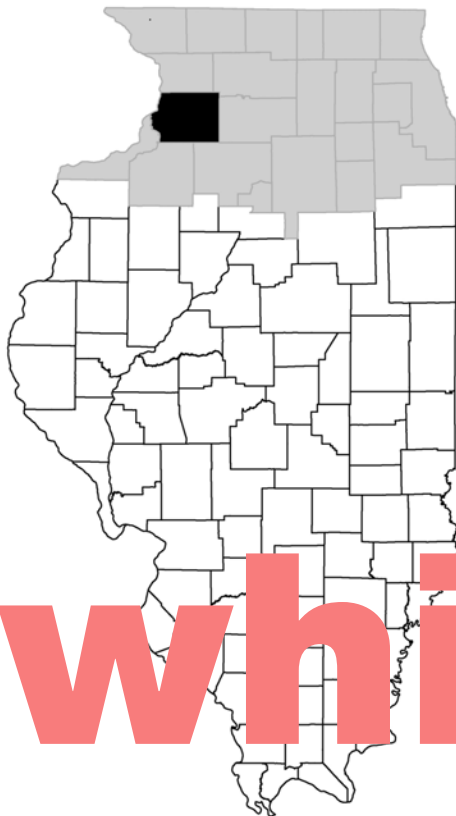


Northern Illinois Market Facts

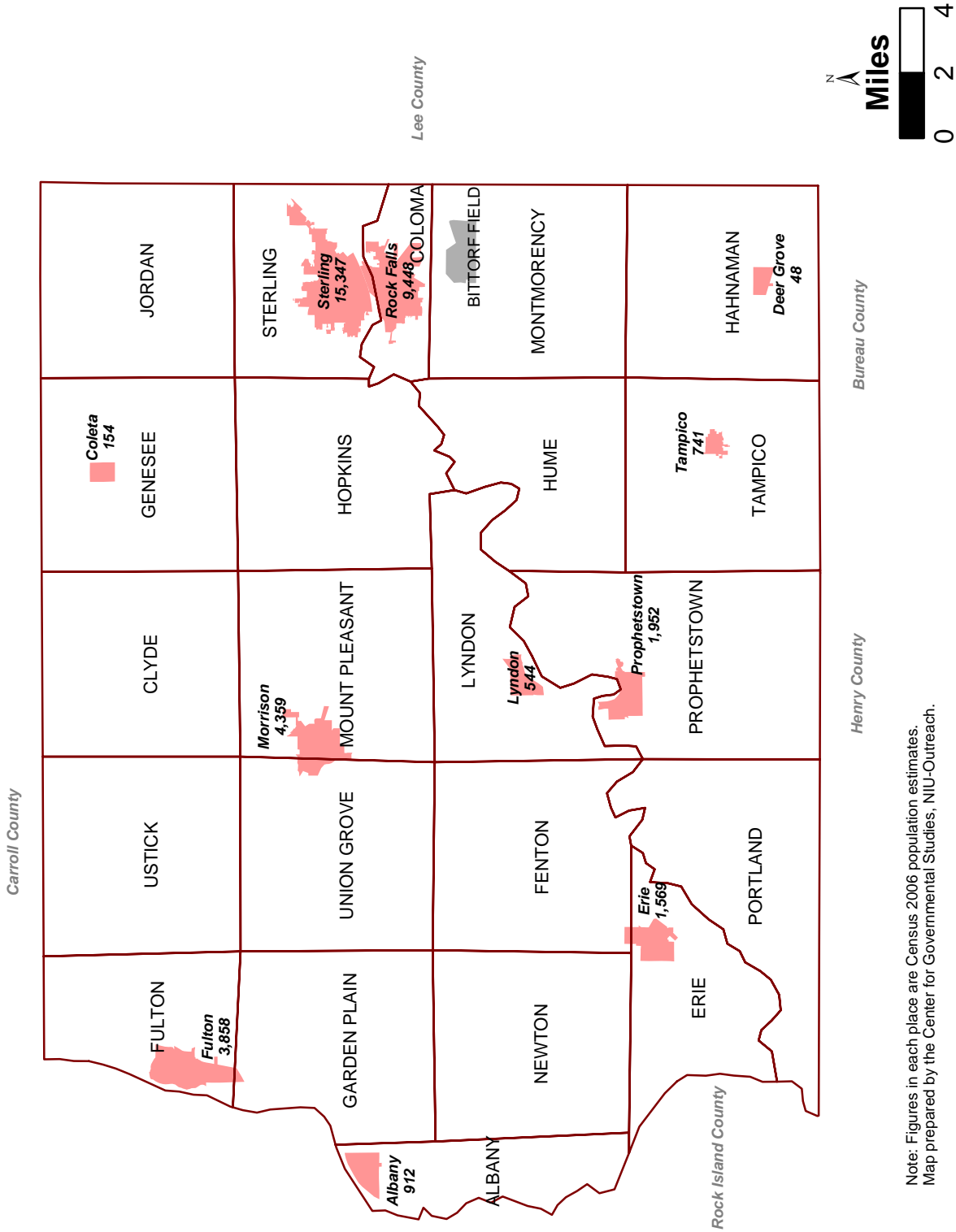
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The screenshot shows the website for Whiteside County, Illinois. The browser address bar displays "http://www.whiteside.org/". The page features a navigation menu with links for Home, Information, County Board, and Departments. A sidebar on the left lists various services such as Calendar, Corrections, County Code, Courts, Economic Dev., Education, Elections, Employment, FAQ, GIS, News, Permits/Fees, Probation, Property, Public Health, Public Safety, Taxes, Transportation, Web Links, and Zoning. The main content area is titled "WELCOME" and includes a photograph of a large, historic wooden building. Text on the page describes the county's history, established on January 16, 1838, and mentions its namesake, General Samuel Whiteside. It also highlights local landmarks like the birthplace of President Ronald Reagan, the Albany Mounds State Historic Site, and U.S. Route 30 (the Lincolnway Highway). A small image of a Dutch windmill is also present. The footer of the page contains the copyright notice: "Copyright 2006 Whiteside County Management Services".



whiteside

Whiteside County Places, Townships, and Airport



Note: Figures in each place are Census 2006 population estimates.
Map prepared by the Center for Governmental Studies, NIU-Outreach.

WHITESIDE COUNTY

Population Density 2007
87.5 persons
per square mile

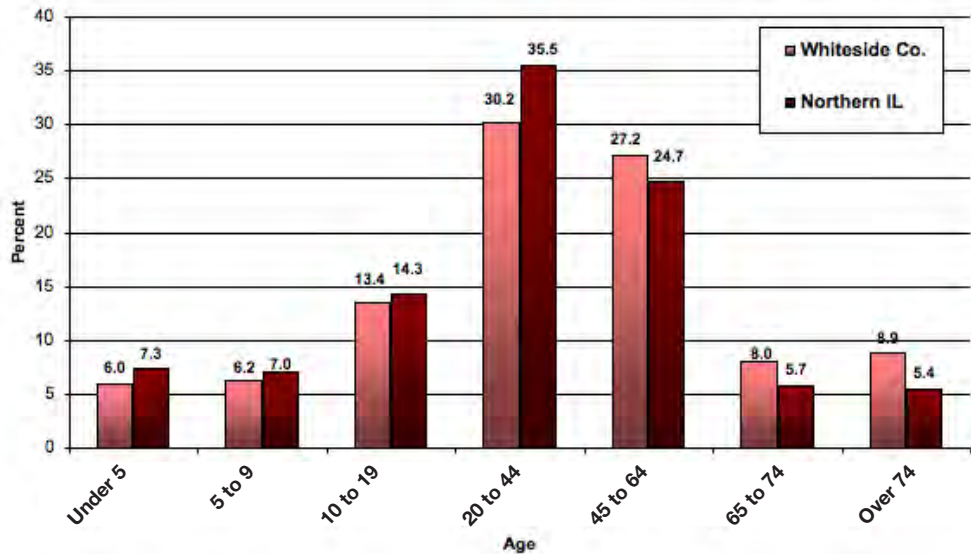
Median Age of
County Population
40.54

Figure 33A Population Trends and Projections

	Total 1990	Total 2000	Total 2007 (est.)	Total 2020 (proj.)
Whiteside Co. Population	60,186	60,653	59,900	58,839
Percent of Northern Illinois	0.7%	0.7%	0.6%	0.5%

Sources: U.S. Census Bureau; Woods & Poole 2007
Note: 1990, and 2000 are actual census counts. Census 2007 estimate = 59,880.
2007 is a Woods & Poole estimate; 2020 is a Woods & Poole projection.

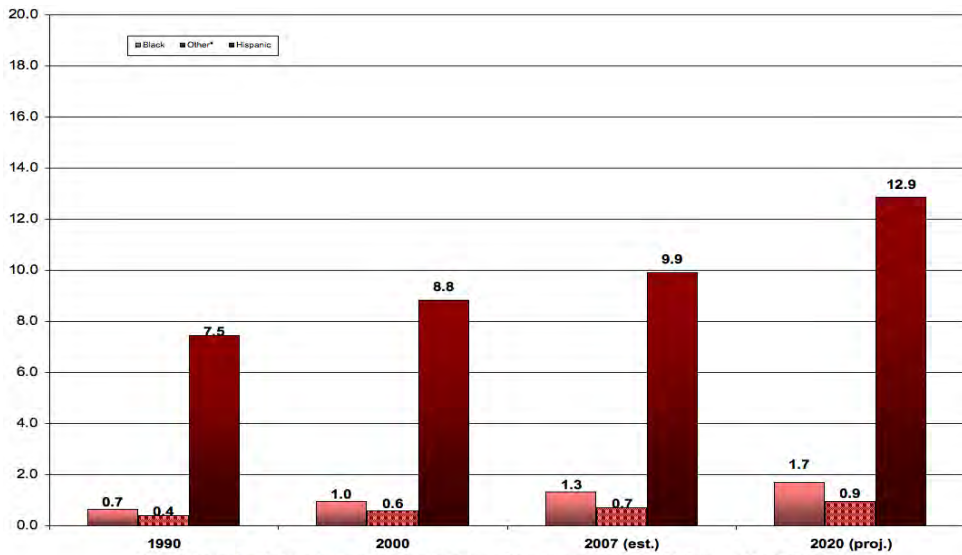
Figure 33B Age Distribution in 2007 by Percent of Population



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

**WHITESIDE
COUNTY**

Figure 33C County Minority Population by Percent



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

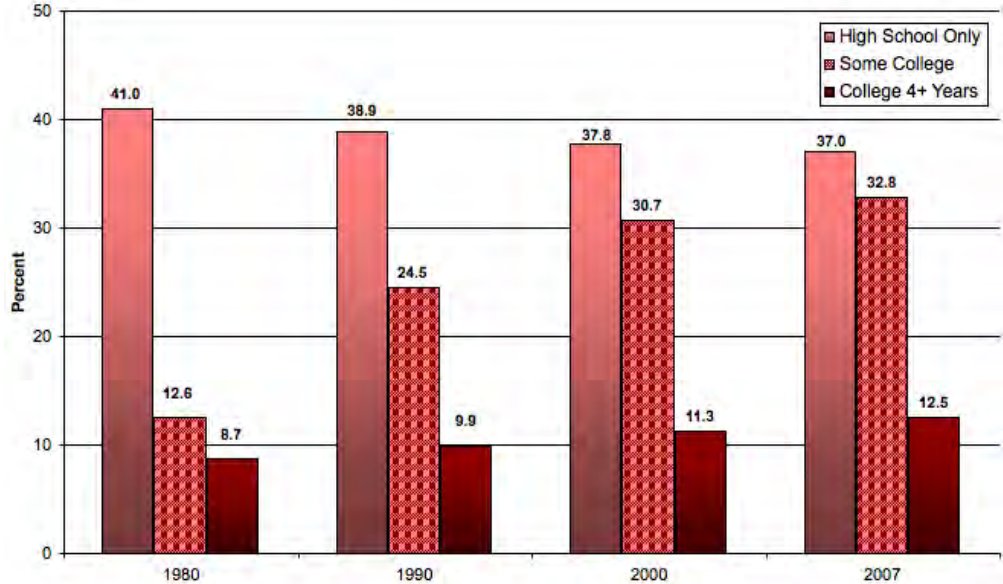
Figure 33D Household Trends and Projections

	1990	2000	2007 (est.)	2020 (proj.)
Number of Households	22,740	23,684	24,074	24,511
Percent of Northern Illinois	0.8%	0.7%	0.7%	0.6%
Whiteside Co.: Persons per Household	2.60	2.51	2.43	2.34
Northern Illinois: Persons per Household	2.67	2.62	2.57	2.50

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

WHITESIDE COUNTY

Figure 33E 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 33F General School Enrollment Information for Whiteside 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	9,898
Largest District Enrollment	3,532
Smallest District Enrollment	93
<hr/>	
Number of Non-Public Schools*	5
Non-Public School Enrollment 2006-2007	994
<hr/>	
Total 2006 Equalized Assessed Valuation Per Student	\$70,890
Estimated Average Property Tax Rate per \$100 in Assessment Year '06	\$8.73

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.

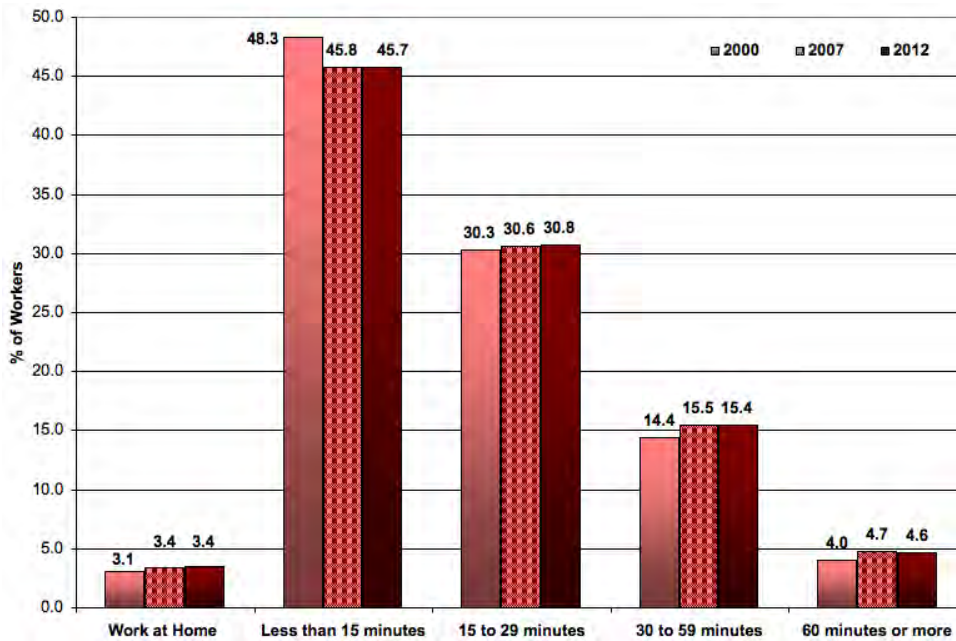
**WHITESIDE
COUNTY**

Figure 33G Labor Force Participation Characteristics

	1990	2000	2007
Total in Civilian Labor Force	29,383	29,804	29,277
% of persons 16 and over	63.9	63.1	63.0
% of persons 65 and over	13.1	11.9	9.0
% of women in labor force	54.5	57.0	57.5
% of labor force that is female	44.5	46.6	46.8
% self-employed	7.6	6.5	5.8
% white collar	42.3	48.7	46.8

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 33H Travel Time to Work, 2000, 2007, 2012



Source: Easy Analytic Software, Inc., 2007

WHITESIDE COUNTY

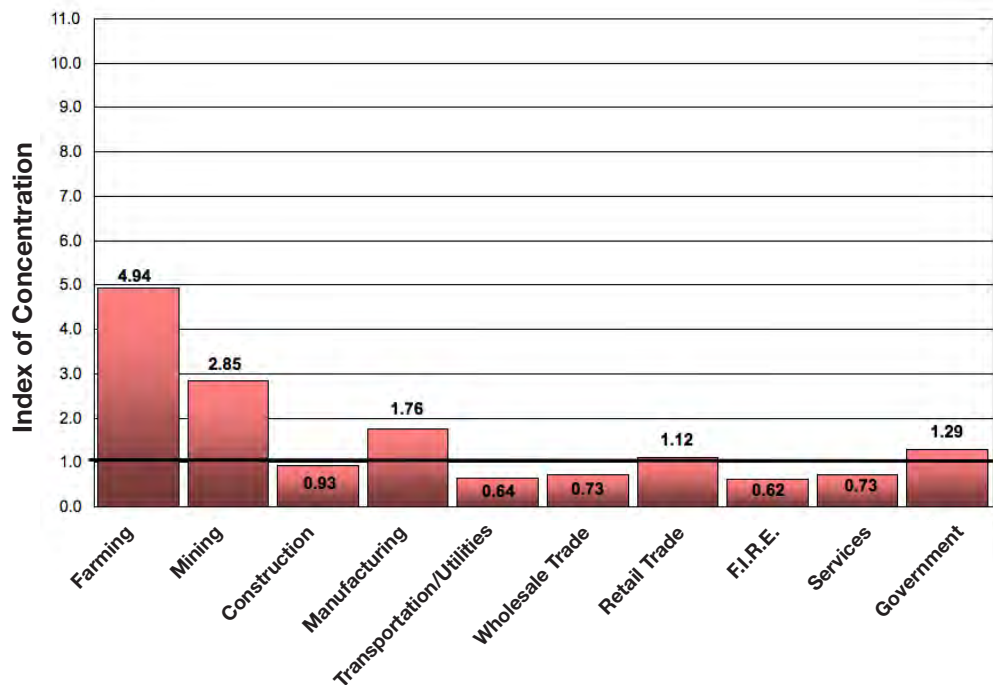
Note: Columns may not add up to 100.0% due to rounding. In some cases, historical data have been re-estimated.

Figure 33I Estimated Distribution of County Employment by Industry (Percent)

	Whiteside 1990	N IL 1990	Whiteside 2000	N IL 2000	Whiteside 2007	N IL 2007
Farming	5.7%	0.6%	5.0%	0.5%	4.8%	0.4%
Ag Services/Forest & Fishing	1.1	0.6	1.1	0.8	1.0	0.8
Mining	0.3	0.2	0.2	0.1	0.2	0.1
Construction	4.7	4.7	5.0	4.9	4.8	5.1
Manufacturing	27.1	16.2	23.8	13.2	17.9	10.1
Transportation/ Utilities	2.6	5.5	2.9	5.8	3.4	5.2
Wholesale Trade	3.7	6.6	3.2	5.7	3.9	5.3
Retail Trade	16.7	15.5	17.3	14.7	16.6	14.8
F.I.R.E.	5.2	9.6	5.8	9.7	6.5	10.5
Services	19.4	28.7	22.8	33.8	26.9	36.8
Government	13.4	11.8	13.0	10.9	14.0	10.8
Total no. of jobs	28,335	4,863,719	31,118	5,626,109	29,496	5,840,376

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

Figure 33J Concentration of County Employment by Industry Sectors, 2007

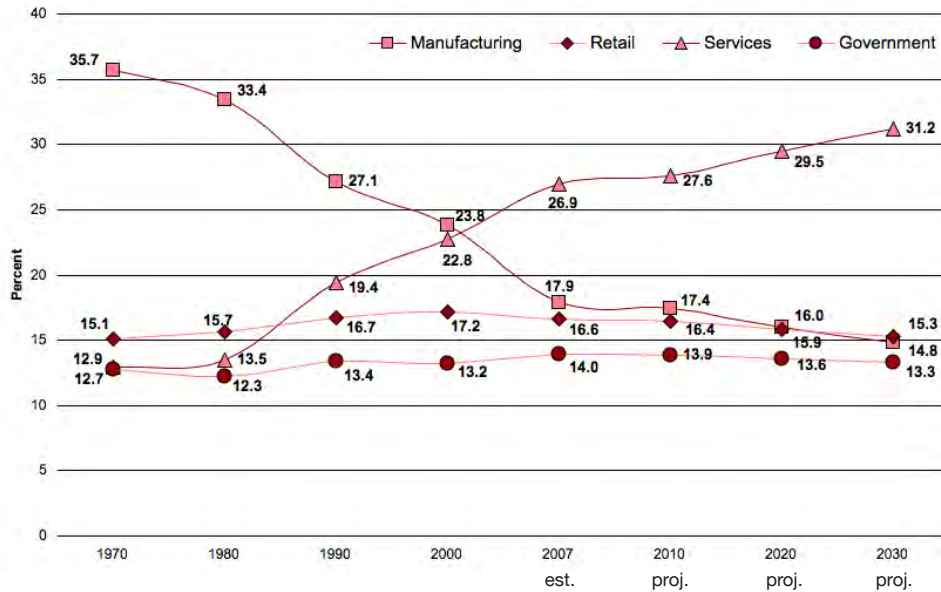


Sources: Woods & Poole 2007; Northern Illinois University

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

WHITESIDE COUNTY

Figure 33K Historic Distribution of Employment by Industry Sectors (Percent)



Source: Woods & Poole, 2007

Figure 33L Local Economic Vitality

	County Highest Sales Manufacturing	Growth Industry Transportation and Utilities	Total Business
Business Startup Rate - 2006	3.70%	14.75%	4.38%
Business Startup Index - '05-07	0.43	1.39	0.42
Business Failure Rate - 2006	12.31%	22.22%	17.55%
Business Retention Index - '05-07	1.66	1.18	1.34
Sales Growth Index	0.08	1.7	0.05

Source: Bizminer.com, 2007

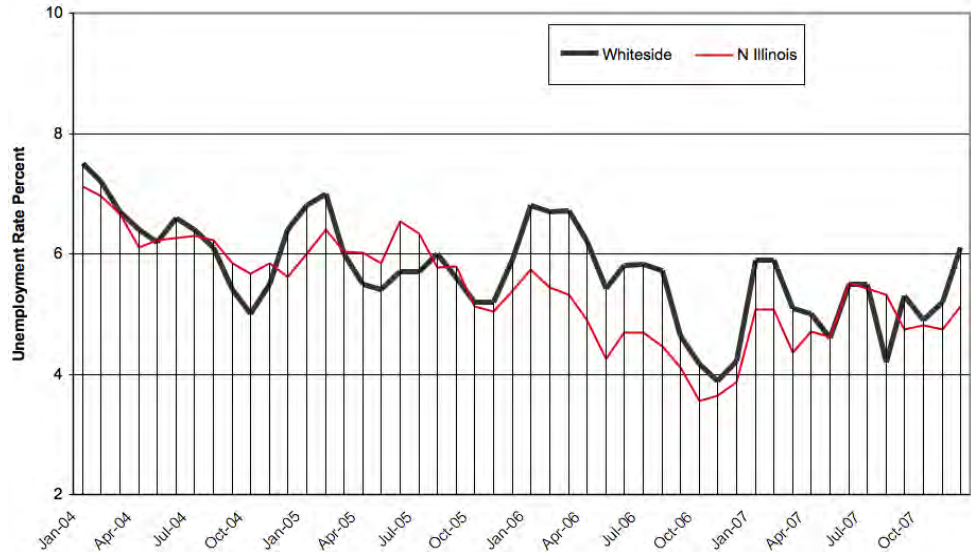
All indices are measured against U.S. Index of 1; higher local indices show more vitality. Startup Activity Rate measures the percentage of firms which began operations over the last year compared to the number of firms doing business in the area for which ages can be identified. The Startup Index is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

WHITESIDE 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 33M Unemployment Rates by Month (Percent)



Source: Illinois Department of Employment Security

Figure 33N Employment and Establishments for 2nd Quarter 2007

	Establishments	Employed	Wages (000's)
Total	1,342	21,335	\$204,084
Private Sector (NAICS)	1,241	17,714	121,289
GOODS-PRODUCING	290	4,833	46,928
Natural Resources and Mining	29	157	1,330
Construction	156	799	7,083
Manufacturing	105	3,877	38,515
SERVICE-PROVIDING	951	12,881	74,362
Trade, Transportation, and Utilities	333	5,046	32,105
Wholesale Trade (42)	82	713	6,200
Retail Trade (44,45)	201	3,788	21,549
Transportation & Warehousing (48,49)	*	*	*
Utilities (22)	*	*	*
Information	17	260	1,817
Financial Activities	129	695	4,943
Finance & Insurance (52)	86	560	4,479
Real Estate & Rental & Leasing (53)	43	135	464
Professional and Business Services	109	1,849	9,661
Professional, Scientific & Technical Services (54)	65	491	4,745
Management of Companies & Enterprises (55)	4	32	309
Administrative & Support & Waste Mngmt. (56)	40	1,326	4,607
Educational and Health Services	99	2,467	17,590
Educational Services (61)	11	141	846
Health Care & Social Assistance (62)	88	2,326	16,744
Leisure and Hospitality	137	1,899	5,483
Arts, Entertainment & Recreation (71)	20	232	631
Accommodation & Food Services (72)	117	1,667	4,852
Other Services	125	664	2,754
Unclassified	2	1	9
State & Local Government	82	3,440	31,482
State Government	*	*	*
Local Government	*	*	*
Federal Government	19	181	2,179

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

WHITESIDE COUNTY

Figure 33O 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	\$436,859	\$451,261	\$471,798	4.6%	\$8.66
Farm	\$89,541	\$87,744	\$84,875	-3.3%	\$7.90
Commercial	\$84,203	\$90,381	\$96,105	6.3%	\$9.50
Industrial	\$19,912	\$19,715	\$19,547	-0.9%	\$9.10

Source: County Clerks' Offices PTAX 250

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

Figure 33P Residential Housing Information

	1990	2000	2007
Housing Units	24,000	25,025	25,265
% Vacant Units	5.3%	5.4%	4.5%
Median Housing Value	\$44,400	\$75,700	\$118,793
Median Sale Price of Single Family Homes	\$41,300	\$68,000	\$80,250
Occupied Rental Units	6,428	6,051	5,869
Median Rent	\$240	\$367	\$545

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 33Q Residential Migration Patterns

	1990	2000
Persons 5 yrs and older	56,002	56,861
Residing in same house as 5 yrs ago	61.0%	60.3%
Lived in a different house in the U.S.	38.6%	39.2%
Same State	33.1%	33.6%
Residing in different house, same county	27.3%	27.6%
Residing in a different county	5.7%	5.9%
Different State	6.4%	5.6%
Lived Abroad	0.4%	0.5%
% Foreign Born of Total Population	1.8%	2.8%

Source: 1990, 2000 Census

WHITESIDE COUNTY

Figure 33R Land in Farms, 1997 and 2002

	1997	% of Total Land	2002	% of Total Land
Whiteside Co. (acres)	392,127	87.8	379,366	84.9
Northern Illinois (acres)	5,832,569		5,616,194	

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

Figure 33S Harvested Cropland, Total Market Value of Crops Sold, 1997 and 2002

	1997	% of Region Total	2002	% of Region Total
Whiteside Co. Harvested Cropland (acres)	336,469	6.8	324,742	6.7
Northern Illinois Harvested Cropland (acres)	4,936,291		4,851,468	
Whiteside Co. Market Value of Products Sold (\$1,000)	160,477	6.9	144,106	6.9
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.

Number of Farms in Whiteside County

1982 - 1,328
1987 - 1,276
1992 - 1,133
1997 - 1,039
2002 - 1,001

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 33T Major Crop Production

	2005	2006	2007
Corn			
Production (bushels)	28,513,800	36,348,600	43,336,500
Yield (bushels/acre)	126	174	173
% of Northern Total	7.3%	7.8%	7.5%
Soybeans			
Production (bushels)	4,399,200	5,803,500	3,484,800
Yield (bushels/acre)	47	53	48
% of Northern Total	5.9%	6.4%	5.5%

Source: Illinois Department of Agriculture, 2008

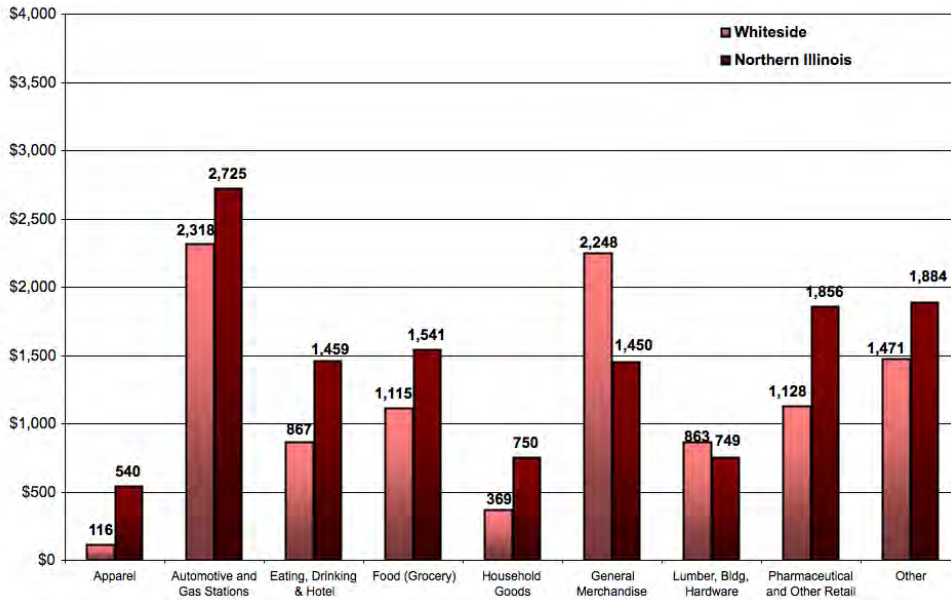
WHITESIDE COUNTY

Per Capita Retail Sales Totals

Whiteside County
\$10,495

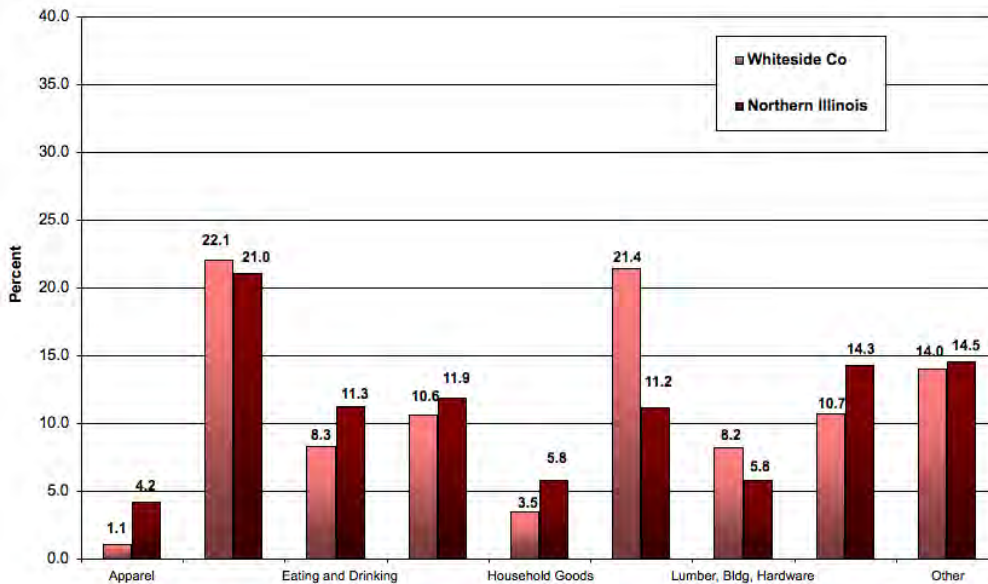
N Illinois Region
\$12,956

Figure 33U Per Capita Retail Sales by Retail Stores in County, 2007 (Dollars)



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

Figure 33V Distribution of Sales by Retail Stores in County, 2007 (Percent)



Source: Illinois Department of Revenue, 2008

WHITESIDE COUNTY

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

Figure 33W Per Capita Income, 1990, 2000, and 2007 (estimated), Current Dollars

	1990	2000	2007 (est.)	Annualized % Change 2000-2007
Whiteside Co.	\$16,441	\$ 24,617	\$ 32,008	3.8%
Northern 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		87.77	107.37	100.00

Source: Woods & Poole, 2007

Figure 33X Household Income

	1990	2000	2007
Households w/Money Income	22,935	23,744	24,127
Less than \$25,000	45.1%	27.7%	22.8%
\$25,000-50,000	39.6%	34.6%	30.9%
\$50,001-100,000	13.9%	31.7%	35.7%
More than \$100,000	1.4%	6.1%	10.6%
Median Household Income	\$27,085	\$40,352	\$46,906

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

WHITESIDE COUNTY

Figure 33Y County Amenities

Leisure and Recreation

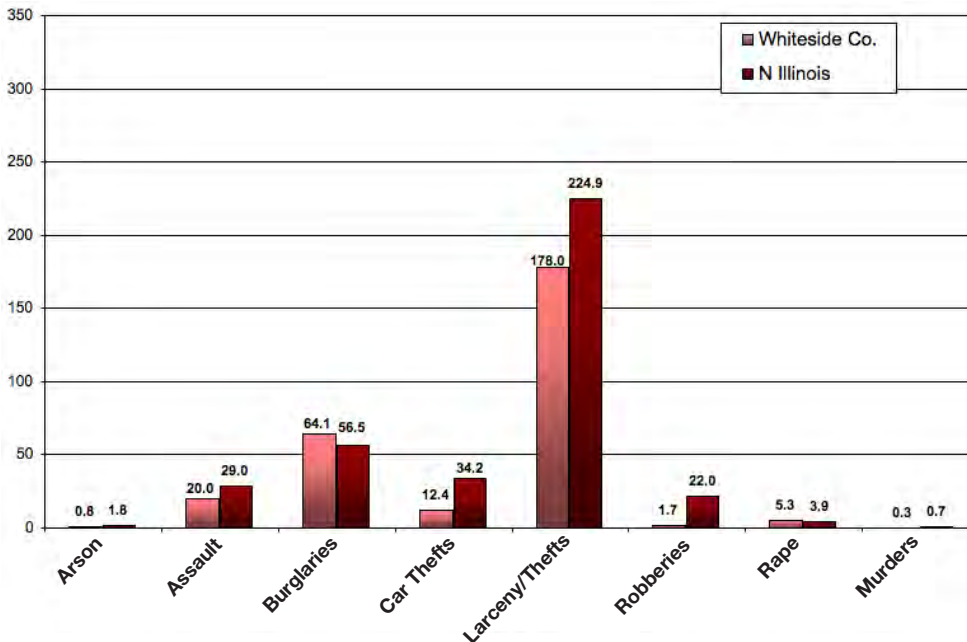
Museums	5
Forest Preserves/Conservation/Natural Areas	3
Golf Courses	2
State Parks	3

Agritourism

Wineries	NA
Farmer's Markets	3
Seasonal Farm Attractions	2

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

Figure 33Z Criminal Offenses Reported in Whiteside County, 2007
(Per 10,000 Persons)



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

Total Reported Index Crimes for 2006: 1,693

Total Reported Index Crimes for 2005: 1,578

Total Reported Index Crimes for 2004: 1,681

Total Reported Index Crimes for 2003: 1,931

WHITESIDE COUNTY

Figure 33AA State Revenue Collections and Expenditures in Whiteside Co.

Revenues Collected (millions of dollars)	
State Sales and Use Taxes (2007)	\$34.5
Individual Income Taxes (est. FY 2001)	32.3
State Motor Fuel Tax (est. FY 2001)	9.9
Local Property Tax (2006)	60.6
State Expenditures (millions of dollars)	
Education (1999-2000)	\$29.1
Public Aid (FY 2006)	33.9
State Payroll (2006)	30.1
Number of State Employees (2007)	577

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
1,442,201

Change 2006-2007
-5.0%

Figure 33AB Proposed New State Expenditures for Highway Improvements in FY2008*

Whiteside County	Total	Per Mile
State Roads	\$ 835,000	\$ 4,208
Local Roads	\$ 250,000	\$ 194
Total Improvements	\$ 1,085,000	\$ 729
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 33AC Banking Resources in the County 2007*

	Whiteside Co.	N Illinois	Illinois
Commercial Banks	13	556	629
Offices	23	2,932	4,430
Deposits	\$1,085,000	\$255,899,000	\$306,649,000
Savings Institutions	2	104	100
Offices	6	413	520
Deposits	\$204,000	\$18,611,000	\$32,113,000
Offices per 10,000 Population	4.8	3.5	3.2
Total Deposits/County Population	\$21,526	\$28,655	\$26,780
Share of N/Illinois Deposits	0.5%	81.0%	
Deposit to Earnings Ratio	\$1,703	\$1,164	\$1,087
Deposit to Income Ratio	\$98	\$90	\$86

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

WHITESIDE COUNTY

Figure 33AD IRS Tax Returns Filed* by Migrating Whiteside County Residents 2003-2006

Three Year Total (2003-2006)	Migrating Into County	Migrating Out of County	Net Change
Total Movement	3,018	3,494	-476
Domestic Migration	3,008	3,482	-474
Same State	1,839	1,849	-10
Different State	1,169	1,633	-464
Foreign Migration	10	12	-2
Three Year Average (2003-2006)	Migrating Into County	Migrating Out of County	Net Change
Estimated Median Reported Income	\$32,009	\$30,963	\$1,046
Aggregate Reported Income (\$000)	\$32,237	\$36,087	-\$3,850

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 33AE 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.	\$754,006	\$1,295,906	\$541,900	140.8%
Food	\$713,712	\$596,523	-\$117,189	68.5%
Eating/Drinking	\$644,916	\$511,062	-\$133,855	64.9%
Apparel	\$216,697	\$60,817	-\$155,881	23.0%
Home Furnishings	\$342,519	\$221,950	-\$120,569	53.1%
Building Merch.	\$390,492	\$490,879	\$100,387	103.0%
Filling Stations	\$1,357,743	\$1,372,531	\$14,788	82.8%
Drugs/Other Retail	\$832,740	\$585,092	-\$247,647	57.6%
Agriculture	\$774,483	\$734,436	-\$40,047	77.7%
Manufacturing	\$161,563	91,121	-\$70,442	46.2%
Total Sales	\$6,188,872	\$5,960,317	-228,555	78.9%

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.