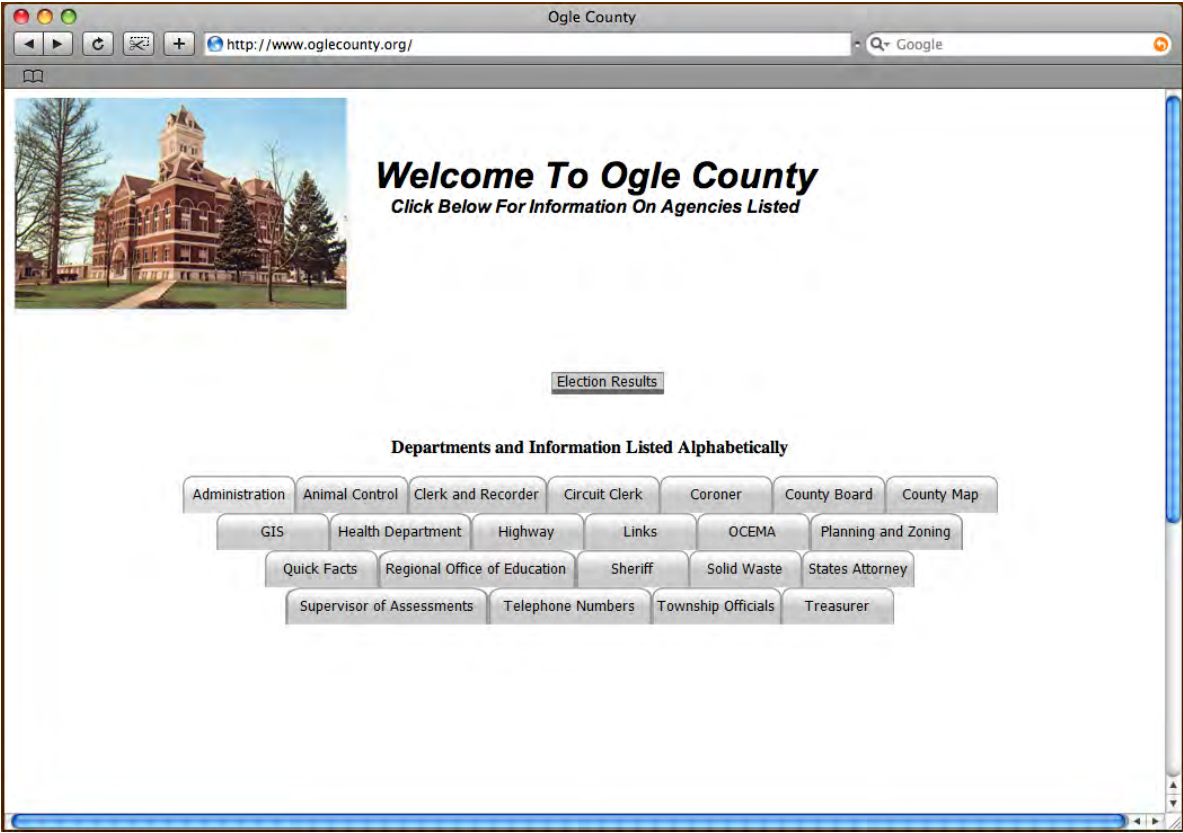


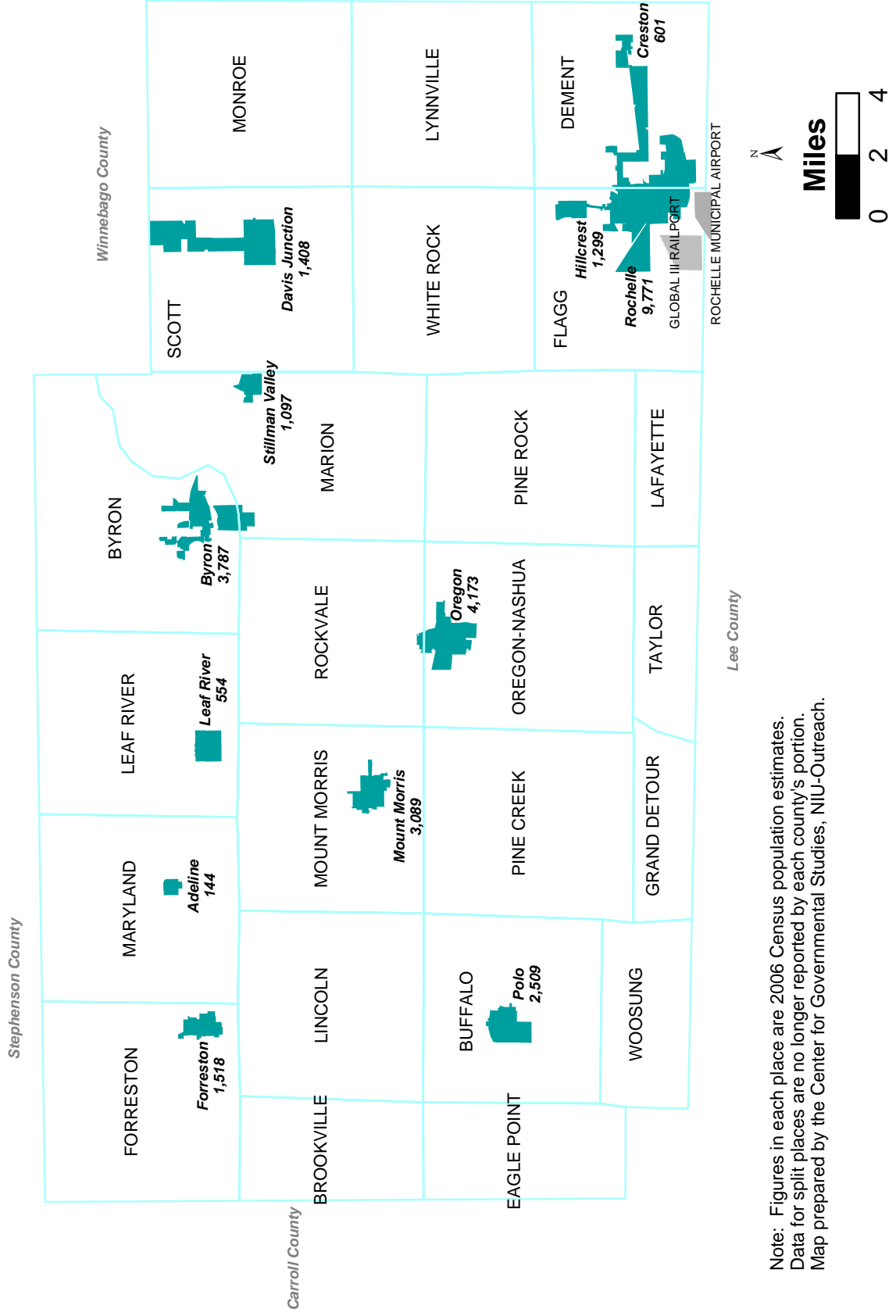
Northern Illinois Market Facts

2 0 0 8



Ogle County

Places, Townships, and Railroad



Note: Figures in each place are 2006 Census population estimates. Data for split places are no longer reported by each county's portion. Map prepared by the Center for Governmental Studies, NIU-Outreach.

OGLE COUNTY

Population Density 2007
72.8 persons
per square mile

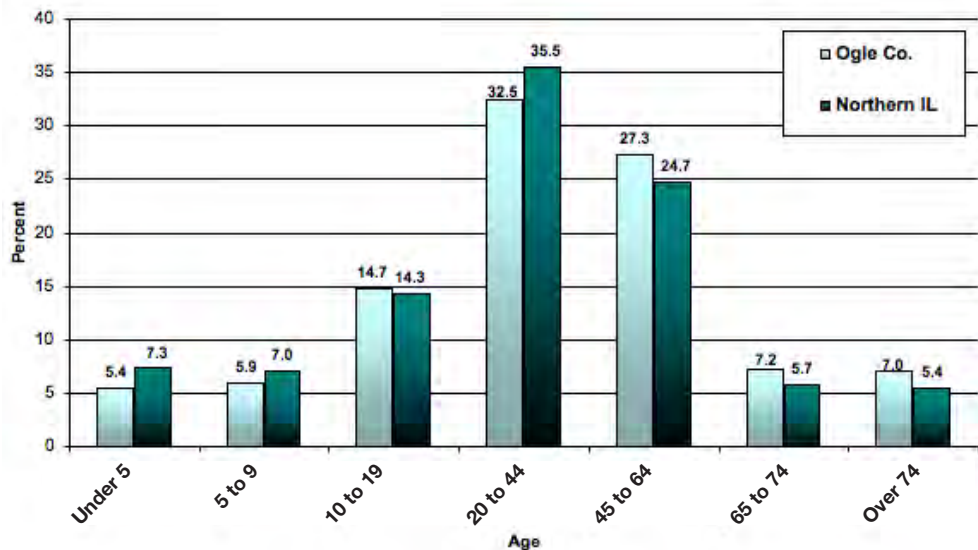
Figure 29A Population Trends and Projections

	Total 1990	Total 2000	Total 2007 (est.)	Total 2020 (proj.)
Ogle Co. Population	45,957	51,032	55,215	58,926
Percent of Northern Illinois	0.6%	0.6%	0.6%	0.6%

Sources: U.S. Census Bureau and Woods & Poole 2007
Note: 1990, and 2000 are actual census counts. Census 2007 estimate = 54,826.
2007 is a Woods & Poole estimate; 2020 is a Woods & Poole projection.

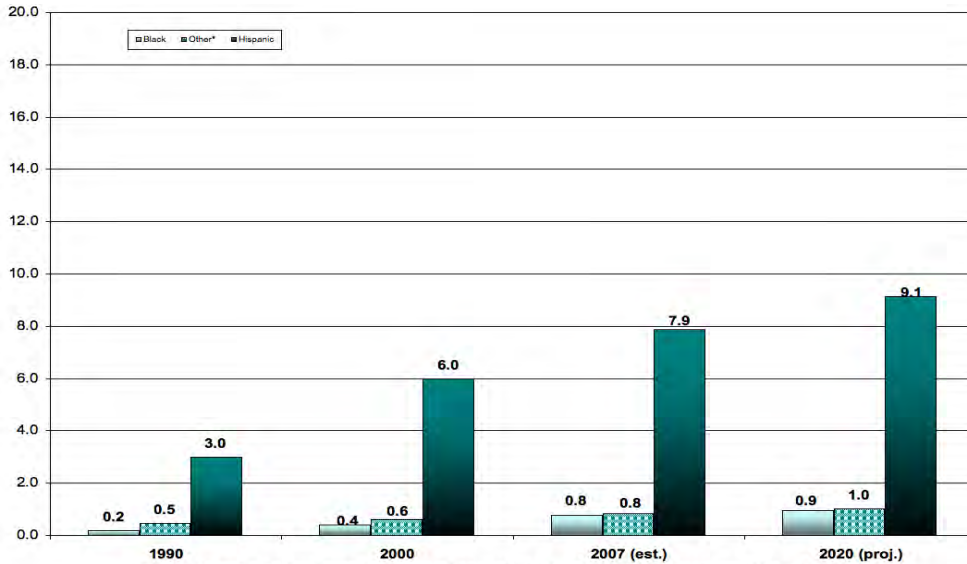
Median Age of
County Population
39.15

Figure 29B 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 29C County Minority Population by Percent



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

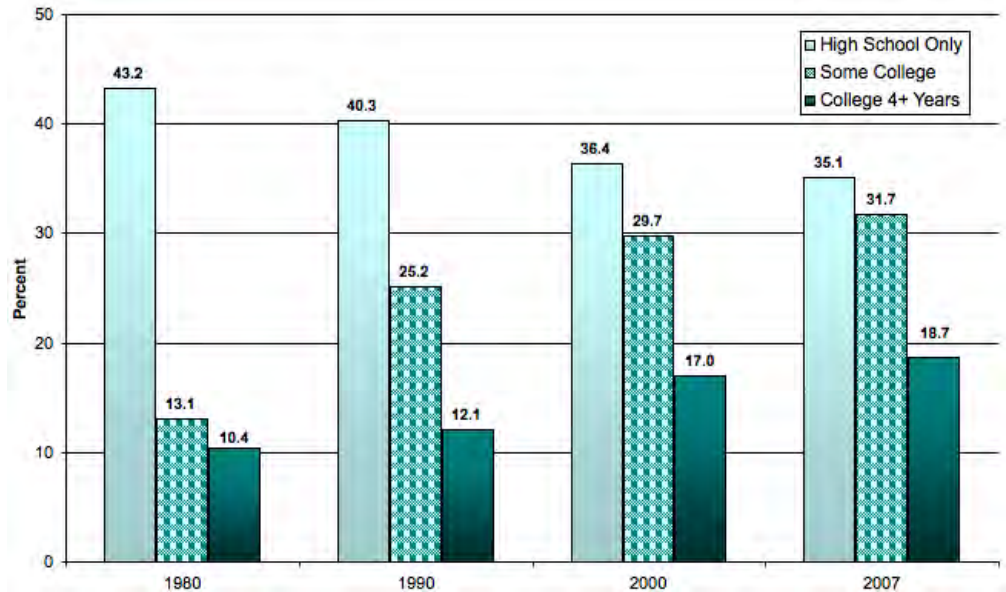
Figure 29D Household Trends and Projections

	1990	2000	2007 (est.)	2020 (proj.)
Number of Households	17,132	19,278	21,397	22,535
Percent of Northern Illinois	0.6%	0.6%	0.6%	0.6%
Ogle Co.: Persons per Household	2.65	2.62	2.55	2.48
Northern Illinois: Persons per Household	2.67	2.62	2.57	2.50

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

**OGLE
COUNTY**

Figure 29E 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 29F General School Enrollment Information for Ogle County

K-12 Districts	5
Elementary Districts	4
High School Districts	1
Special Education and Other Cooperative Districts	NA
Public School Student Enrollment 2007-2008	10,046
Largest District Enrollment	1,958
Smallest District Enrollment	109

Number of Non-Public Schools*	1
Non-Public School Enrollment 2006-2007	197

Total 2006 Equalized Assessed Valuation Per Student	\$122,202
Estimated Average Property Tax Rate per \$100 in Assessment Year '06	\$7.87

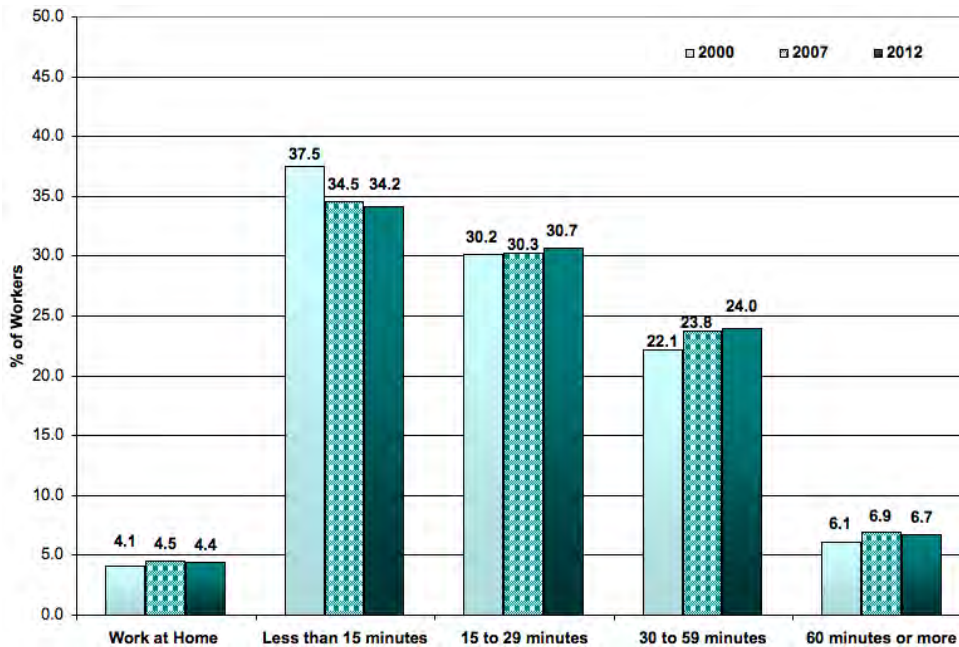
Sources: IL State Board of Education Fall Housing Reports 2007-08; 2006 PTAX-250; CGS
Note: Data reflect all types of districts and have differing grade levels included.
Special Education/Other Cooperatives are not included in the range of largest to smallest.
*These data reflect only those schools reporting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

Figure 29G Labor Force Participation Characteristics

	1990	2000	2007
Total in Civilian Labor Force	23,779	26,013	28,140
% of persons 16 and over	68.7	67.2	67.7
% of persons 65 and over	15.3	13.8	8.5
% of women in labor force	59.2	59.8	60.8
% of labor force that is female	44.5	45.0	45.1
% self-employed	10.5	7.2	6.4
% white collar	44.3	53.4	51.5

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 29H Travel Time to Work, 2000, 2007, 2012



Source: Easy Analytic Software, Inc., 2007

OGLE COUNTY

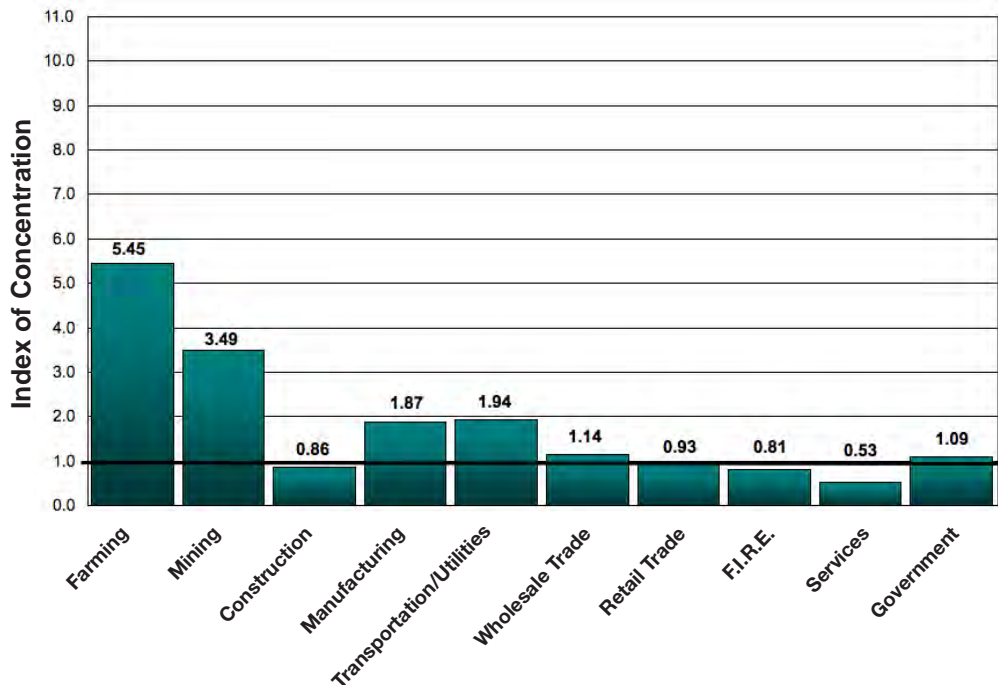
Note: Columns may not add up to 100.0% due to rounding. In some cases, historical data have been re-estimated.

Figure 29I Estimated Distribution of County Employment by Industry (Percent)

	Ogle 1990	N IL 1990	Ogle 2000	N IL 2000	Ogle 2007	N IL 2007
Farming	7.9%	0.6%	5.5%	0.5%	5.2%	0.4%
Ag Services/Forest & Fishing	1.4	0.6	1.7	0.8	1.3	0.8
Mining	0.3	0.2	0.3	0.1	0.3	0.1
Construction	4.8	4.7	3.9	4.9	4.4	5.1
Manufacturing	30.4	16.2	22.6	13.2	19.0	10.1
Transportation/Utilities	3.6	5.5	7.7	5.8	10.1	5.2
Wholesale Trade	4.1	6.6	6.7	5.7	6.1	5.3
Retail Trade	12.1	15.5	13.3	14.7	13.8	14.8
F.I.R.E.	4.5	9.6	6.8	9.7	8.5	10.5
Services	19.7	28.7	20.0	33.8	19.6	36.8
Government	11.3	11.8	11.5	10.9	11.7	10.8
Total no. of jobs	20,665	4,863,719	25,508	5,626,109	25,449	5,840,376

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

Figure 29J Concentration of County Employment by Industry Sectors, 2007

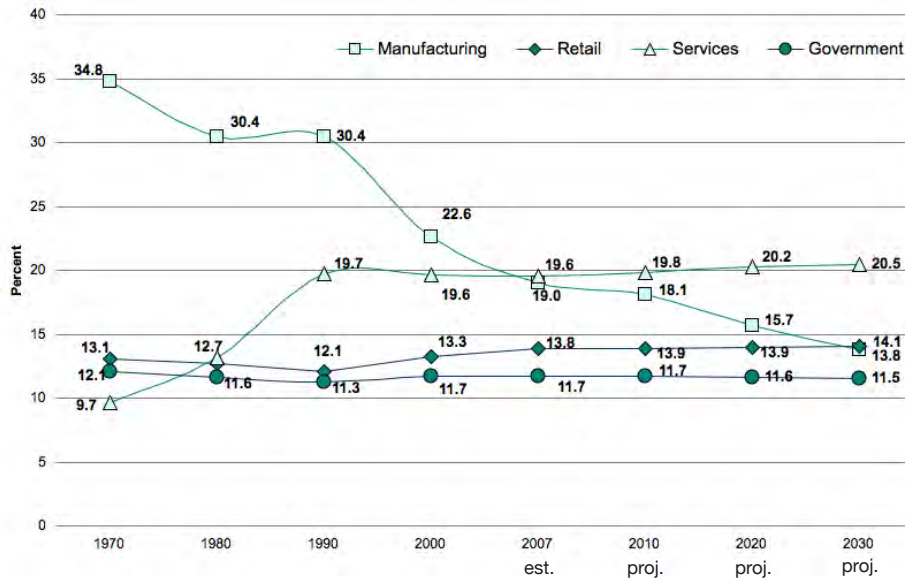


Sources: Woods & Poole 2007; Northern Illinois University

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

OGLE COUNTY

Figure 29K Historic Distribution of Employment by Industry Sectors (Percent)



Source: Woods & Poole, 2007

Figure 29L Local Economic Vitality

	County Highest Sales Manufacturing	Growth Industry	Total Business
Business Startup Rate - 2006	4.17%	4.17%	4.59%
Business Startup Index - '05-07	0.49	0.49	0.44
Business Failure Rate - 2006	18.26%	18.26%	17.16%
Business Retention Index - '05-07	1.12	1.12	1.37
Sales Growth Index	1.5	1.5	0.78

Source: Bizminer.com, 2007

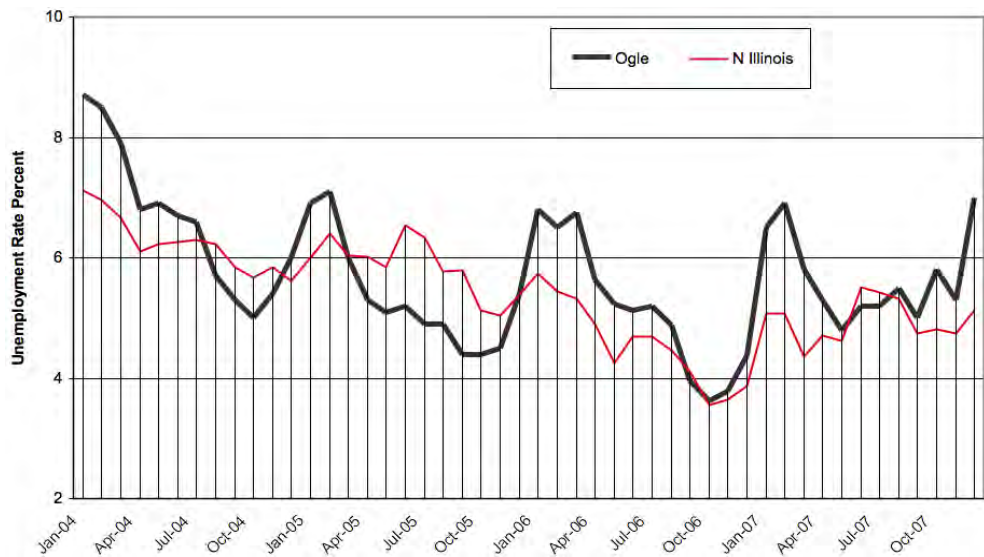
All indices are measured against U.S. Index of 1; higher local indices show more vitality. Startup Activity Rate measures the percentage of firms which began operations over the last year compared to the number of firms doing business in the area for which ages can be identified. The Startup Index is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

OGLE 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

Figure 29M Unemployment Rates by Month (Percent)



Source: Illinois Department of Employment Security

Figure 29N Employment and Establishments for 2nd Quarter 2007

	Establishments	Employed	Wages (000's)
Total	1,117	17,515	\$204,084
Private Sector (NAICS)	1,037	14,666	132,480
GOODS-PRODUCING	246	5,056	50,687
Natural Resources and Mining	28	249	1,711
Construction	150	654	5,987
Manufacturing	68	4,153	42,989
SERVICE-PROVIDING	791	9,610	81,793
Trade, Transportation, and Utilities	267	4,906	51,037
Wholesale Trade (42)	*	*	*
Retail Trade (44,45)	120	2,006	10,157
Transportation & Warehousing (48,49)	88	1,246	12,972
Utilities (22)	*	*	*
Information	15	198	2,109
Financial Activities	81	752	9,874
Finance & Insurance (52)	54	667	9,509
Real Estate & Rental & Leasing (53)	27	85	365
Professional and Business Services	134	825	6,282
Professional, Scientific & Technical Services (54)	75	252	2,311
Management of Companies & Enterprises (55)	*	*	*
Administrative & Support & Waste Mngmt. (56)	*	*	*
Educational and Health Services	73	1,303	7,875
Educational Services (61)	5	10	50
Health Care & Social Assistance (62)	68	1,293	7,825
Leisure and Hospitality	119	1,242	2,667
Arts, Entertainment & Recreation (71)	22	152	365
Accommodation & Food Services (72)	97	1,090	2,302
Other Services	97	378	1,905
Unclassified	5	6	43
State & Local Government	57	2,703	20,637
State Government	0	0	0
Local Government	57	2,703	20,637
Federal Government	23	146	1,650

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 29O 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	\$525,394	\$564,035	\$611,617	8.4%	\$7.83
Farm	\$152,120	\$149,535	\$150,338	0.5%	\$7.63
Commercial	\$74,926	\$78,001	\$84,974	8.9%	\$8.29
Industrial	\$517,244	\$425,242	\$494,256	16.2%	\$6.58

Source: County Clerks' Offices PTAX 250

*Average tax rate per \$100 of equalized assessed valuation.

Figure 29P Residential Housing Information

	1990	2000	2007
Housing Units	18,052	20,420	22,386
% Vacant Units	5.1%	5.6%	4.9%
Median Housing Value	\$57,200	\$102,700	\$174,400
Median Sale Price of			
Single Family Homes	\$68,900	\$104,550	\$149,000
Occupied Rental Units	4,930	4,909	5,033
Median Rent	\$252	\$401	\$611

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 29Q Residential Migration Patterns

	1990	2000
Persons 5 yrs and older	42,615	47,846
Residing in same house as 5 yrs ago	58.1%	58.6%
Lived in a different house in the U.S.	41.4%	39.9%
Same State	36.3%	35.5%
Residing in different house, same county	22.6%	20.7%
Residing in a different county	13.7%	14.8%
Different State	5.1%	4.4%
Lived Abroad	0.4%	1.5%
% Foreign Born of Total Population	1.9%	4.3%

Source: 1990, 2000 Census

OGLE COUNTY

Foreign Owned
Agricultural Land

1992 - 19 parcels
5,707 acres

1996 - 22 parcels
6,324 acres

2002 - 24 parcels
6,911 acres

Number of Farms in
Ogle County

1982 - 1,406
1987 - 1,312
1992 - 1,141
1997 - 1,099
2002 - 1,129

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 29R Land in Farms, 1997 and 2002

	1997	% of Total Land	2002	% of Total Land
Ogle Co. (acres)	389,195	79.3	372,285	75.9
Northern Illinois (acres)	5,832,569		5,616,194	

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

Figure 29S Harvested Cropland, Total Market Value of Crops Sold, 1997 and 2002

	1997	% of Region Total	2002	% of Region Total
Ogle Co. Harvested Cropland (acres)	325,364	6.6	310,544	6.4
Northern Illinois Harvested Cropland (acres)	4,936,291		4,851,468	
Ogle Co. Market Value of Products Sold (\$1,000)	152,867	6.6	131,454	6.3
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 29T Major Crop Production

	2005	2006	2007
Corn			
Production (bushels)	29,996,200	35,889,500	45,360,000
Yield (bushels/acre)	139	179	189
% of Northern Total	7.7%	7.7%	7.8%
Soybeans			
Production (bushels)	4,434,400	5,481,000	3,185,000
Yield (bushels/acre)	46	54	50
% of Northern Total	5.9%	6.1%	5.0%

Source: Illinois Department of Agriculture, 2008

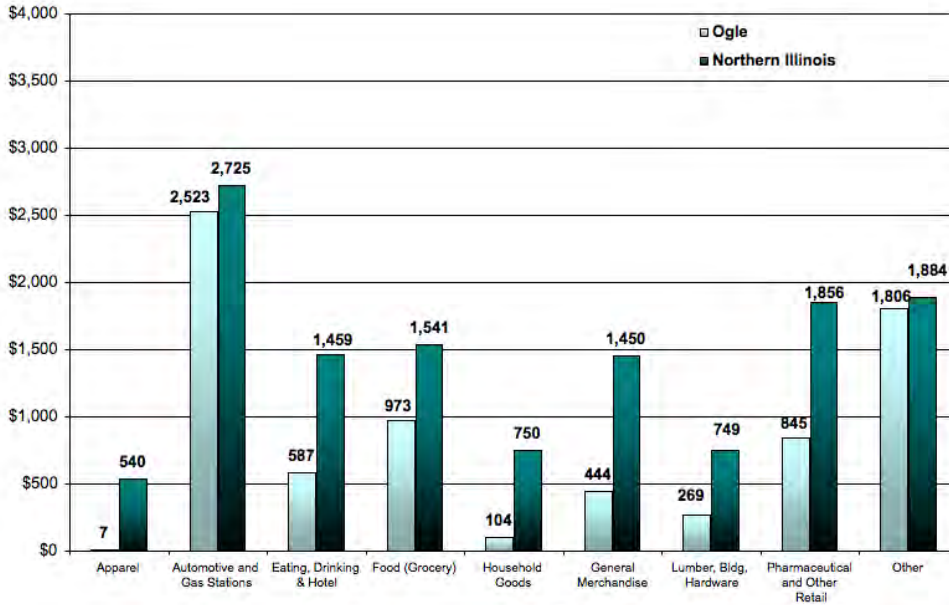
OGLE COUNTY

Per Capita Retail Sales Totals

Ogle County
\$7,557

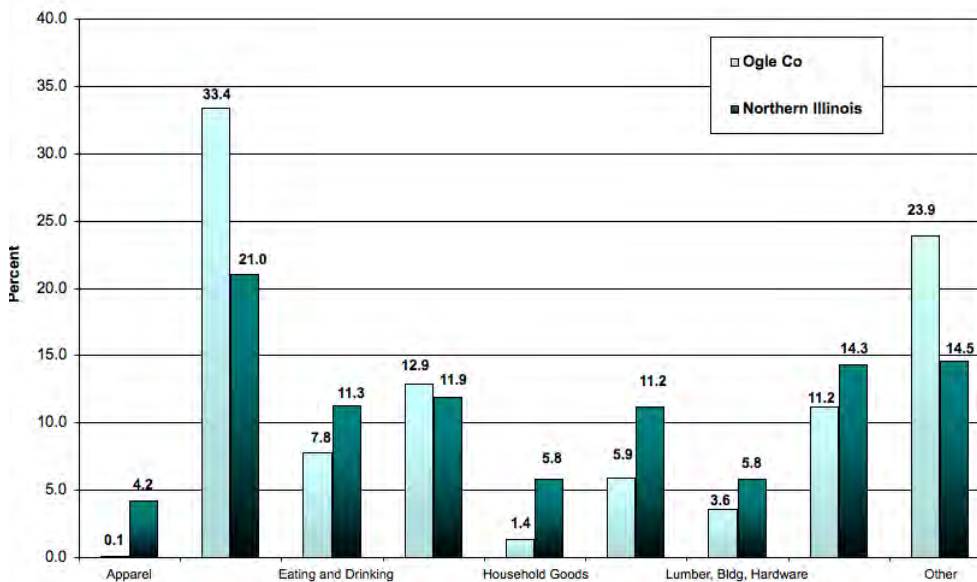
N Illinois Region
\$12,956

Figure 29U Per Capita Retail Sales by Retail Stores in County, 2007 (Dollars)



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

Figure 29V Distribution of Sales by Retail Stores in County, 2007 (Percent)



Source: Illinois Department of Revenue, 2008

**OGLE
COUNTY**

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

Figure 29W Per Capita Income, 1990, 2000, and 2007 (estimated), Current Dollars

	1990	2000	2007 (est.)	Annualized % Change 2000-2007
Ogle Co.	\$16,744	\$ 25,980	\$ 31,792	2.9%
Northern IL	\$19,226	\$ 29,237	\$ 35,856	3.0%
Illinois	\$20,824	\$ 32,185	\$ 39,807	3.1%
		County	State	U.S.
2007 Wealth Index		88.80	107.37	100.00

Source: Woods & Poole, 2007

Figure 29X Household Income

	1990	2000	2007
Households w/Money Income	17,123	19,229	21,292
Less than \$25,000	37.8%	23.2%	19.1%
\$25,000-50,000	42.3%	32.1%	27.2%
\$50,001-100,000	18.6%	34.7%	37.0%
More than \$100,000	1.3%	10.0%	16.8%
Median Household Income	\$30,958	\$45,448	\$54,219

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

**OGLE
COUNTY**

Figure 29Y County Amenities

Leisure and Recreation

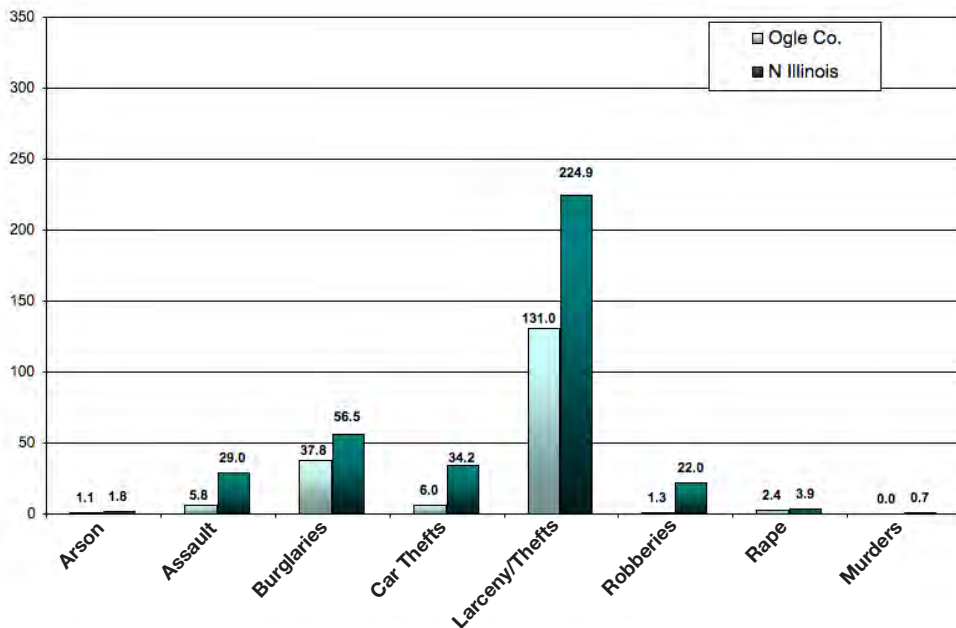
Museums	8
Forest Preserves/Conservation/Natural Areas	5
Golf Courses	3
State Parks	3

Agritourism

Wineries	NA
Farmer's Markets	4
Seasonal Farm Attractions	NA

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

Figure 29Z Criminal Offenses Reported in Lee County, 2007
(Per 10,000 Persons)



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

Total Reported Index Crimes for 2006: 1,016

Total Reported Index Crimes for 2005: 1112

Total Reported Index Crimes for 2004: 942

Total Reported Index Crimes for 2003: 991

**OGLE
COUNTY**

Figure 29AA State Revenue Collections and Expenditures in Ogle County

Revenues Collected (millions of dollars)	
State Sales and Use Taxes (2007)	\$23.0
Individual Income Taxes (est. FY 2001)	28.4
State Motor Fuel Tax (est. FY 2001)	8.2
Local Property Tax (2006)	100.1
State Expenditures (millions of dollars)	
Education (1999-2000)	\$26.4
Public Aid (FY 2006)	35.4
State Payroll (2007)	14.9
Number of State Employees (2007)	300

Sources: Illinois Legislative Research Unit, Illinois County Data Book, 2002; State of Illinois Office of the Comptroller, 2007; County Clerk's Office - PTAX 250

Average Daily Miles
Travelled 2007
1,895,732

Change 2006-2007
-1.1%

Figure 29AB Proposed New State Expenditures for Highway Improvements in FY2008*

Ogle County	Total	Per Mile
State Roads	\$ 6,230,000	\$ 31,275
Local Roads	\$ 1,057,500	\$ 746
Total Improvements	\$ 7,287,500	\$ 4,506
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 29AC Banking Resources in the County 2007*

	Ogle County	N Illinois	Illinois
Commercial Banks	8	556	629
Offices	19	2,932	4,430
Deposits	\$834,000	\$255,899,000	\$306,649,000
Savings Institutions	3	104	100
Offices	4	413	520
Deposits	\$111,000	\$18,611,000	\$32,113,000
Offices per 10,000 Population	4.2	3.5	3.2
Total Deposits/County Population	\$17,236	\$28,655	\$26,780
Share of N/Illinois Deposits	0.3%	81.0%	
Deposit to Earnings Ratio	\$1,317	\$1,164	\$1,087
Deposit to Income Ratio	\$74	\$90	\$86

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

Figure 29AD IRS Tax Returns Filed* by Migrating Ogle County Residents 2003-2006

Three Year Total (2003-2006)	Migrating Into County	Migrating Out of County	Net Change
Total Movement	4,027	4,087	-60
Domestic Migration	4,027	4,075	-48
Same State	3,213	2,815	398
Different State	814	1,260	-446
Foreign Migration	0	12	-12

Three Year Average (2003-2006)	Migrating Into County	Migrating Out of County	Net Change
Estimated Median Reported Income	\$41,837	\$34,886	\$6,951
Aggregate Reported Income (\$000)	\$56,284	\$47,526	\$8,758

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 29AE 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.	\$772,852	\$233,980	-\$538,872	27.8%
Food	\$731,551	\$470,870	-\$260,681	59.0%
Eating/Drinking	\$661,036	\$327,222	-\$333,814	45.4%
Apparel	\$222,114	\$2,920	-\$219,193	1.2%
Home Furnishings	\$351,081	\$46,709	-\$304,371	12.2%
Building Merch.	\$400,253	\$195,058	-\$205,195	44.7%
Filling Stations	\$1,391,679	\$1,369,573	-\$22,106	90.3%
Drugs/Other Retail	\$853,554	\$493,941	-\$359,613	53.1%
Agriculture	\$793,841	\$789,217	-\$4,624	91.2%
Manufacturing	\$165,602	\$162,616	-\$2,985	90.1%
Total Sales	\$6,343,562	\$4,092,106	-\$2,251,455	59.1%

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.