owned
Agricultural Land

2002 - 3 parcels
147 acres

Figure 17R Land in Farms, 1997 and 2002

	1997	% of Total Land	2002	% of Total Land
Cook Co. (acres)	42,174	6.8	23,836	3.8
Northern Illinois (acres)	5,727,982		5,161,194	

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

Figure 17S Harvested Cropland, Total Market Value of Crops Sold, 1992, 1997 and 2002

Number of Farms
in Cook County

1987 - 389
1992 - 256
1997 - 239
2002 - 211

	1997	% of Region Total	2002	% of Region Total
Cook Co. Harvested Cropland (acres)	24,362	0.5	14,969	0.3
Northern Illinois Harvested Cropland (acres)	4,936,291		4,851,468	
Cook Co. Market Value of Products Sold (\$1,000)	21,436	0.9	21,283	1.0
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.

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

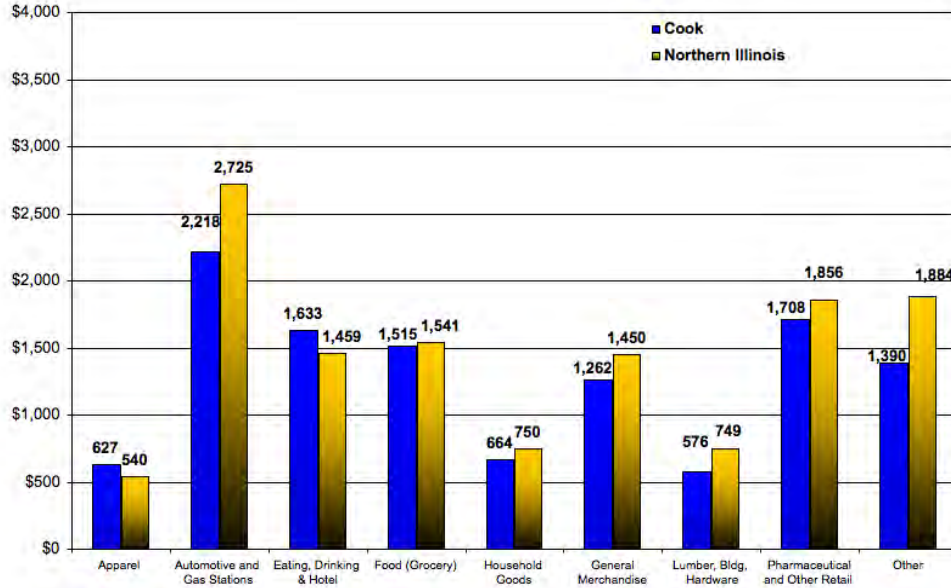
Figure 17T Major Crop Production

	2005	2006	2007
Corn			
Production (bushels)	588,000	588,900	671,300
Yield (bushels/acre)	120	151	137
% of Northern Total	0.2%	0.1%	0.1%
Soybeans			
Production (bushels)	259,600	255,300	271,400
Yield (bushels/acre)	44	37	46
% of Northern Total	0.3%	0.3%	0.4%

Source: Illinois Department of Agriculture, 2008

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COUNTY

Figure 17U Per Capita Retail Sales by Retail Stores in County, 2007 (Dollars)



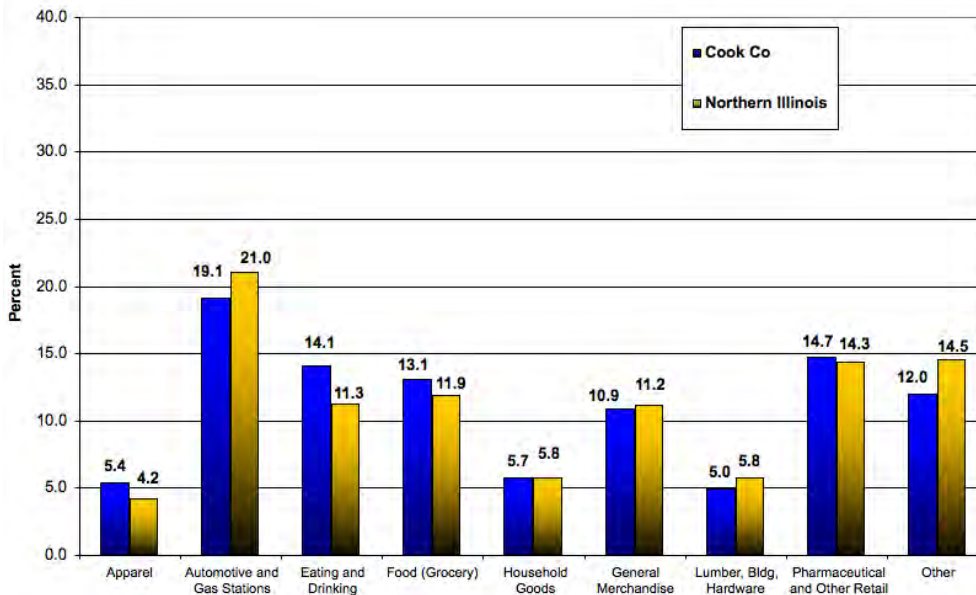
Sources: Illinois Department of Revenue, 2008; 2007 Census Estimates (2008)

Per Capita Retail Sales Totals

Cook County
\$11,594

N Illinois Region
\$12,956

Figure 17V Distribution of Sales by Retail Stores in County, 2007 (Percent)



Source: Illinois Department of Revenue, 2008.

**COOK
COUNTY**

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

Figure 17W Per Capita Income, 1990, 2000, and 2007 (estimated), Current Dollars

	1990	2000	2007 (est.)	Annualized % Change 2000-2007
Cook Co.	\$ 22,206	\$ 33,918	\$ 42,473	3.3%
N. Illinois	\$ 19,226	\$ 29,237	\$ 35,856	3.0%
Illinois	\$ 20,824	\$ 32,185	\$ 39,807	3.1%
		County	State	U.S.
2007 Wealth Index		112.52	107.37	100.00

Source: Woods & Poole, 2007

Figure 17X Household Income

	1990	2000	2007
Households w/Money Income	1,874,783	1,974,181	1,991,257
Less than \$25,000	37.7%	26.1%	22.6%
\$25,000-50,000	33.8%	27.7%	24.7%
\$50,001-100,000	22.9%	31.1%	32.0%
More than \$100,000	5.5%	15.1%	20.6%
Median Household Income	\$32,673	\$45,922	\$53,445

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

**COOK
COUNTY**

Figure 17Y County Amenities

Leisure and Recreation

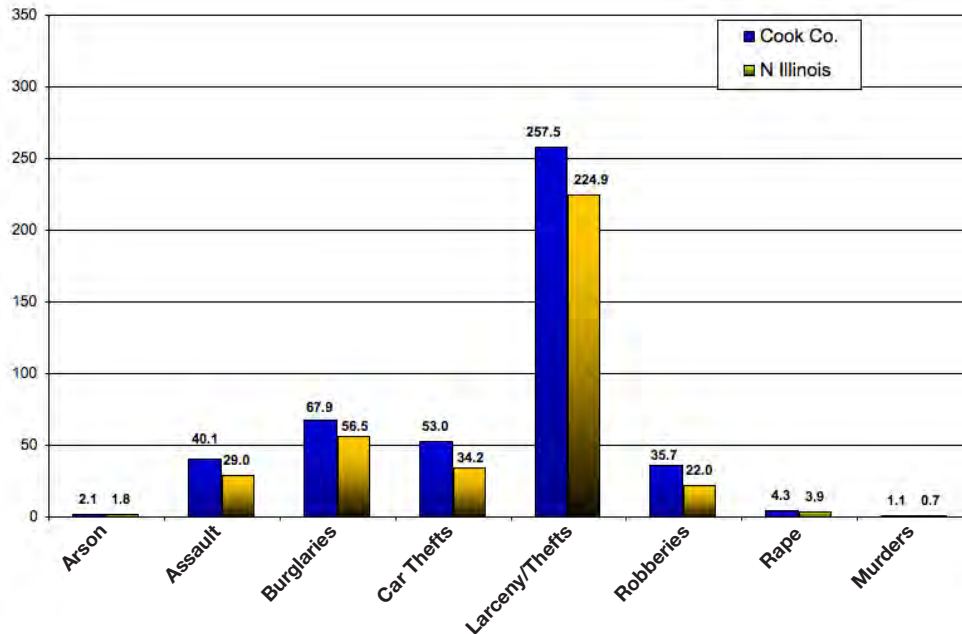
Museums	43
Forest Preserves/Conservation/Natural Areas	
Golf Courses	71
State Parks	1

Agritourism

Wineries	2
Farmer's Markets	55
Seasonal Farm Attractions	3

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

Figure 17Z Criminal Offenses Reported in Cook County, 2007
(Per 10,000 Persons)



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

Total Reported Index Crimes for 2006: 244,116

Total Reported Index Crimes for 2005: 247,606

Total Reported Index Crimes for 2004: 260,572

Total Reported Index Crimes for 2003: 269,522

**COOK
COUNTY**

Figure 17AA State Revenue Collections and Expenditures in Cook County

Revenues Collected (millions of dollars)	
State Sales and Use Taxes (2007)	\$4,531.2
Individual Income Taxes (est. FY 2001)	3,952.2
State Motor Fuel Tax (est. FY 2001)	321.3
Local Property Tax (2006)	7,259.2
State Expenditures (millions of dollars)	
Education (1999-2000)	\$1,938.0
Public Aid (FY 2006)	3,932.7
State Payroll (2006)	921.6
Number of State Employees (2007)	
	17,789

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
89,983,183

Change 2006-2007
0.7%

Figure 17AB Proposed New State Expenditures for Highway Improvements in FY2008*

Cook County	Total	Per Mile
State Roads	\$ 156,728,000	\$ 99,398
Local Roads	\$ 112,452,000	\$ 11,444
Total Improvements	\$ 269,180,000	\$ 23,606
 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 17AC Banking Resources in the County 2007*

	Cook County	N Illinois	Illinois
Commercial Banks	142	556	629
Offices	1,403	2,932	4,430
Deposits	\$173,734,000	\$255,899,000	\$306,649,000
Savings Institutions	39	104	100
Offices	255	413	520
Deposits	\$11,102,000	\$18,611,000	\$32,113,000
Offices per 10,000 Population	3.1	3.5	3.2
Total Deposits/County Population	\$34,950	\$28,655	\$26,780
Share of N/Illinois Deposits	67.3%	81.0%	
Deposit to Earnings Ratio	\$1,162	\$1,164	\$1,087
Deposit to Income Ratio	\$106	\$90	\$86

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

Figure 17AD IRS Tax Returns Filed* by Migrating Cook County Residents 2003-2006

Three Year Total (2003-2006)	Migrating Into County	Migrating Out of County	Net Change
Total Movement	211,039	283,662	-72,623
Domestic Migration	198,732	278,964	-80,232
Same State	78,242	132,618	-54,376
Different State	120,490	146,346	-25,856
Foreign Migration	\$12,307	4,698	7,609
Three Year Average (2003-2006)	Migrating Into County	Migrating Out of County	Net Change
Estimated Median Reported Income	\$44,679	\$54,583	-\$9,905
Aggregate Reported Income (\$000)	\$3,146,292	\$5,161,673	-\$2,015,381

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 17AE Trade Area Analysis of Retail Sales, 2006

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.	\$78,534,601	\$67,622,712	-\$10,911,890	83.2%
Food	\$74,337,735	\$77,245,342	\$2,907,607	100.4%
Eating/Drinking	\$67,172,176	\$82,537,812	\$15,365,637	118.7%
Apparel	\$22,570,425	\$31,437,974	\$8,867,549	134.6%
Home Furnish.	\$35,675,616	\$35,598,686	-\$76,929	96.4%
Building Merch.	\$40,672,289	\$31,503,119	-\$9,169,170	74.8%
Filling Stations	\$141,417,677	\$121,159,480	-\$20,258,196	82.8%
Pharmaceutics	\$86,735,221	\$87,139,214	\$403,993	97.1%
Agriculture	\$80,667,383	\$59,559,977	-\$21,107,406	71.3%
Manufacturing	\$16,827,861	\$14,368,969	-\$2,458,892	82.5%
Total Sales	\$644,610,983	\$608,173,285	-\$36,437,698	91.1%

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.