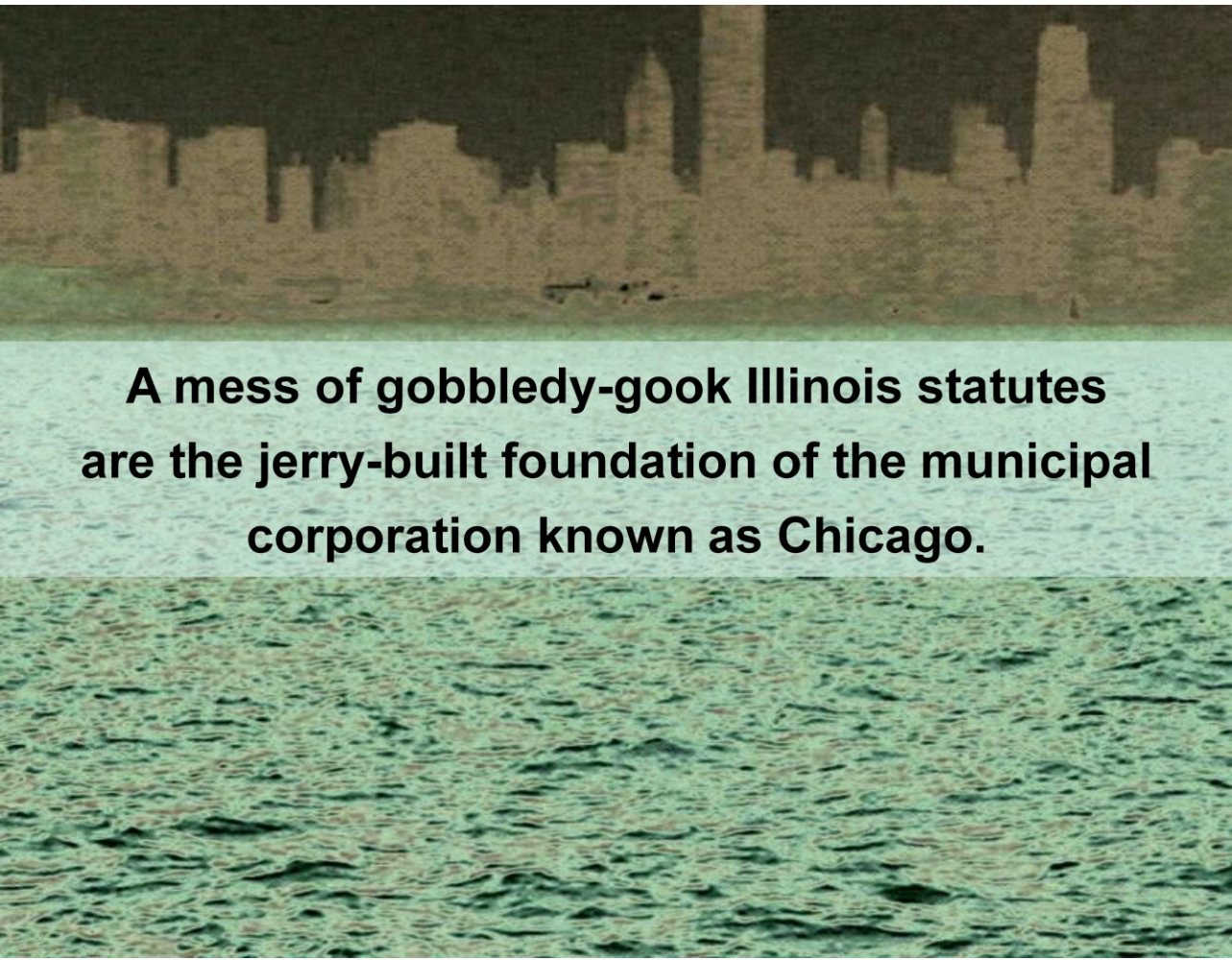


The background of the slide is a photograph of the Chicago skyline as seen from the Planetarium promontory. The skyline is silhouetted against a dark sky, with the city's lights reflecting on the water in the foreground. The water is a deep blue-green color with visible ripples. A semi-transparent white rectangular box is centered over the water, containing the main title text.

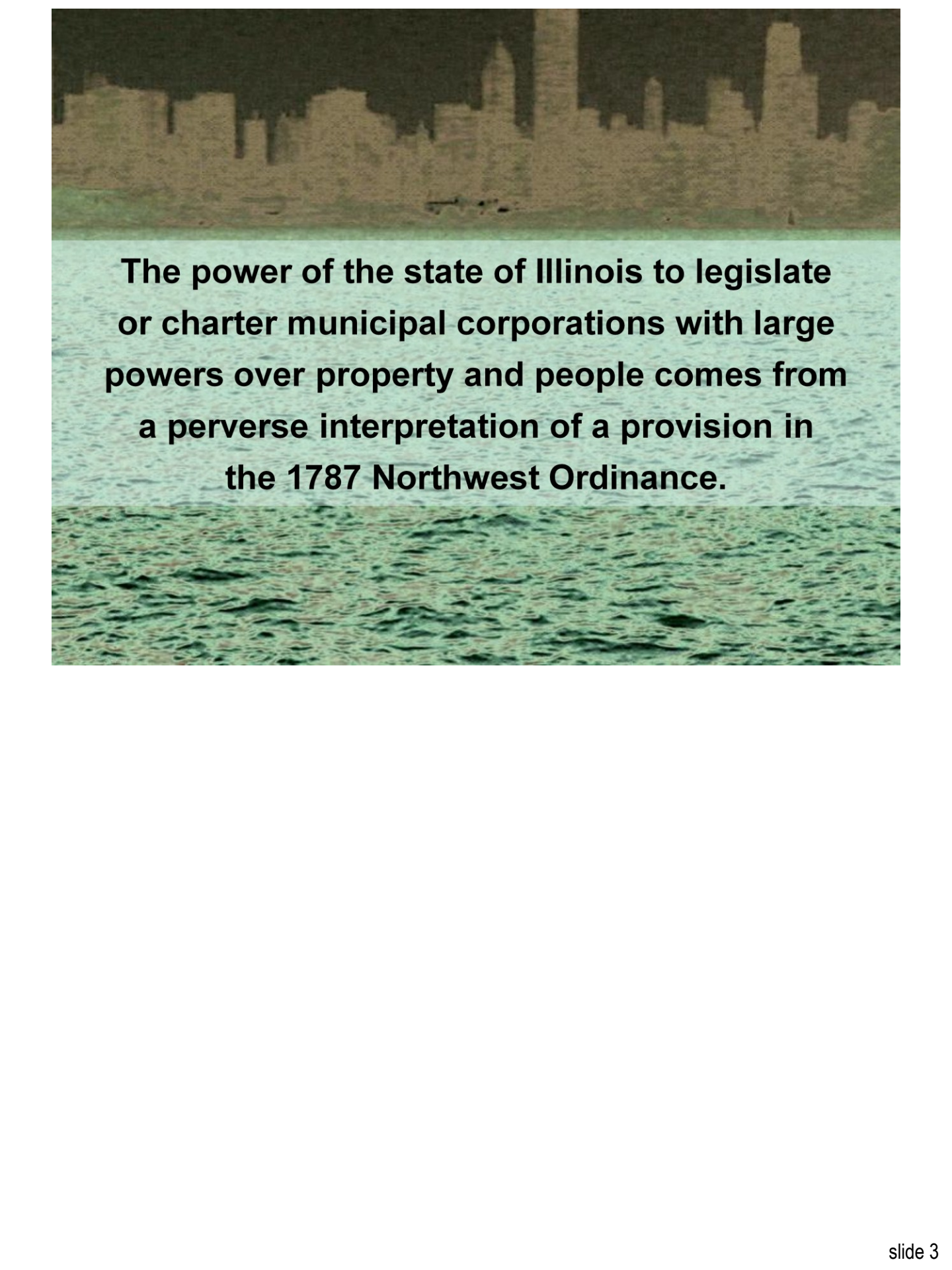
INFLATION UP INDUSTRIALS DOWN

PART I

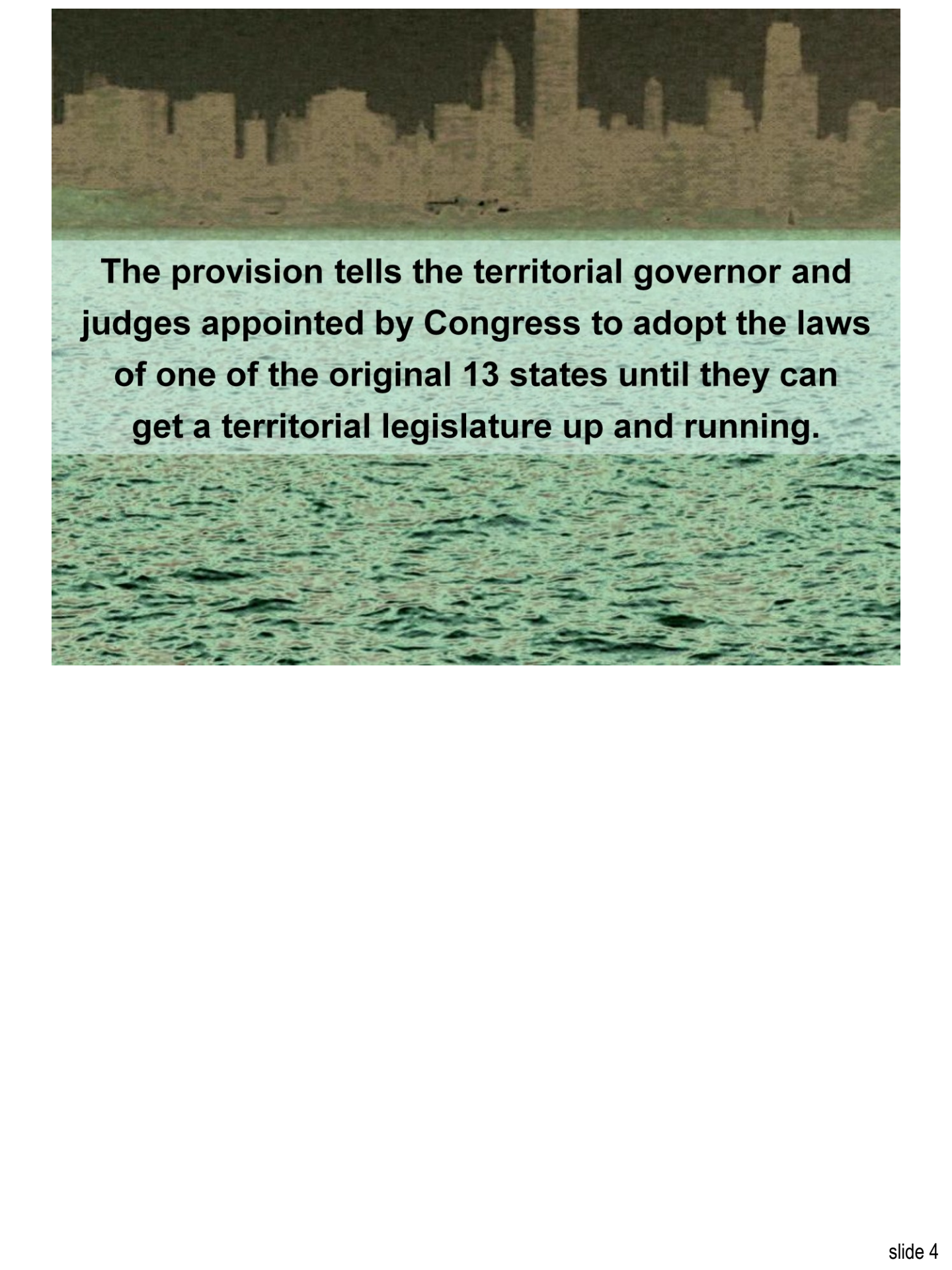
Background: Chicago skyline from Planetarium promontory.

A photograph of a city skyline across a body of water. The skyline is silhouetted against a dark sky, with several prominent skyscrapers. The water in the foreground is dark and has a textured, rippled surface. The text is centered over the middle of the image.

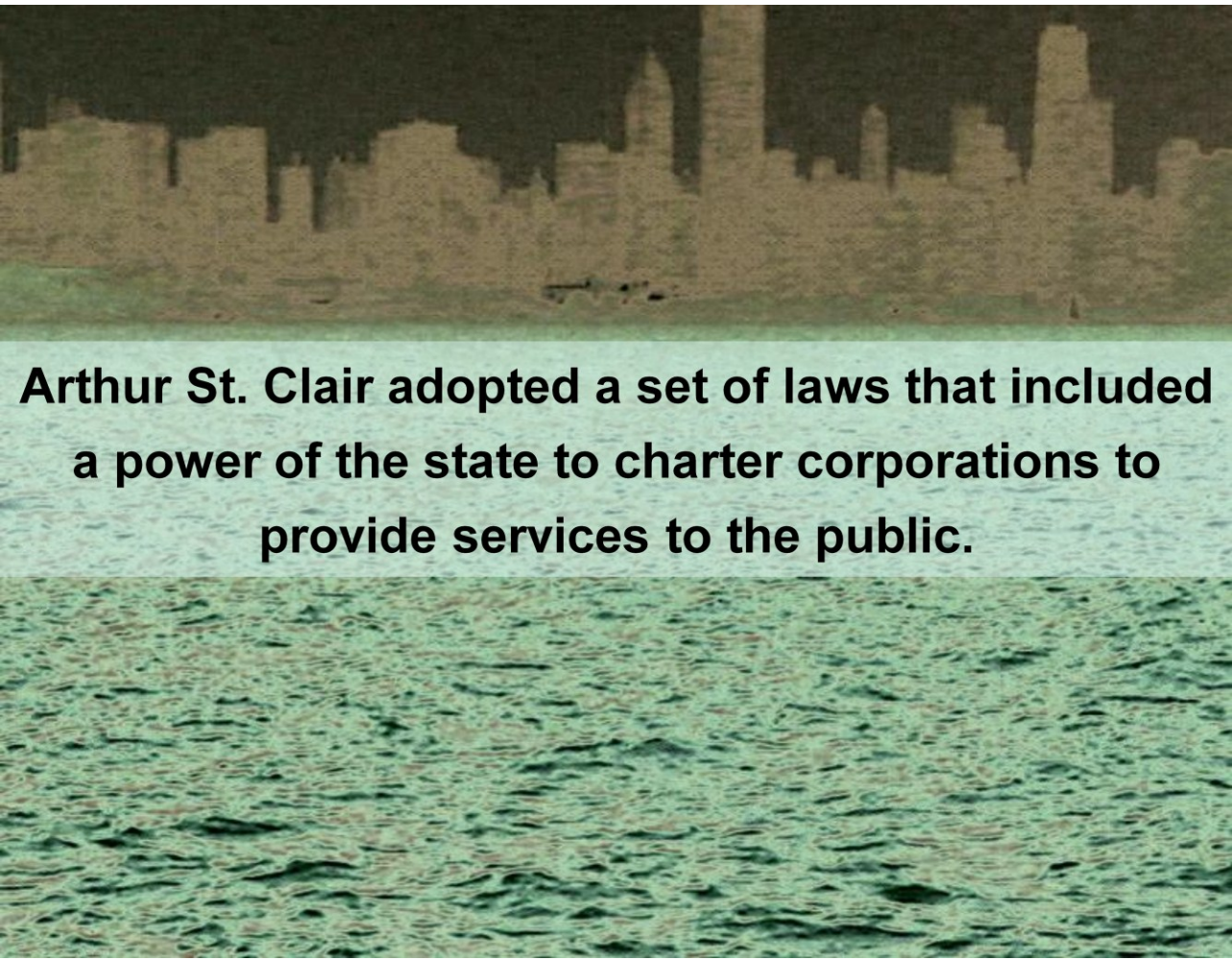
**A mess of gobbledy-gook Illinois statutes
are the jerry-built foundation of the municipal
corporation known as Chicago.**

The background of the slide features a city skyline at night, with various skyscrapers and buildings illuminated. The lights from the city are reflected in the water in the foreground, creating a shimmering effect. The overall color palette is dark with highlights of yellow and white from the city lights.

The power of the state of Illinois to legislate or charter municipal corporations with large powers over property and people comes from a perverse interpretation of a provision in the 1787 Northwest Ordinance.

The background of the slide features a photograph of a city skyline, likely New York City, viewed from across a body of water. The buildings are silhouetted against a dark sky, and the water in the foreground is dark with some ripples. The text is overlaid on the middle section of the image.


The provision tells the territorial governor and judges appointed by Congress to adopt the laws of one of the original 13 states until they can get a territorial legislature up and running.

A photograph of a city skyline across a body of water. The skyline is silhouetted against a dark sky, with several tall buildings visible. The water in the foreground is dark and has a textured, rippled surface. The text is overlaid on the middle section of the image.

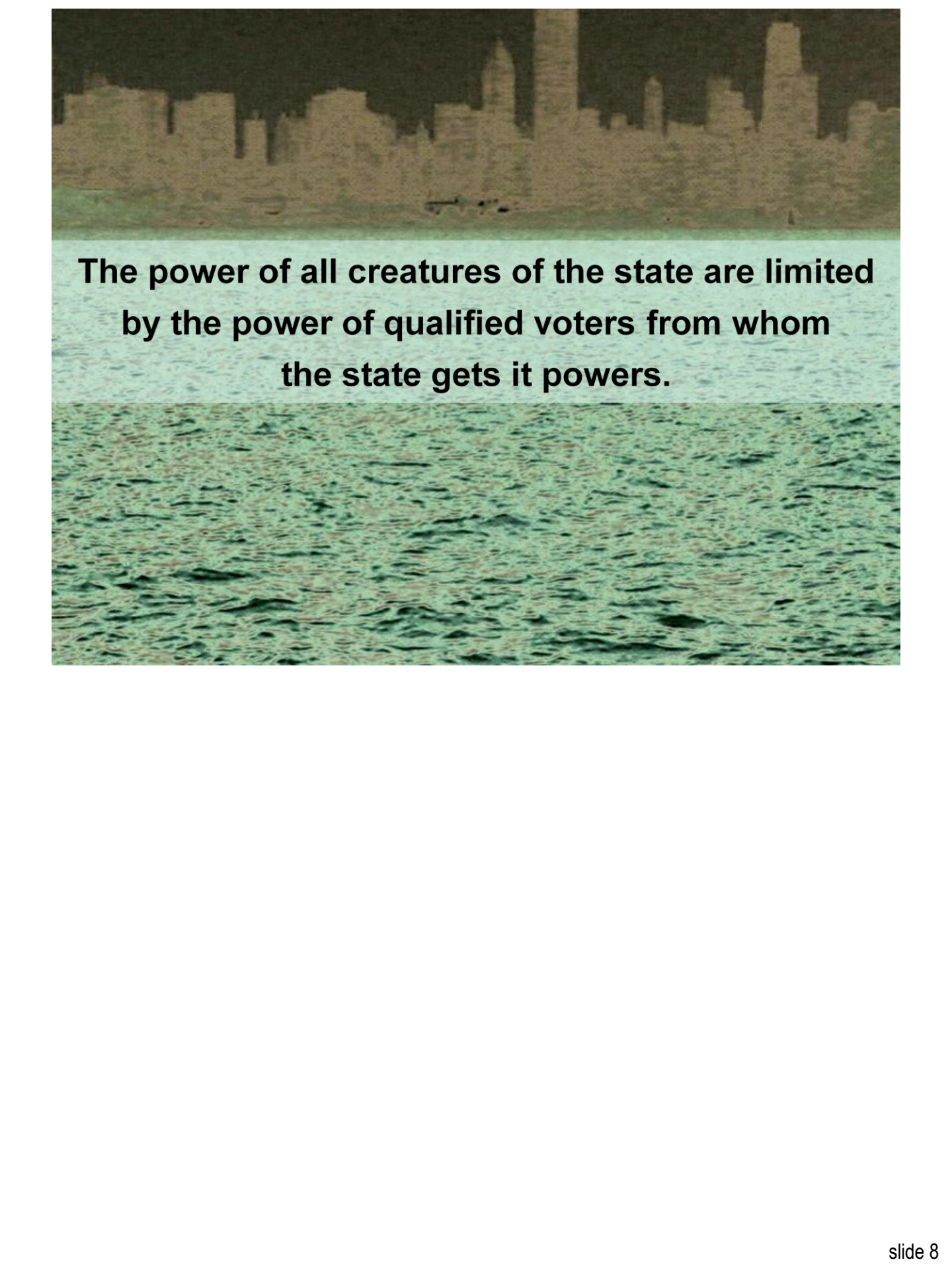
Arthur St. Clair adopted a set of laws that included a power of the state to charter corporations to provide services to the public.

A photograph of a city skyline reflected in water. The skyline is composed of various buildings of different heights and colors, including shades of brown, tan, and grey. The water in the foreground is dark and shows ripples and reflections of the buildings. A semi-transparent white rectangular box is overlaid in the center of the image, containing the text.

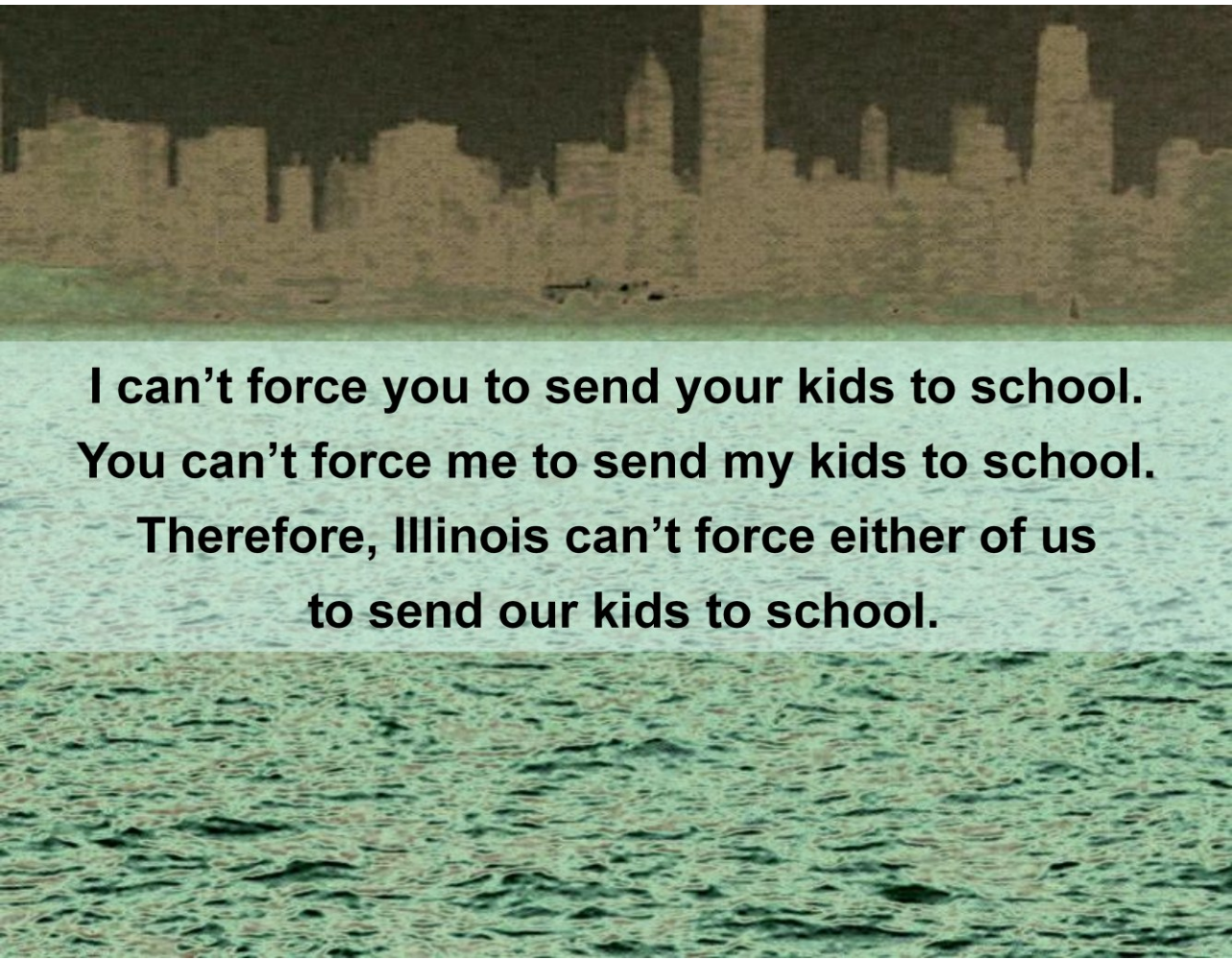
**If I'm not mistaken, it's the statute that allows
the state to charter private corporations.**

A photograph of a city skyline across a body of water. The skyline is composed of various buildings of different heights and colors, including some taller, more prominent structures. The water in the foreground is dark and has a textured, wavy surface. The text is overlaid on the middle part of the image, centered horizontally.

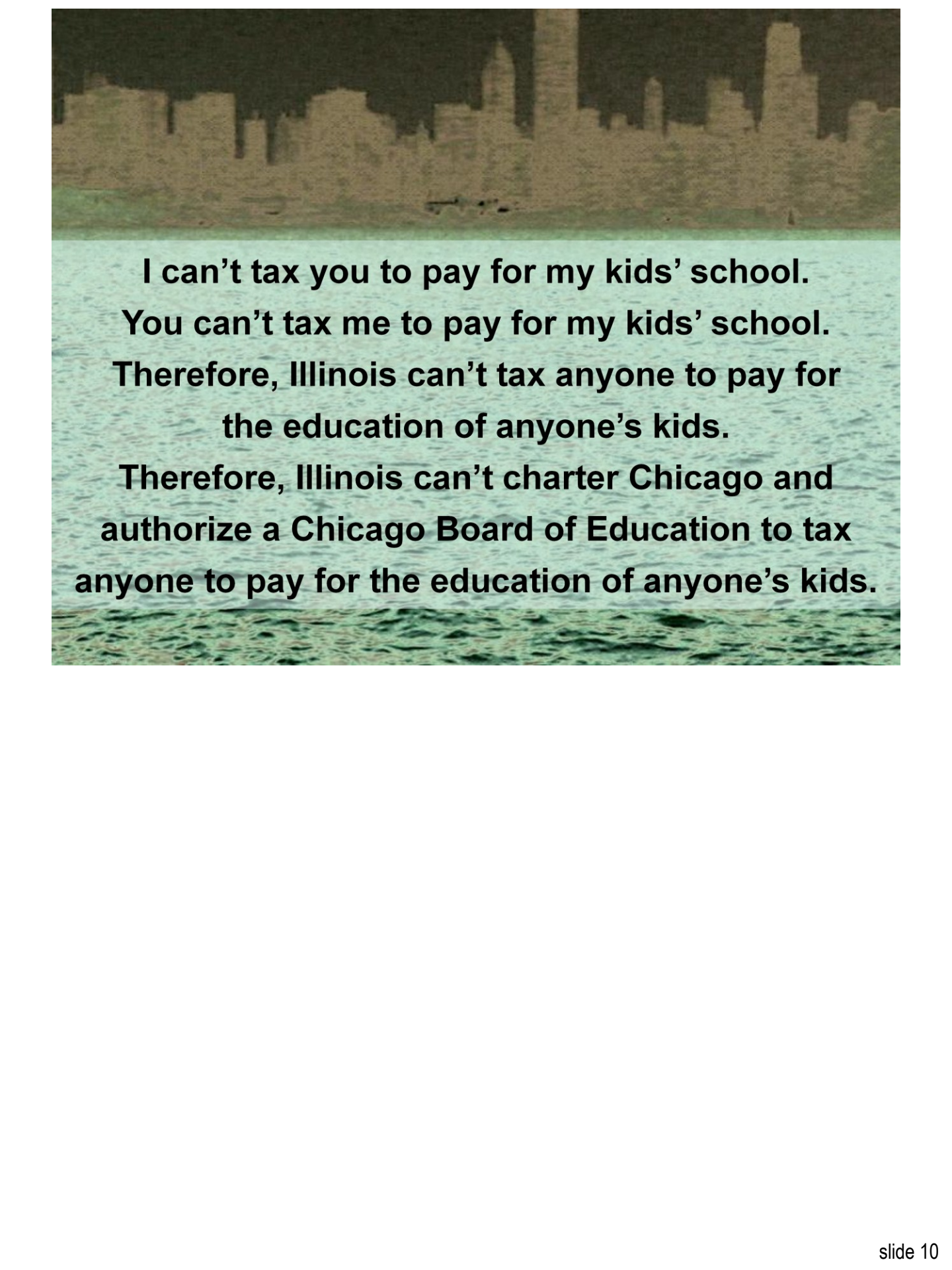
The statute doesn't grant or imply any power of the people to set up municipal corporations such as the rulers of ancient Greece and Rome and Renaissance European kings sometimes did.

The background of the slide features a city skyline at night, with various skyscrapers and buildings illuminated. The lights from the buildings are reflected in the water in the foreground, creating a shimmering effect. The water is dark, and the reflections are bright, creating a contrast between the dark water and the bright lights.

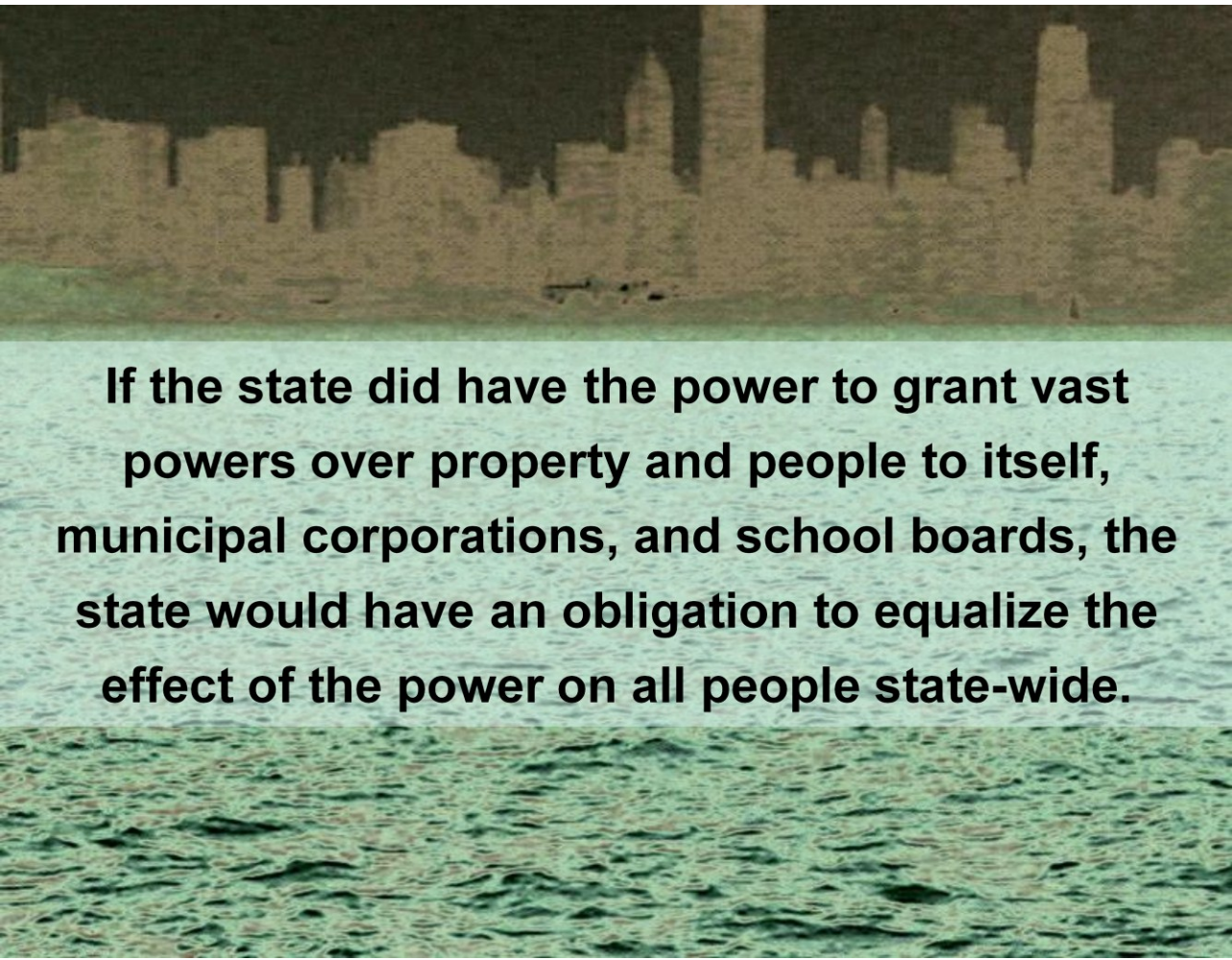
**The power of all creatures of the state are limited
by the power of qualified voters from whom
the state gets its powers.**

A photograph of a city skyline across a body of water. The skyline is silhouetted against a dark sky, with several tall buildings visible. The water in the foreground is dark and has a textured, rippled surface. The text is overlaid on the middle section of the image.

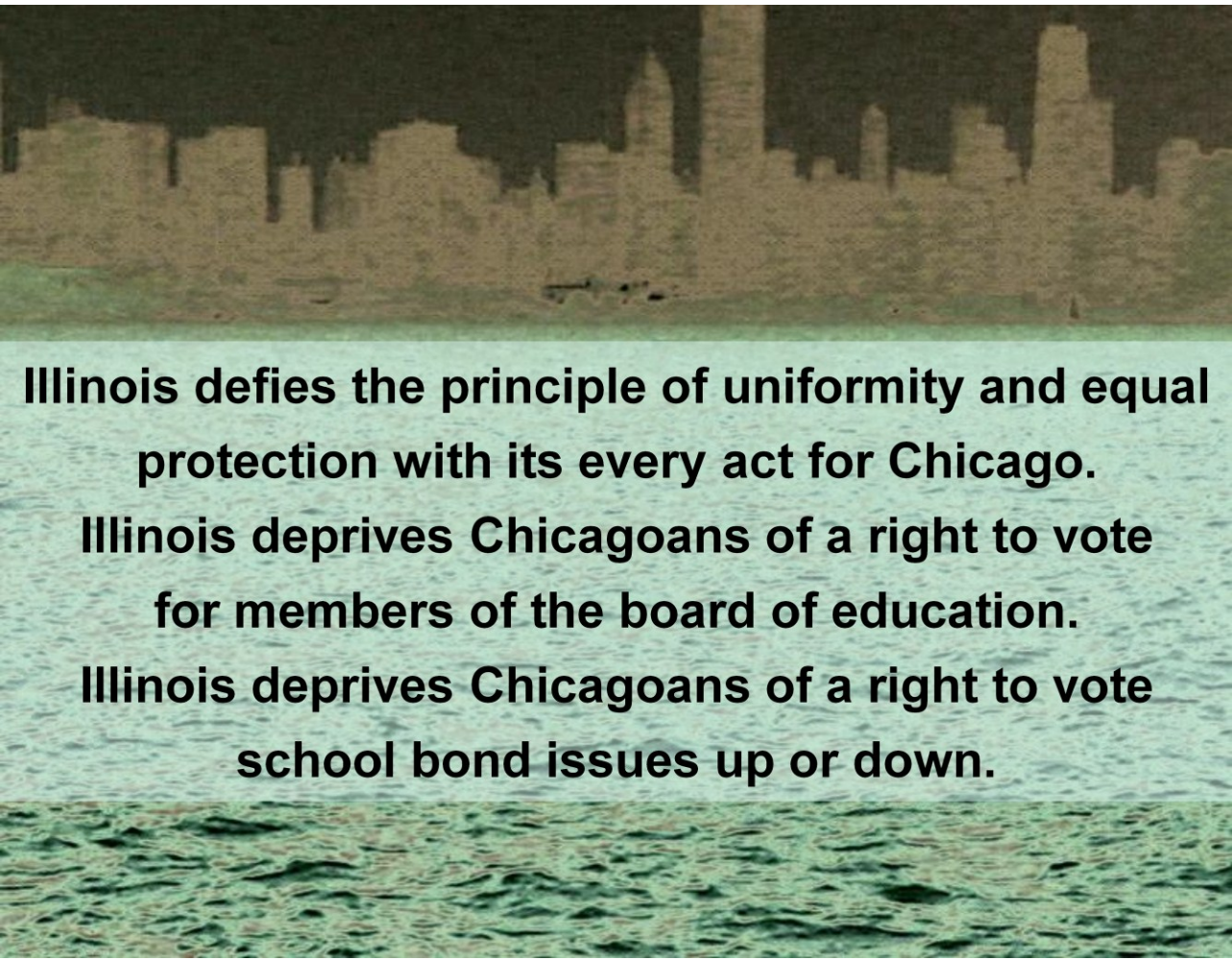
**I can't force you to send your kids to school.
You can't force me to send my kids to school.
Therefore, Illinois can't force either of us
to send our kids to school.**



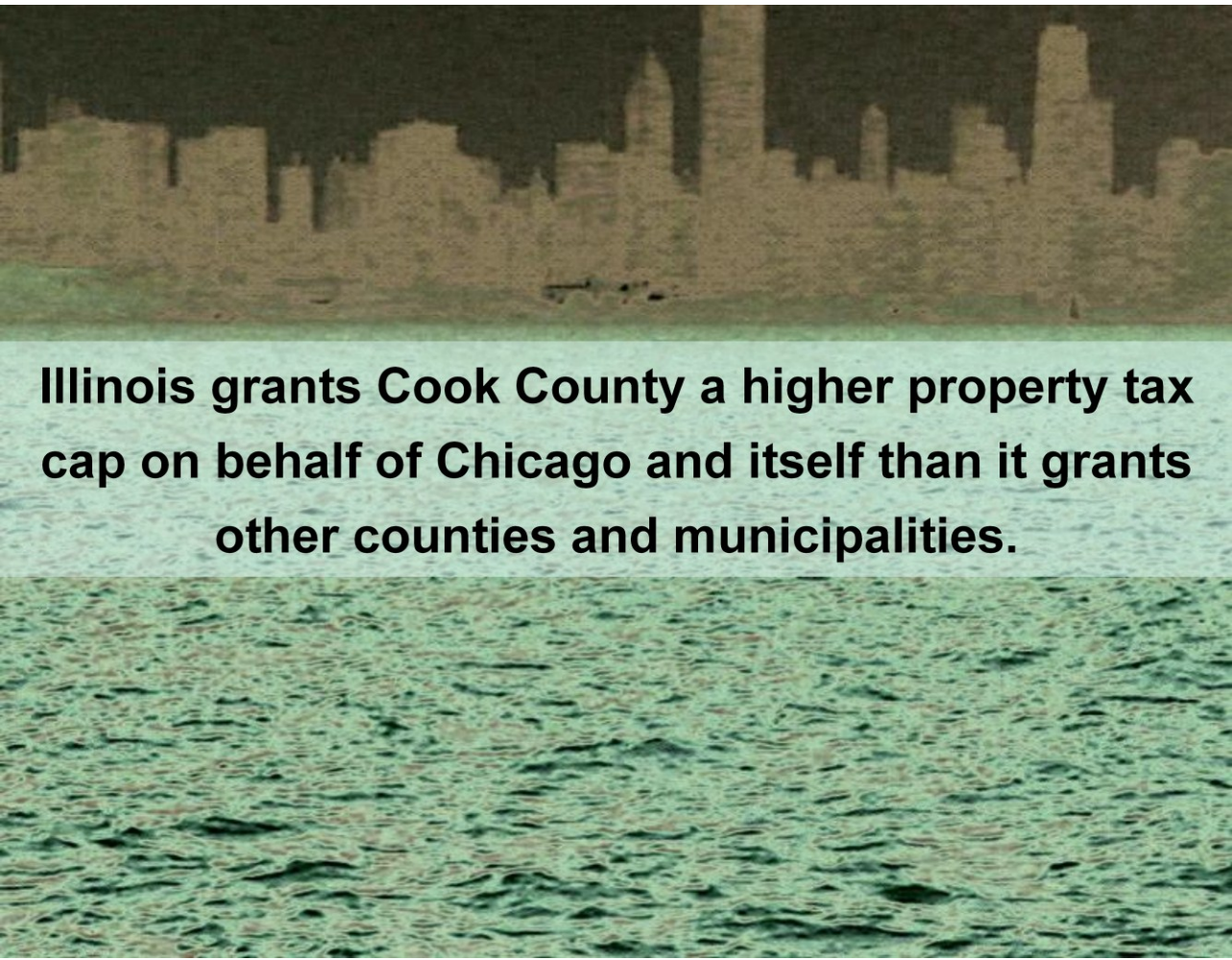
**I can't tax you to pay for my kids' school.
You can't tax me to pay for my kids' school.
Therefore, Illinois can't tax anyone to pay for
the education of anyone's kids.
Therefore, Illinois can't charter Chicago and
authorize a Chicago Board of Education to tax
anyone to pay for the education of anyone's kids.**

A photograph of a city skyline at night, reflected in the water. The skyline is dark against a lighter sky, and the water in the foreground is dark with some ripples. The text is overlaid on the middle of the image.

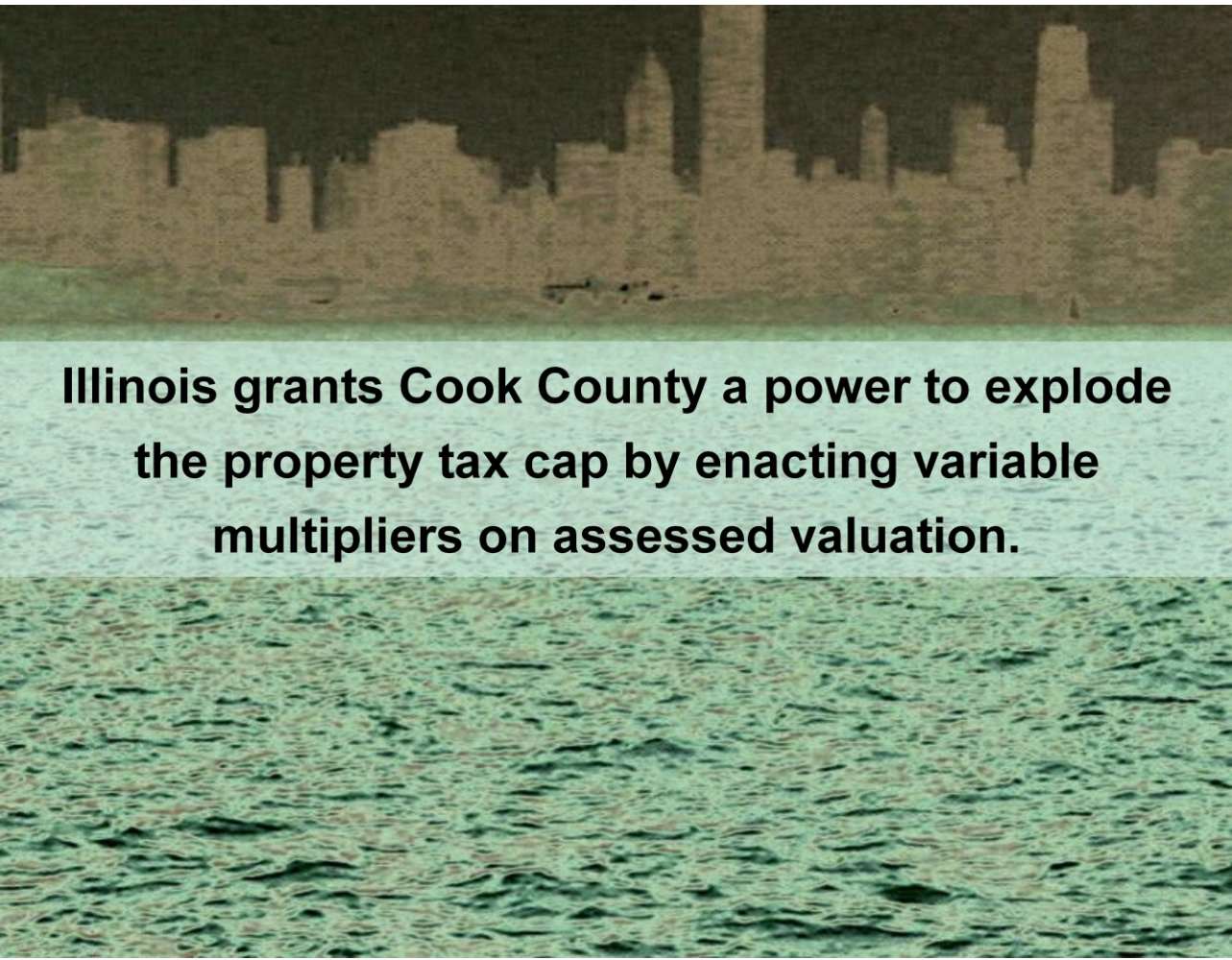
If the state did have the power to grant vast powers over property and people to itself, municipal corporations, and school boards, the state would have an obligation to equalize the effect of the power on all people state-wide.

A photograph of the Chicago skyline at dusk or dawn, with the city lights reflecting on the water. The sky is dark, and the buildings are silhouetted against a lighter sky. The water in the foreground is dark with some ripples.

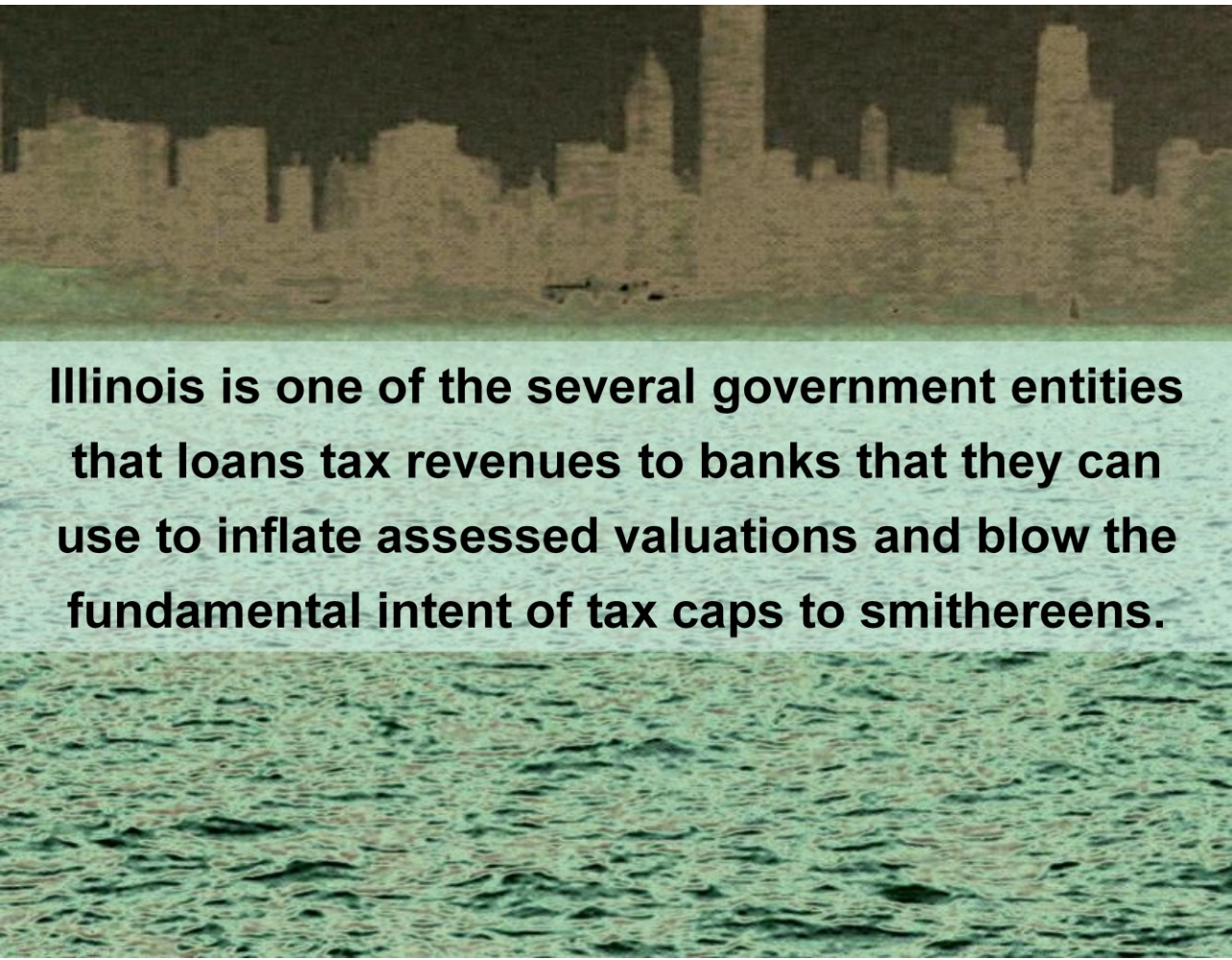
Illinois defies the principle of uniformity and equal protection with its every act for Chicago.
Illinois deprives Chicagoans of a right to vote for members of the board of education.
Illinois deprives Chicagoans of a right to vote school bond issues up or down.

A photograph showing a city skyline across a body of water. The skyline is composed of various buildings of different heights and colors, including some taller, more prominent structures. The water in the foreground is dark and has a textured, rippled surface. The text is overlaid on the middle section of the image.

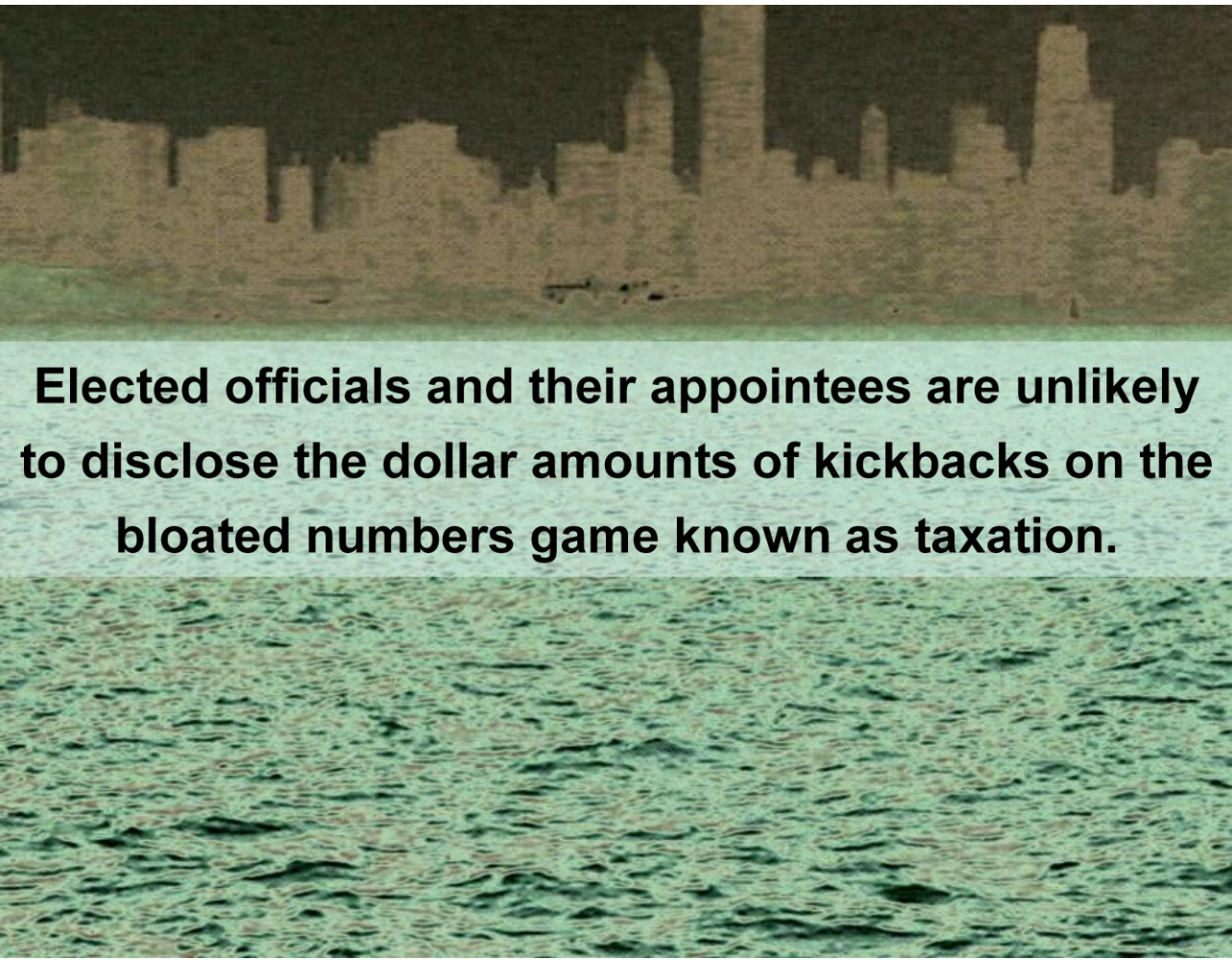
Illinois grants Cook County a higher property tax cap on behalf of Chicago and itself than it grants other counties and municipalities.

A photograph of a city skyline reflected in water. The skyline is in the background, and the water in the foreground is rippled. The text is overlaid on the water.

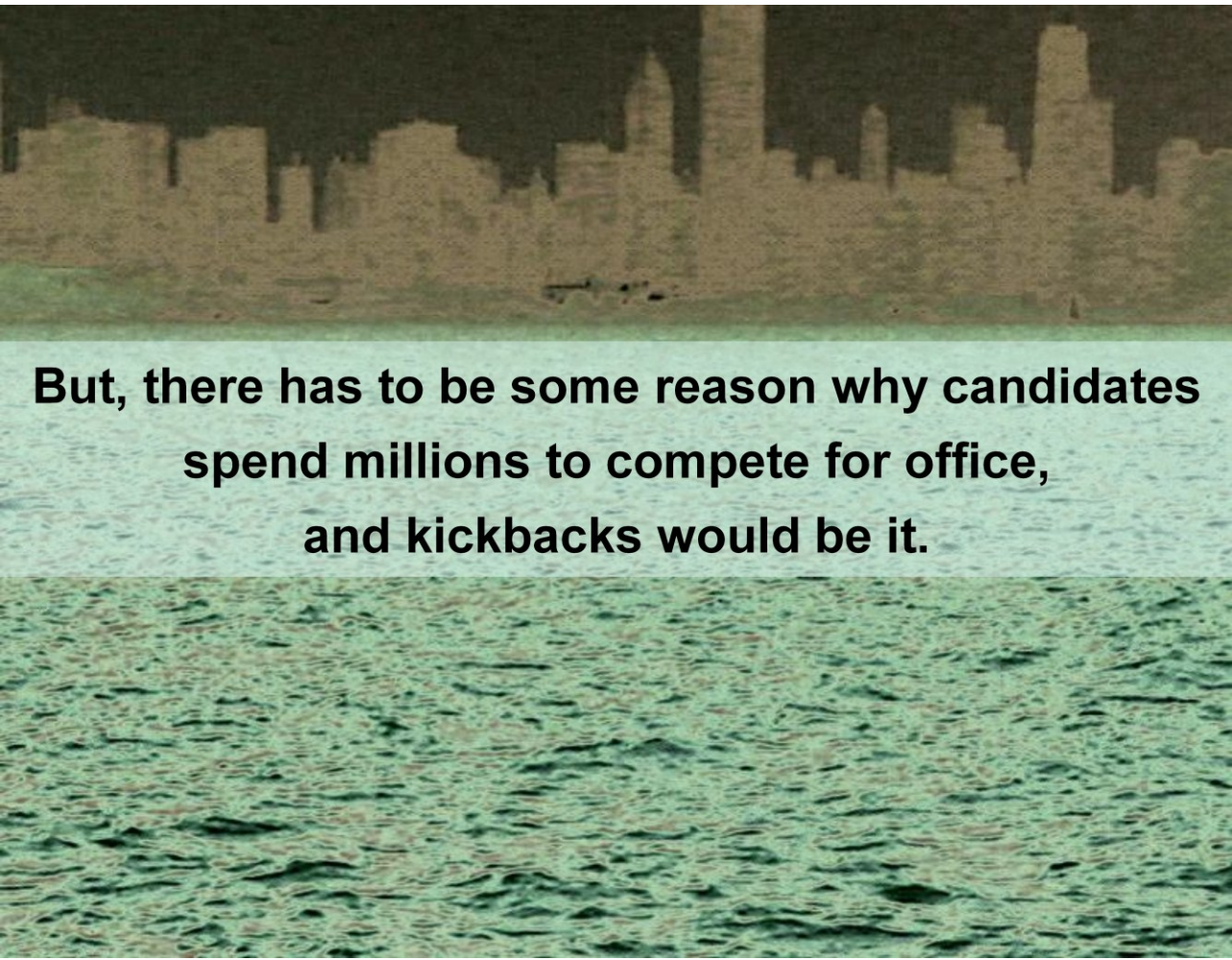
**Illinois grants Cook County a power to explode
the property tax cap by enacting variable
multipliers on assessed valuation.**

A photograph of a city skyline reflected in water. The skyline is in the background, and the water in the foreground is rippled. The text is overlaid on the water.

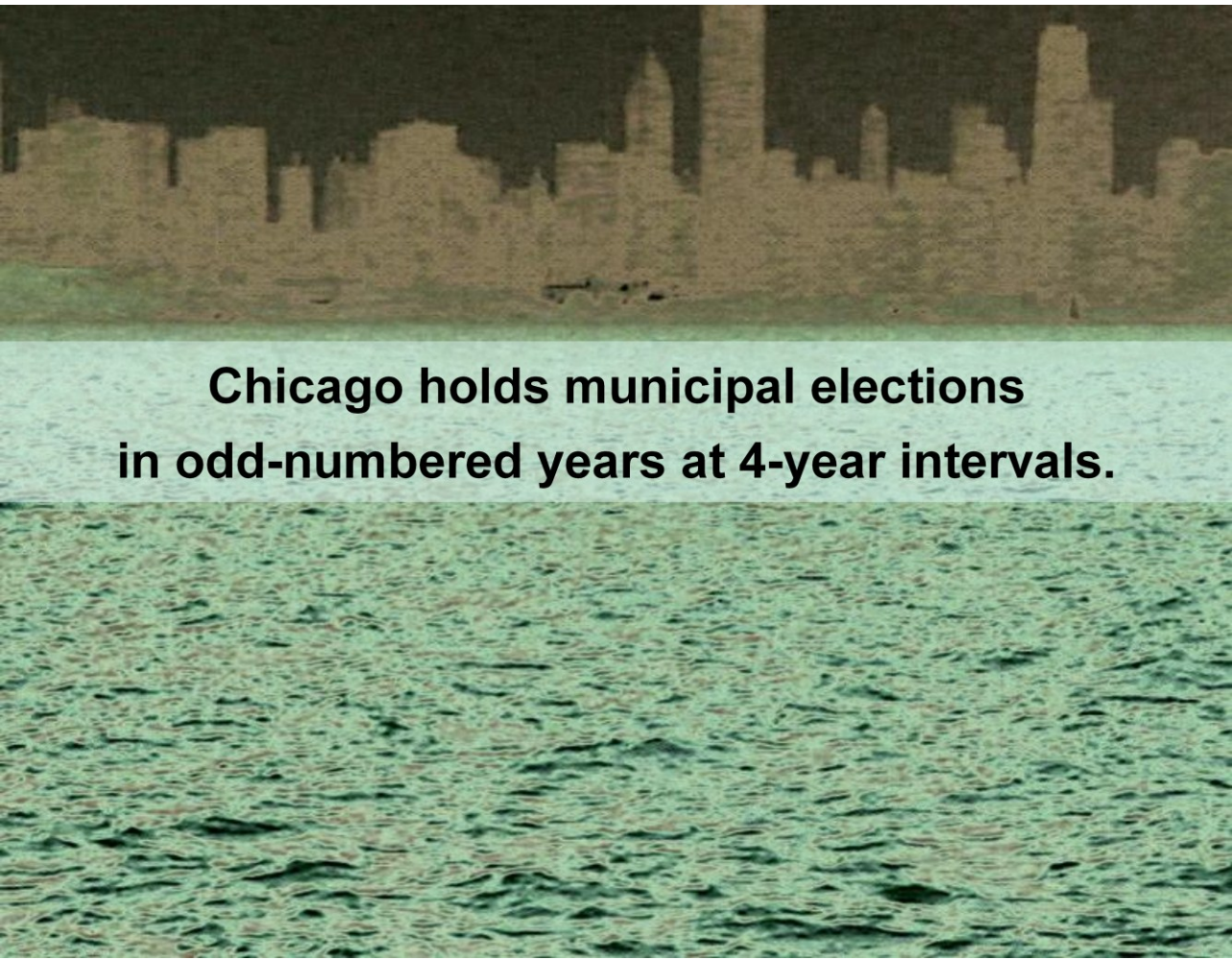
Illinois is one of the several government entities that loans tax revenues to banks that they can use to inflate assessed valuations and blow the fundamental intent of tax caps to smithereens.

A photograph of a city skyline at night, with the buildings illuminated and their lights reflecting on the water. The water is dark with some ripples, and the sky is black. The text is overlaid on the middle part of the image.


Elected officials and their appointees are unlikely to disclose the dollar amounts of kickbacks on the bloated numbers game known as taxation.

A photograph of a city skyline at night, reflected in the water. The skyline is silhouetted against a dark sky, and the water in the foreground is dark with some ripples. The text is overlaid on the middle of the image.

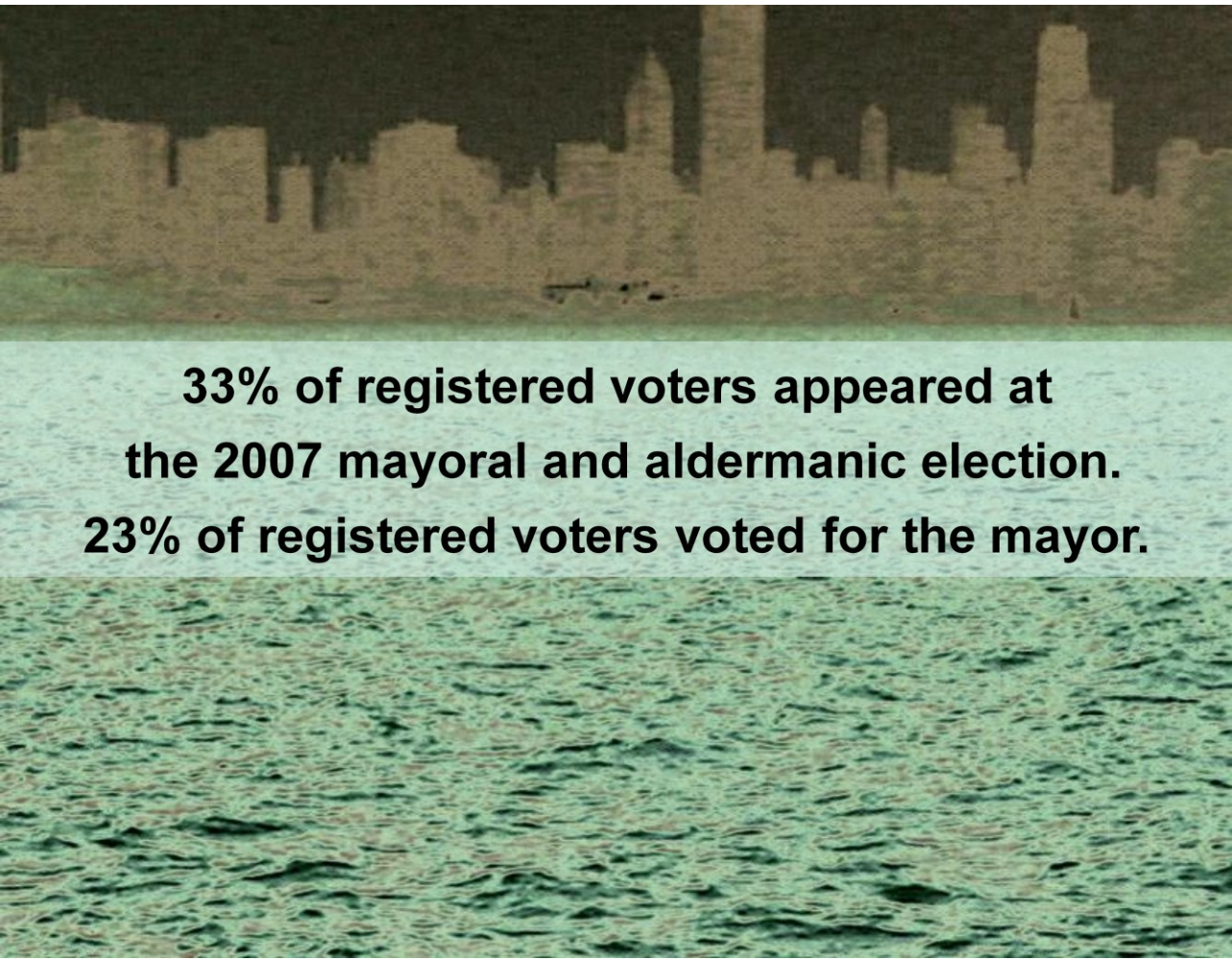
**But, there has to be some reason why candidates
spend millions to compete for office,
and kickbacks would be it.**

A photograph of the Chicago skyline reflected in the water. The skyline is visible in the upper portion of the image, with various skyscrapers of different heights and colors. The water in the foreground is dark and shows ripples, creating a clear reflection of the buildings above. The overall scene is captured in a slightly desaturated, cool-toned palette.

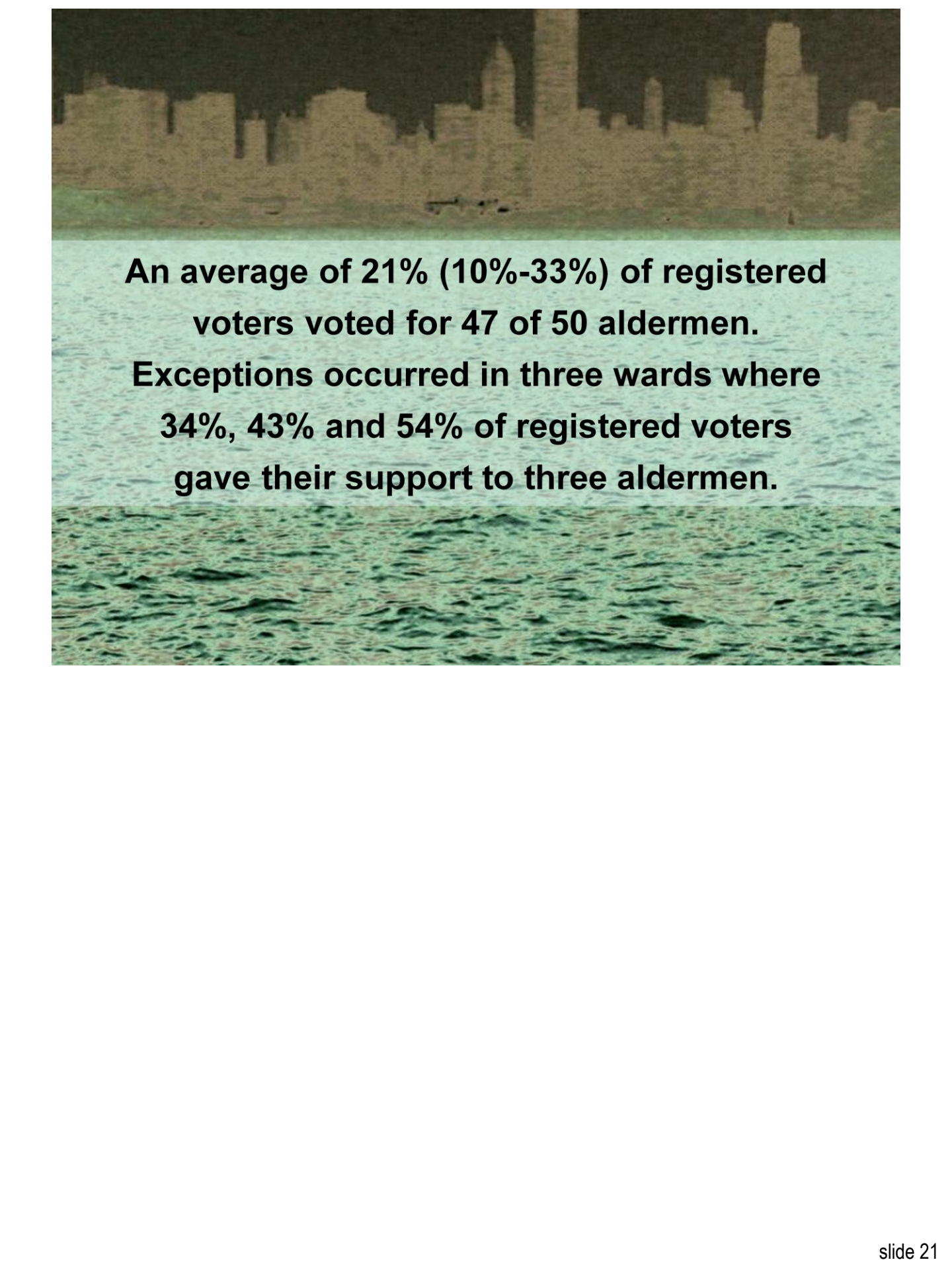
**Chicago holds municipal elections
in odd-numbered years at 4-year intervals.**

A photograph of a city skyline, likely Chicago, viewed from across a body of water. The skyline is silhouetted against a dark sky, with several tall buildings visible. The water in the foreground is dark and has a textured, rippled surface. A semi-transparent white horizontal band is overlaid on the image, containing the text.

**Majority rule is not the definition of democracy
for Chicago municipal government.**

A photograph of a city skyline at night, reflected in the water. The skyline is silhouetted against a dark sky, and the water in the foreground is dark with some ripples. The text is overlaid on the middle of the image.

**33% of registered voters appeared at
the 2007 mayoral and aldermanic election.
23% of registered voters voted for the mayor.**



An average of 21% (10%-33%) of registered voters voted for 47 of 50 aldermen.

Exceptions occurred in three wards where 34%, 43% and 54% of registered voters gave their support to three aldermen.

2007 Feb		2007 Feb MAYORAL			2007 Feb ALDERMANIC					2007 Apr ALDERMANIC runoff			
WARD	total registered voters	votes cast (3 runners)	votes for winner (Daley)	% total registered	votes cast	votes for winner or frontrunner	% total registered	winner or frontrunner	# runners	votes cast	votes for winner	% total registered	winner
totals ▶	1,407,979	456,765	324,519	23%	448,365	288,656	21%			95,727	54,934	16%	(average)
21	40,910	14,214	7,176	18%	14,096	6,487	16%	Brookins	5	10,555	6,418	16%	Brookins
42	39,346	12,851	11,084	28%	12,711	6,903	18%	Reilly	2				
34	39,324	12,331	6,632	17%	12,204	8,529	22%	Austin	4				
8	38,495	14,162	7,178	19%	13,943	8,446	22%	Harris	8				
6	37,791	13,173	6,370	17%	13,047	6,912	18%	Lyle	4				
41	37,283	13,928	11,516	31%	14,021	10,165	27%	Doherty	3				
19	35,232	20,997	16,547	47%	21,420	11,685	33%	Rugai	3				
18	35,124	13,309	7,638	22%	13,228	6,458	18%	Lane	5	8,967	6,050	17%	Lane
9	34,489	9,786	5,169	15%	9,686	5,603	16%	Beale	4				
32	34,393	8,078	6,516	19%	8,107	3,799	11%	Matlak	3	8,232	4,177	12%	Waguespack
2	33,992	11,171	7,764	23%	11,103	3,075	9%	Fioretti	6	9,387	6,172	18%	Fioretti
17	33,784	9,066	4,755	14%	8,937	5,948	18%	Thomas	4				
43	33,561	9,284	7,797	23%	9,307	4,474	13%	Daley	5	8,317	4,481	13%	Daley

data at <http://www.chicagoelections.com/election3.asp>

2007 Feb		2007 Feb MAYORAL			2007 Feb ALDERMANIC					2007 Apr ALDERMANIC runoff			
WARD	total registered voters	votes cast (3 runners)	votes for winner (Daley)	% total registered	votes cast	votes for winner or frontrunner	% total registered	winner or frontrunner	# runners	votes cast	votes for winner	% total registered	winner
totals ▶	1,407,979	456,765	324,519	23%	448,365	288,656	21%			95,727	54,934	16%	(average)
44	33,123	6,572	5,480	17%	5,824	5,824	18%	Tunney	1				
24	32,841	8,541	4,313	13%	8,421	3,053	9%	Chandler	7	6,409	3,299	10%	Dixon
7	32,571	11,976	6,456	20%	11,969	6,793	21%	Jackson	4				
45	31,237	12,988	10,926	35%	13,141	7,389	24%	Levar	4				
28	30,698	7,588	4,142	13%	7,551	4,518	15%	Smith	6				
46	30,430	11,199	8,835	29%	11,274	5,987	20%	Shiller	2				
47	29,554	9,269	7,429	25%	9,239	7,255	25%	Schulter	2				
5	29,465	9,183	4,978	17%	9,037	6,748	23%	Hairston	3				
37	29,400	7,650	4,233	14%	7,571	4,485	15%	Mitts	6				
1	28,980	5,150	3,968	14%	4,629	4,629	16%	Flores	1				
23	28,934	13,284	11,491	40%	13,375	9,479	33%	Zalewski	2				
4	28,852	10,110	5,355	19%	10,004	7,601	26%	Preckwinkle	2				
27	28,578	6,322	4,064	14%	5,502	5,502	19%	Burnett	1				

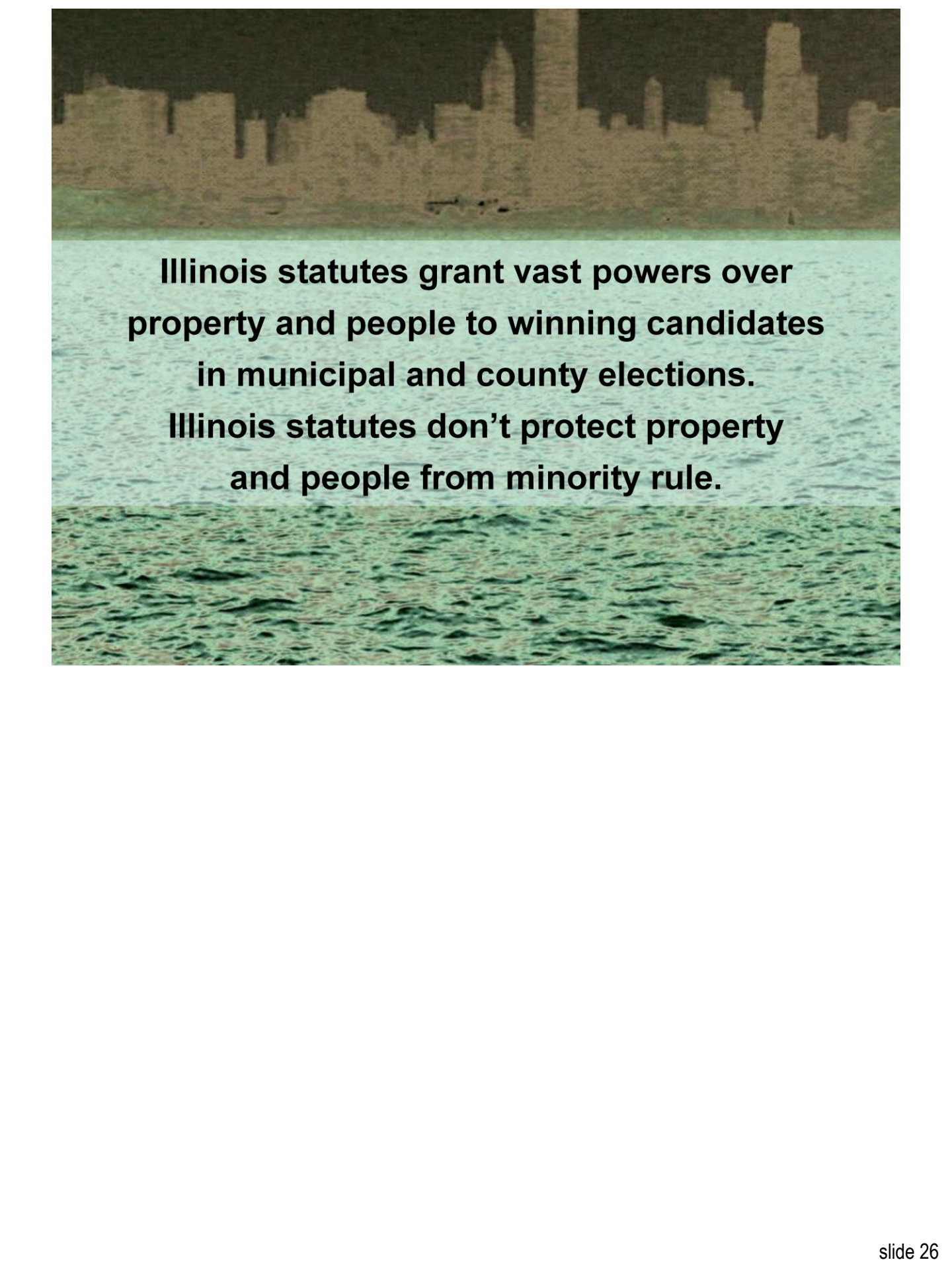
data at <http://www.chicagoelections.com/election3.asp>

2007 Feb		2007 Feb MAYORAL			2007 Feb ALDERMANIC					2007 Apr ALDERMANIC runoff			
WARD	total registered voters	votes cast (3 runners)	votes for winner (Daley)	% total registered	votes cast	votes for frontrunner	% total registered	winner or frontrunner	# runners	votes cast	votes for winner	% total registered	winner
totals ▶	1,407,979	456,765	324,519	23%	448,365	288,656	21%			95,727	54,934	16%	(average)
36	28,336	10,942	9,227	33%	10,914	8,315	29%	Banks	2				
48	28,170	8,216	6,372	23%	6,747	6,747	24%	Smith	1				
38	27,381	8,038	6,889	25%	7,335	7,335	27%	Allen	1				
15	26,995	6,541	3,671	14%	6,046	2,039	8%	Foulkes	11	4,632	2,790	10%	Foulkes
10	26,725	8,822	7,387	28%	8,838	6,218	23%	Pope	3				
50	24,709	10,259	8,660	35%	10,489	5,069	21%	Stone	4	11,269	5,965	24%	Stone
20	24,467	7,206	3,842	16%	7,133	4,461	18%	Cochran	3				
16	24,317	6,206	3,621	15%	6,104	2,536	10%	Thompson	6	5,271	2,977	12%	Thompson
39	24,203	7,970	6,884	28%	7,924	6,282	26%	Laurino	2				
11	23,814	9,861	9,104	38%	9,650	7,615	32%	Balcer	2				
26	23,805	5,522	4,219	18%	5,421	3,576	15%	Ocasio	4				
3	23,634	8,062	4,464	19%	8,087	3,476	15%	Tillman	5	8,360	4,513	19%	Dowell

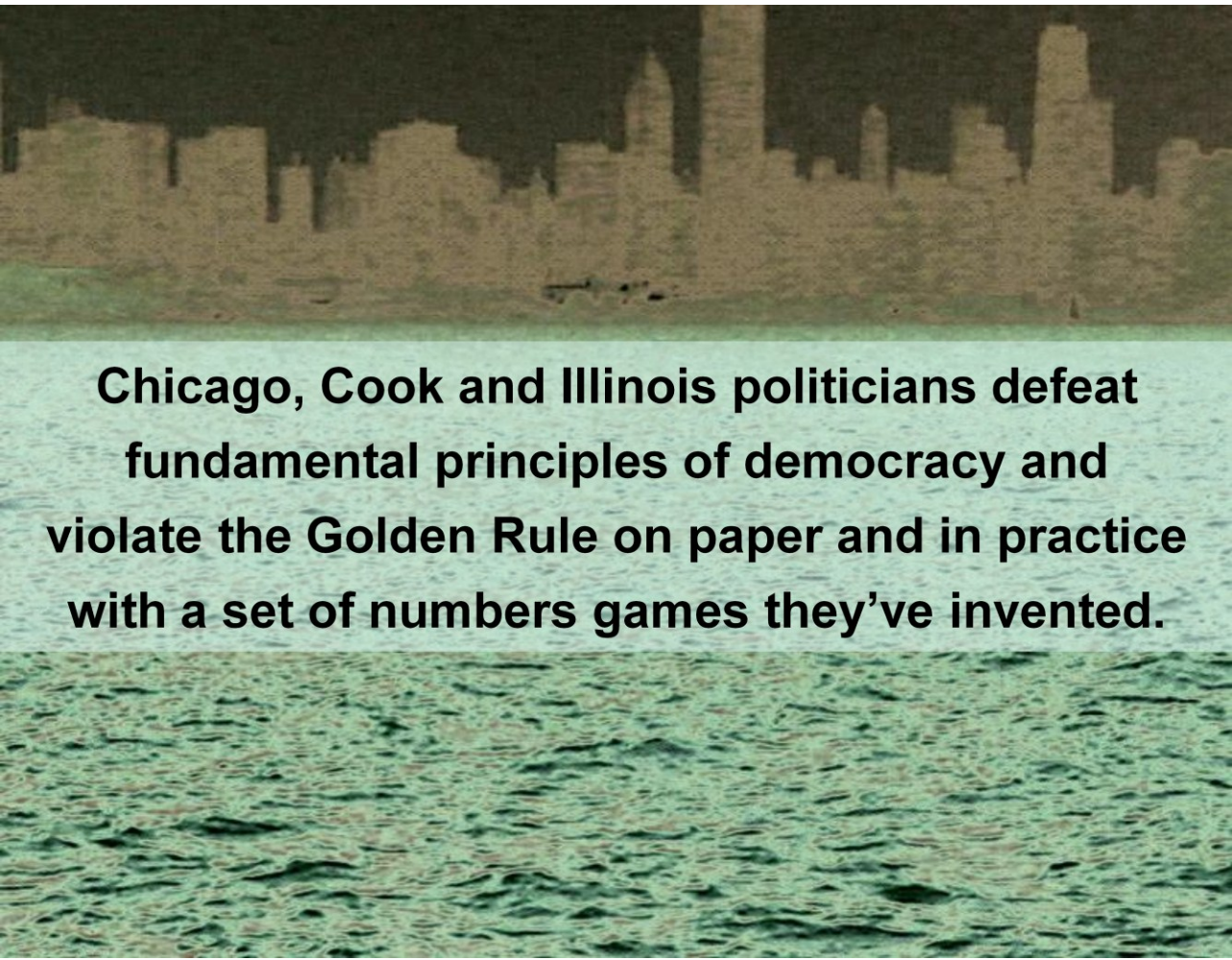
data at <http://www.chicagoelections.com/election3.asp>

2007 Feb		2007 Feb MAYORAL			2007 Feb ALDERMANIC					2007 Apr ALDERMANIC runoff			
WARD	total registered voters	votes cast (3 runners)	votes for winner (Daley)	% total registered	votes cast	votes for frontrunner	% total registered	winner or frontrunner	# runners	votes cast	votes for winner	% total registered	winner
totals ▶	1,407,979	456,765	324,519	23%	448,365	288,656	21%			95,727	54,934	16%	(average)
35	23,564	6,578	5,021	21%	6,561	3,046	13%	Colon	3	6,537	4,073	17%	Colon
29	23,239	8,642	5,578	24%	7,836	7,836	34%	Carothers	1				
40	23,040	6,275	5,082	22%	5,625	5,625	24%	O'Connor	1				
25	21,925	6,988	5,606	26%	6,854	3,522	16%	Solis	6				
49	21,710	7,382	5,040	23%	7,441	3,668	17%	Moore	4	7,791	4,019	19%	Moore
30	20,926	5,060	4,311	21%	5,014	3,514	17%	Reboyras	3				
31	20,657	5,333	4,629	22%	5,260	4,526	22%	Suarez	2				
13	19,920	11,211	10,164	51%	10,828	10,828	54%	Olivo	1				
33	17,622	5,101	4,266	24%	4,590	4,590	26%	Mell	1				
22	15,264	4,327	3,541	23%	4,339	2,466	16%	Munoz	4				
12	13,371	4,400	3,874	29%	4,379	2,592	19%	Cardenas	6				
14	11,798	5,641	5,255	45%	5,603	5,027	43%	Burke	2				

data at <http://www.chicagoelections.com/election3.asp>



**Illinois statutes grant vast powers over
property and people to winning candidates
in municipal and county elections.
Illinois statutes don't protect property
and people from minority rule.**

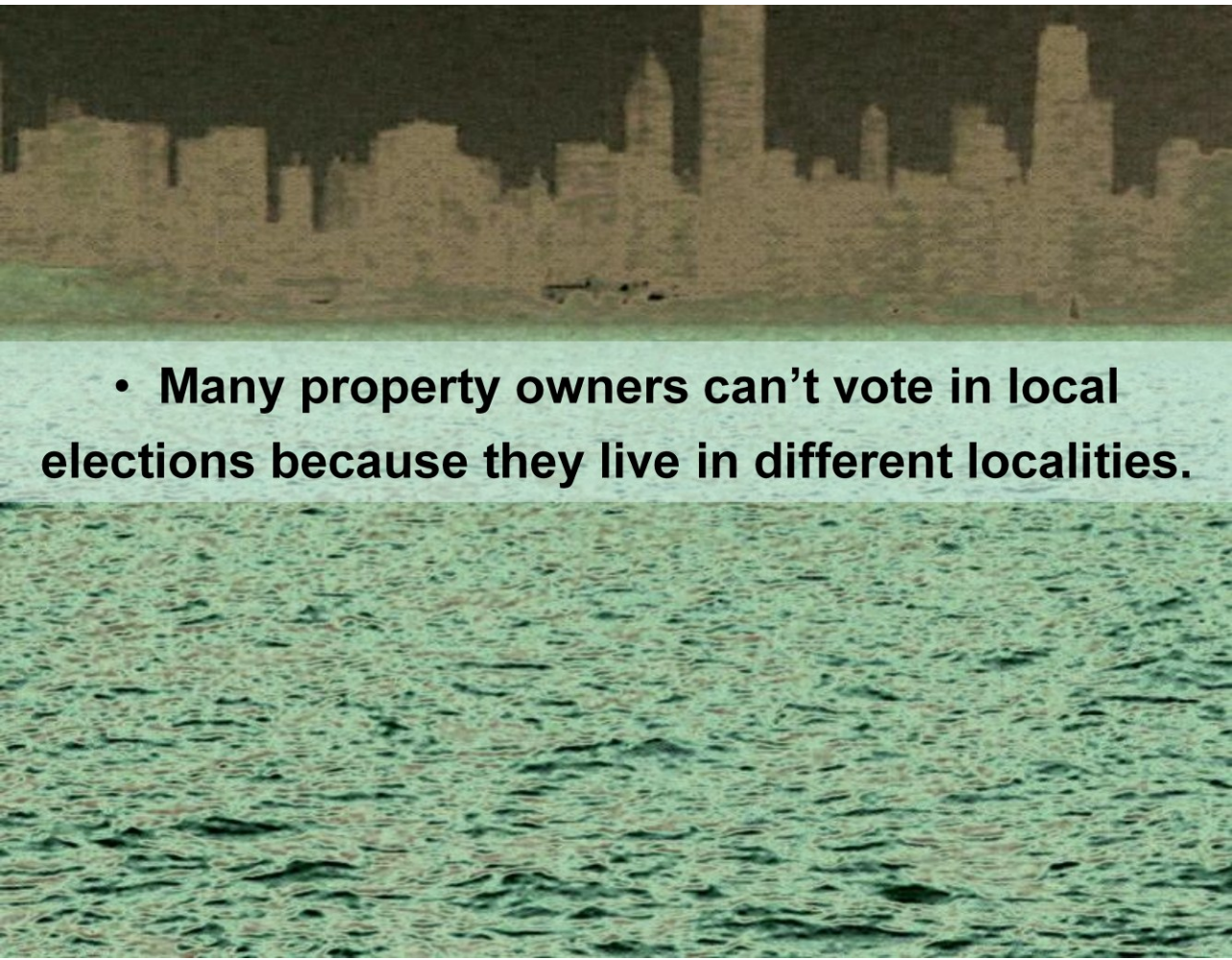
A photograph of the Chicago skyline reflected in the water. The buildings are silhouetted against a dark sky, and their reflection is visible in the rippling water below. The text is overlaid on the middle section of the image.

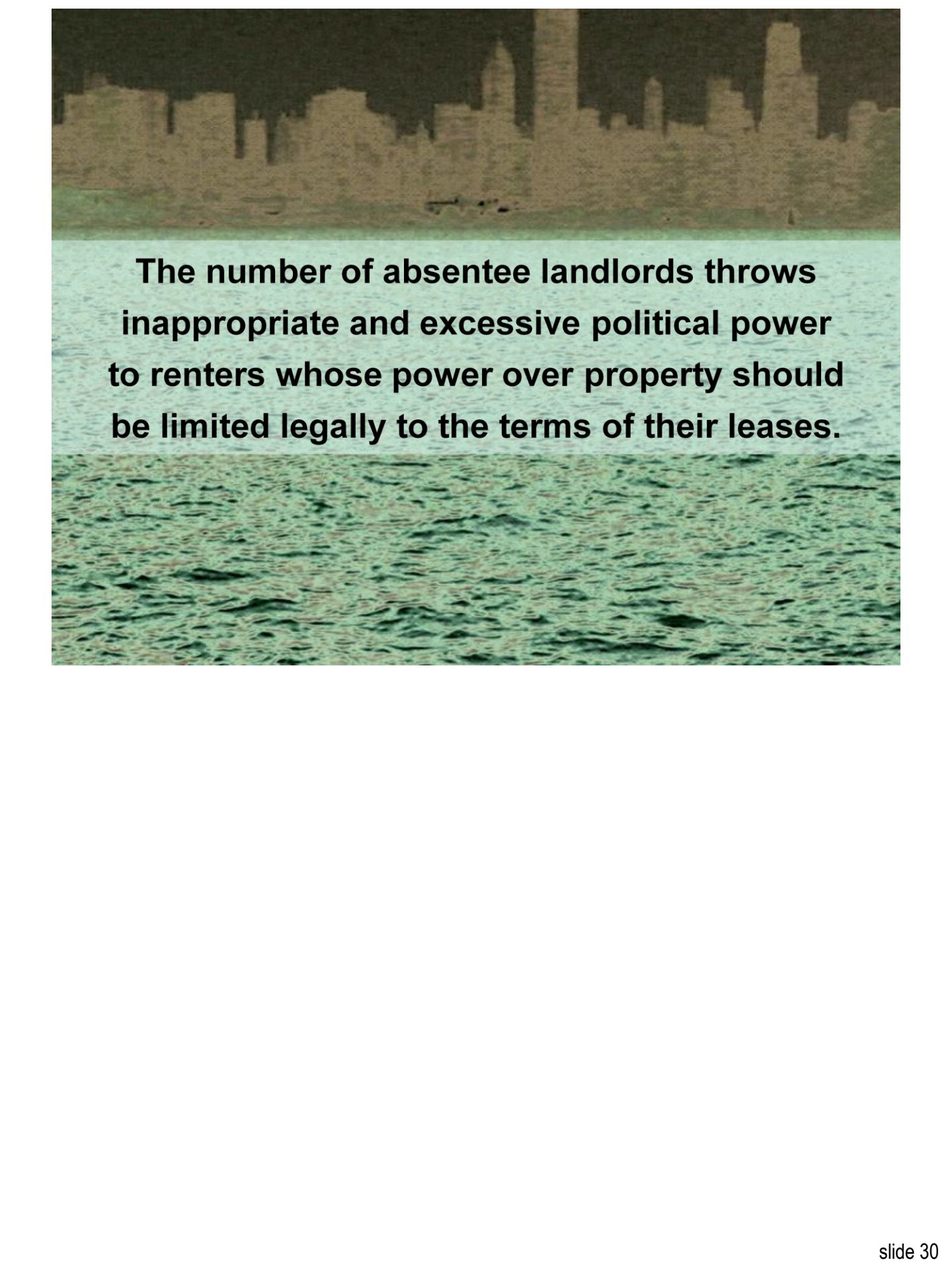
**Chicago, Cook and Illinois politicians defeat
fundamental principles of democracy and
violate the Golden Rule on paper and in practice
with a set of numbers games they've invented.**



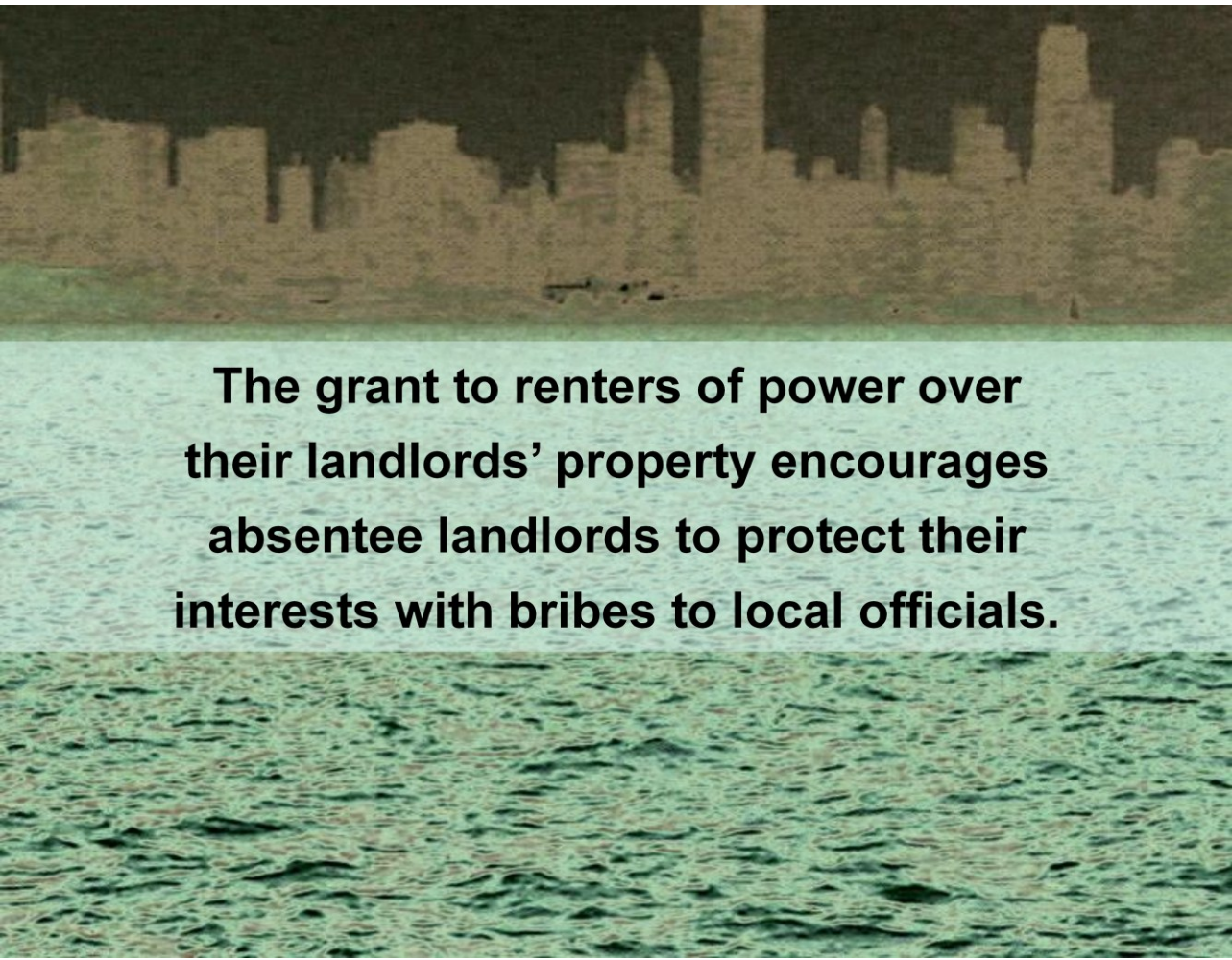
Illinois grants city and county officials vast power over Chicago property without considering:



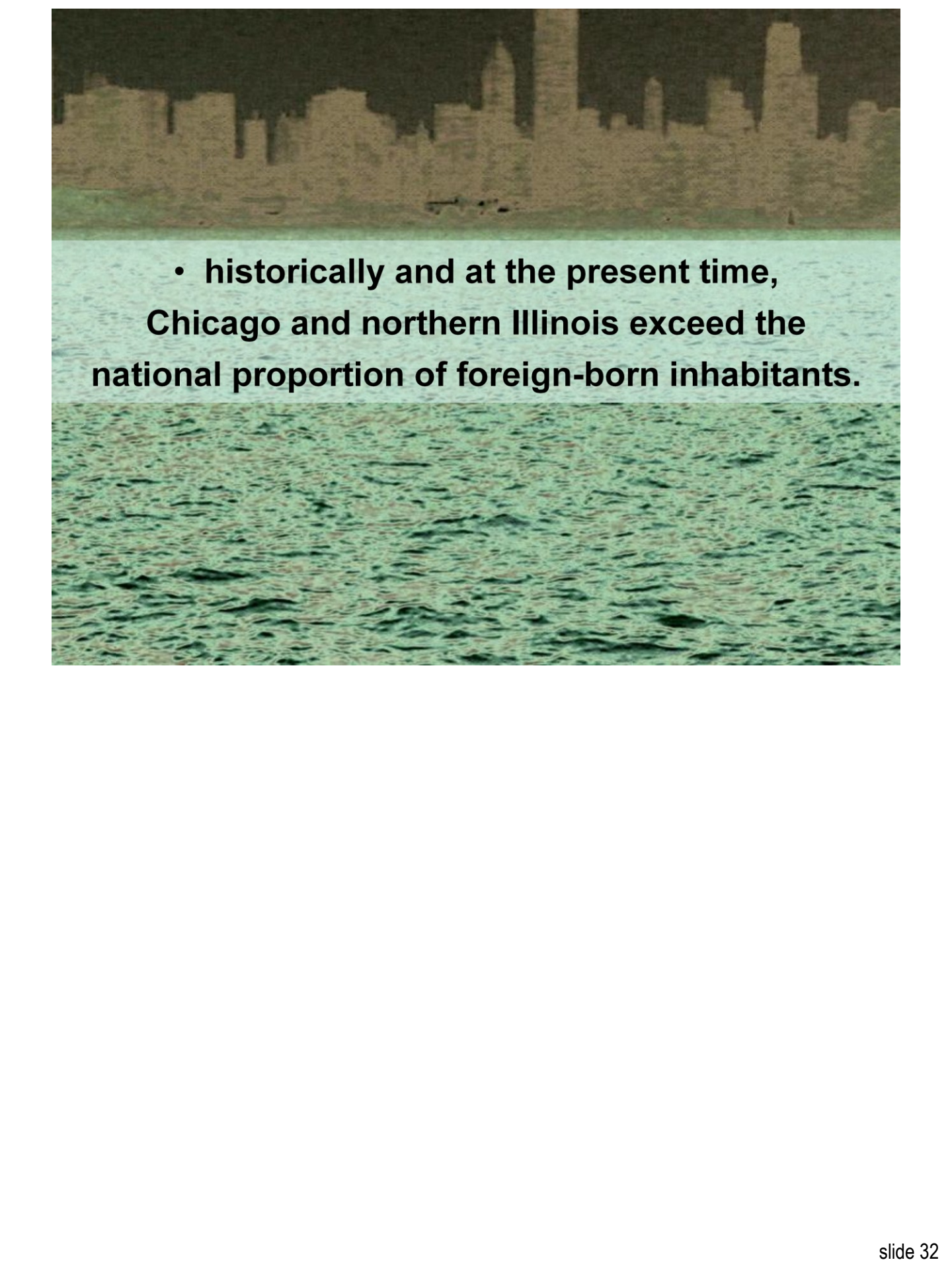
- 
- A photograph of a city skyline at night, with the buildings illuminated and their lights reflecting on the water. The image is split horizontally, with the top half showing the skyline and the bottom half showing the water.
- **Many property owners can't vote in local elections because they live in different localities.**

A photograph of a city skyline reflected in water. The skyline is in the upper portion of the image, and the water with ripples is in the lower portion. The text is overlaid on the water.

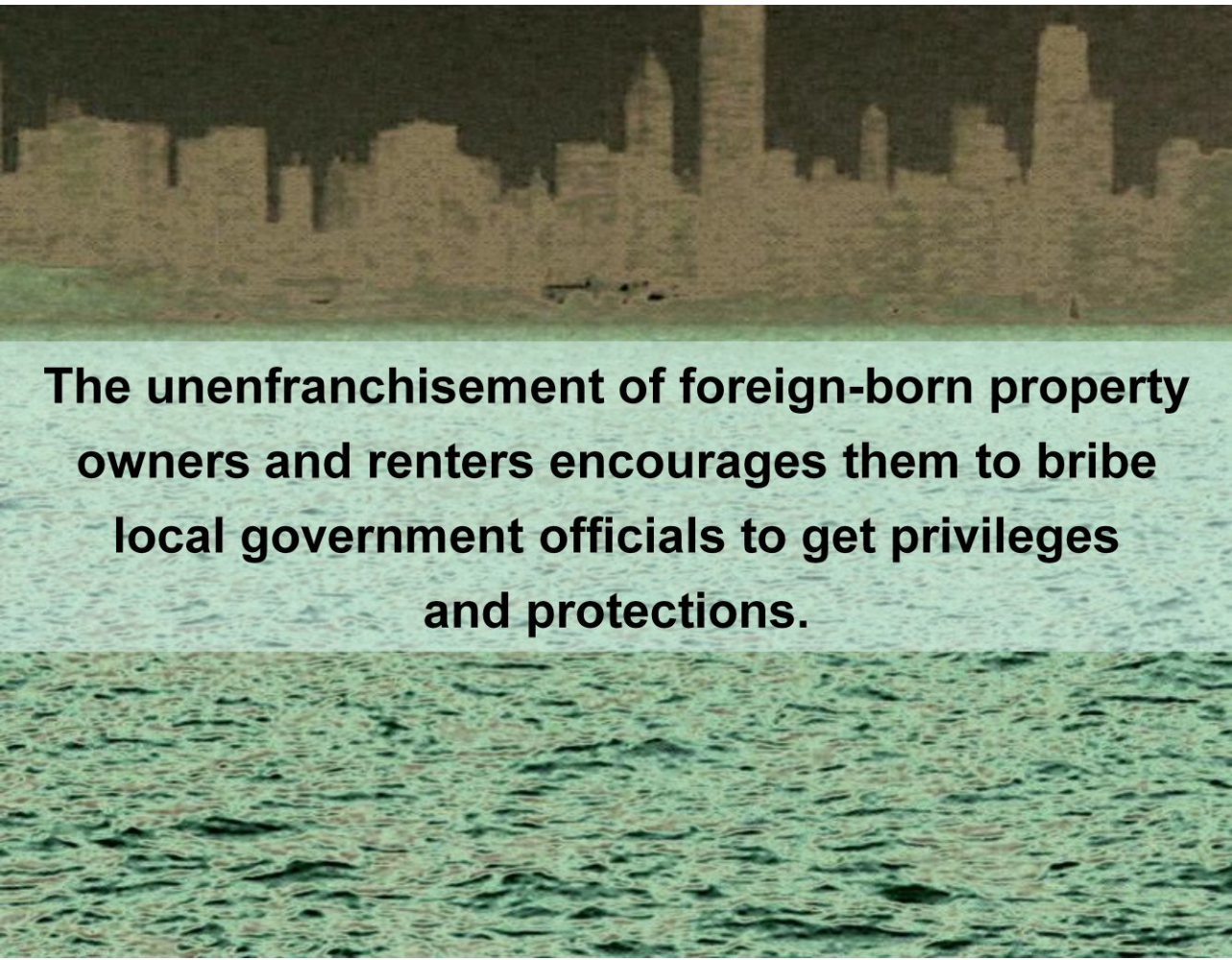
The number of absentee landlords throws inappropriate and excessive political power to renters whose power over property should be limited legally to the terms of their leases.

A photograph of a city skyline across a body of water. The skyline is silhouetted against a dark sky, with several tall buildings visible. The water in the foreground is dark and has a textured, rippled surface. The text is centered over the water.


The grant to renters of power over their landlords' property encourages absentee landlords to protect their interests with bribes to local officials.

A photograph of a city skyline across a body of water, with a semi-transparent text box overlaid in the center. The skyline is silhouetted against a dark sky, and the water in the foreground is dark with some ripples. The text box is a light gray color and contains a single bullet point.

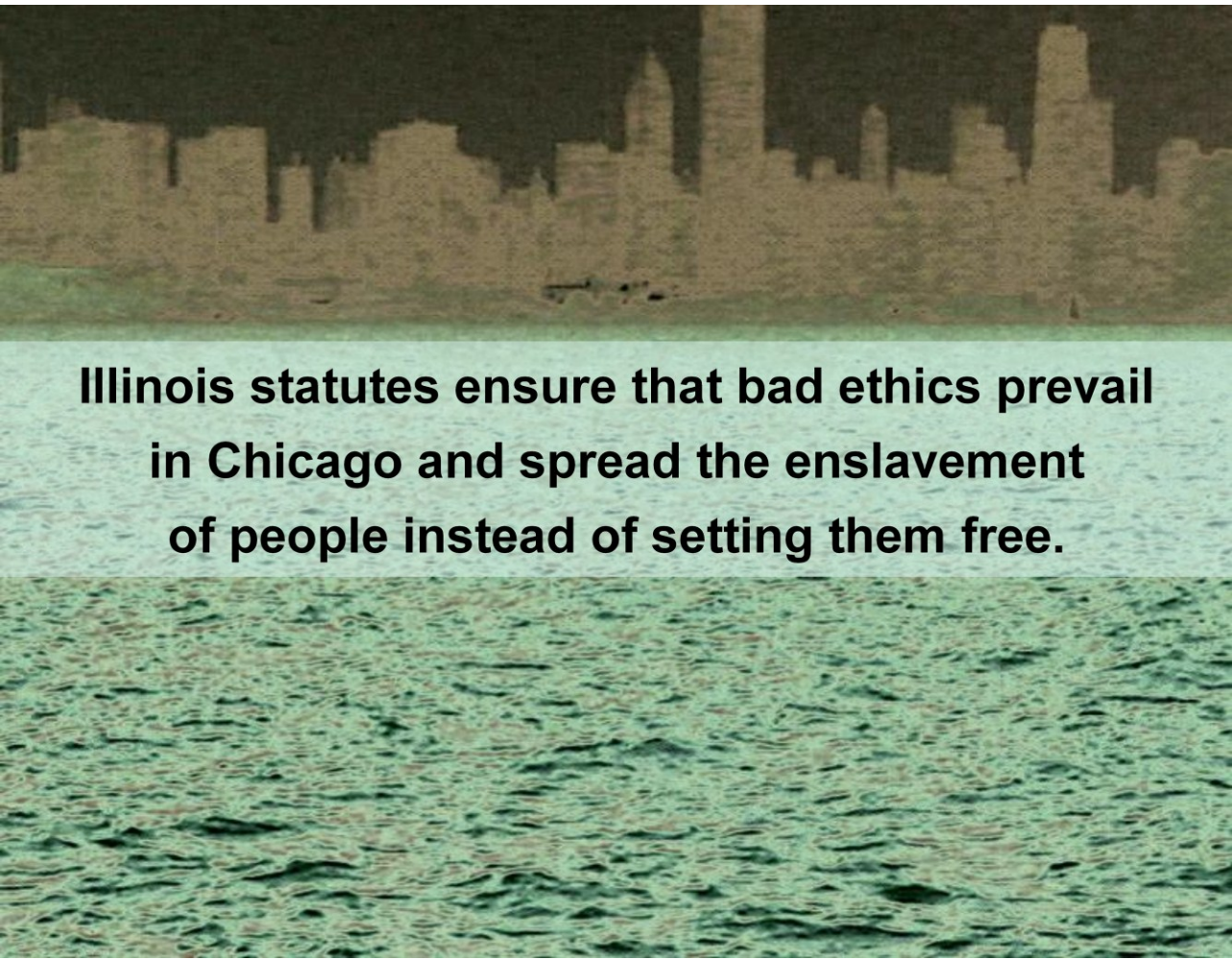
- **historically and at the present time, Chicago and northern Illinois exceed the national proportion of foreign-born inhabitants.**

A photograph of a city skyline across a body of water. The skyline is composed of various buildings of different heights and colors, including some taller, more prominent structures. The water in the foreground is dark and has a textured, wavy surface. The text is overlaid on the middle part of the image.

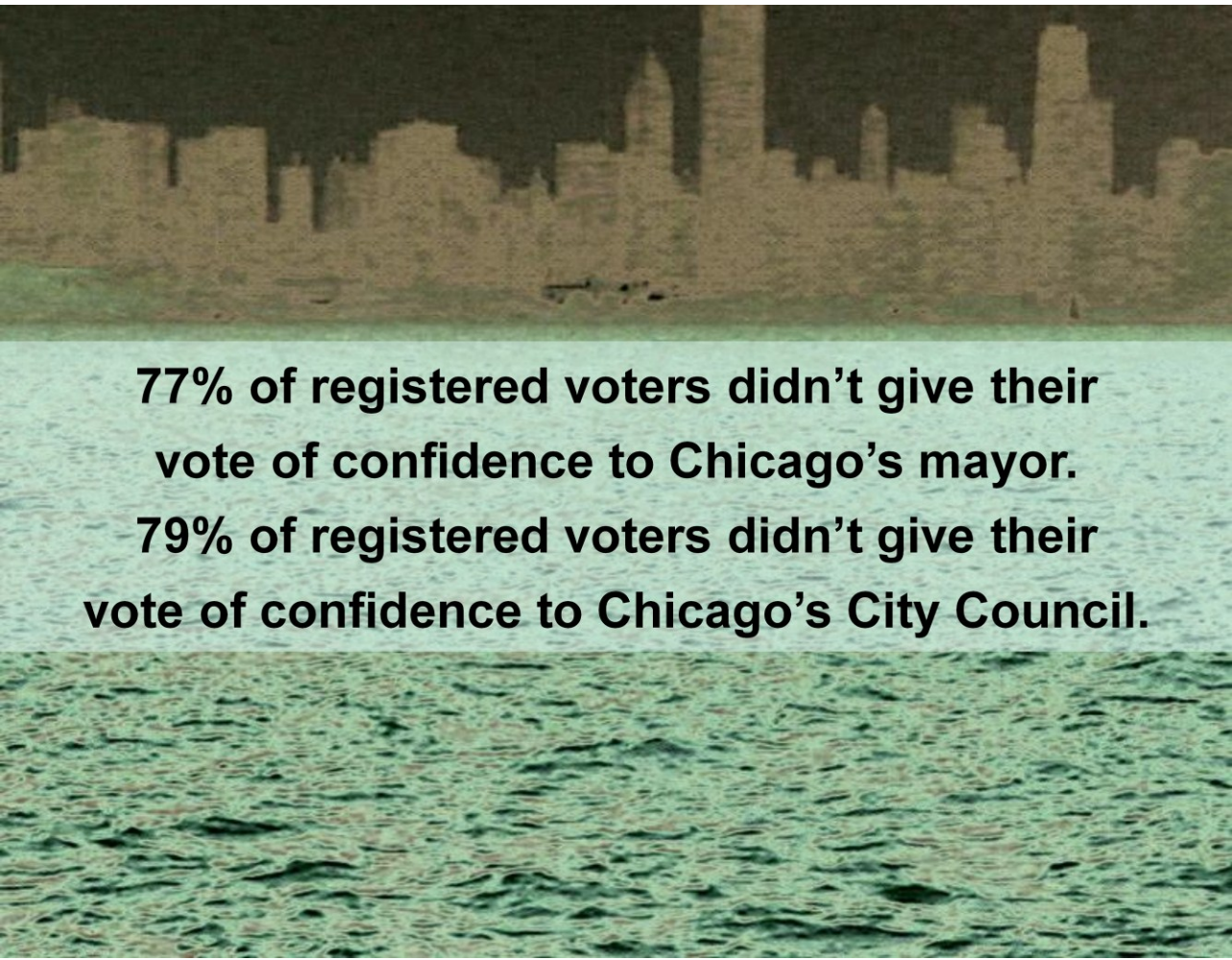
The unenfranchisement of foreign-born property owners and renters encourages them to bribe local government officials to get privileges and protections.

A photograph of the Chicago skyline reflected in the water. The skyline is visible in the upper portion of the image, with various skyscrapers of different heights and colors. The water in the foreground is dark and has a textured, rippled surface. The text is centered over the middle of the image.

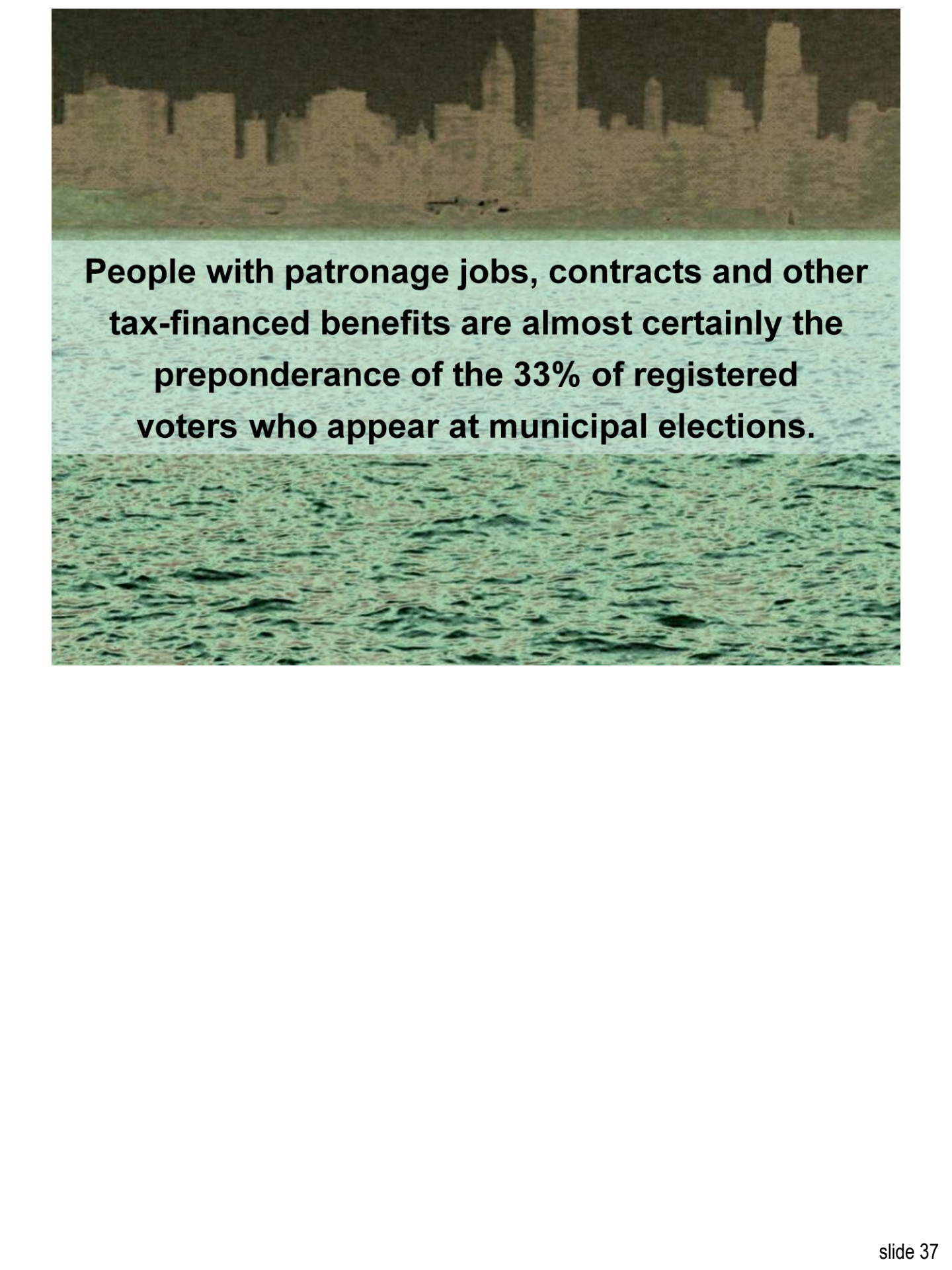
**Many immigrants come to Chicago
from nations where bribery and the corruption
of government institutions are usual.**

A photograph of a city skyline at night, reflected in the water. The skyline is silhouetted against a dark sky, with some lights visible. The water in the foreground is dark and rippled, showing a clear reflection of the buildings above. The text is overlaid on the middle section of the image.

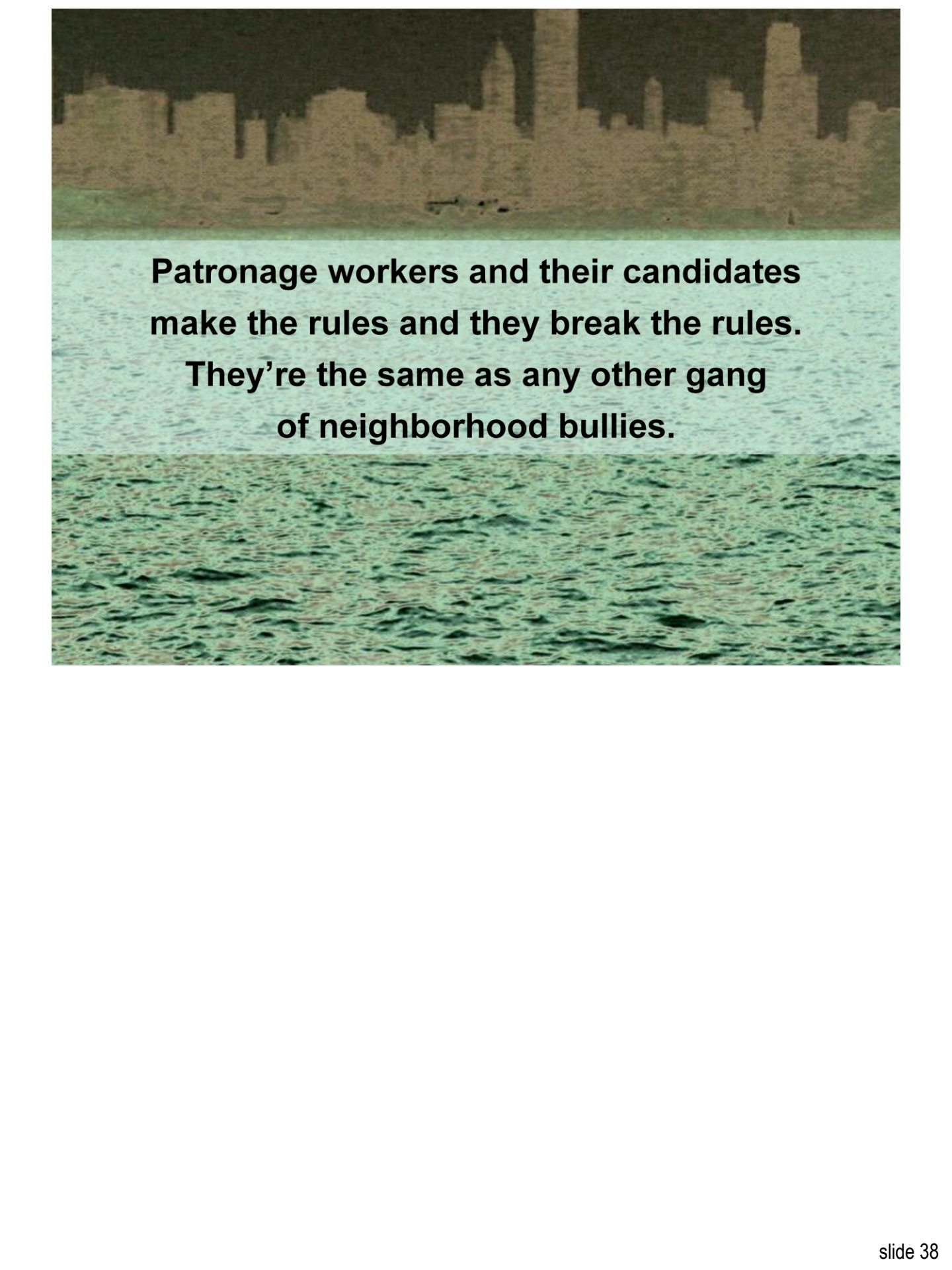
**Illinois statutes ensure that bad ethics prevail
in Chicago and spread the enslavement
of people instead of setting them free.**

A photograph of the Chicago skyline across a body of water, with the text overlaid in the center. The skyline is silhouetted against a dark sky, and the water in the foreground is dark with some ripples.

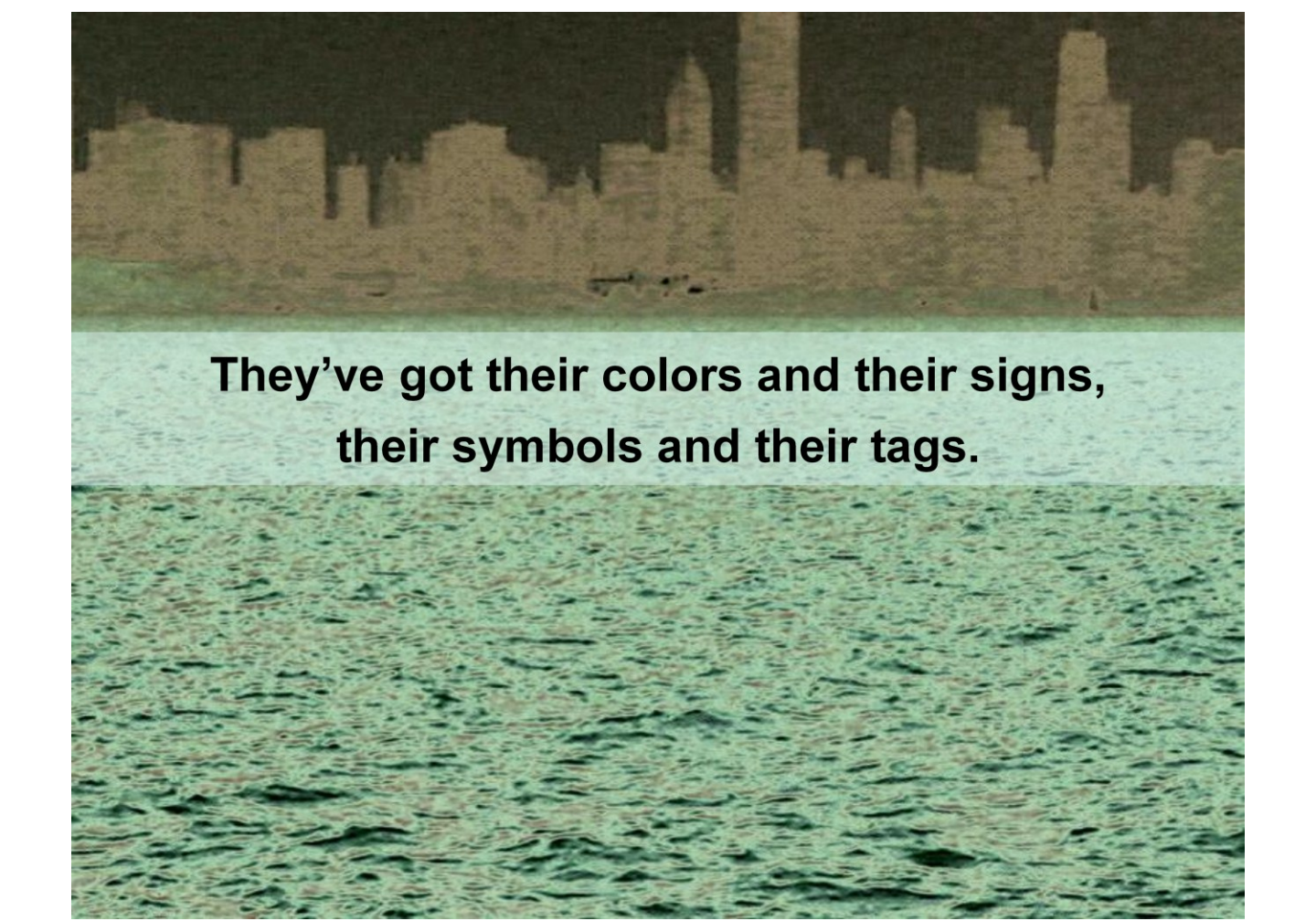
**77% of registered voters didn't give their
vote of confidence to Chicago's mayor.
79% of registered voters didn't give their
vote of confidence to Chicago's City Council.**

A photograph of a city skyline reflected in water. The skyline is in the background, and the water in the foreground is rippled. The text is overlaid on the water.

People with patronage jobs, contracts and other tax-financed benefits are almost certainly the preponderance of the 33% of registered voters who appear at municipal elections.

A photograph of a city skyline reflected in water. The skyline is visible in the upper portion of the image, with various buildings of different heights and colors. The water in the foreground is dark and has a textured, rippled surface. The text is centered over the water.

**Patronage workers and their candidates
make the rules and they break the rules.
They're the same as any other gang
of neighborhood bullies.**



**They've got their colors and their signs,
their symbols and their tags.**







Teacher parks at hydrant.



County police tag.



No parking-Street cleaning Friday.



Parking-street cleaning, Friday.



Parking-street cleaning, Friday. County police tag.



No parking-Street cleaning Monday.



Parking-Street cleaning Monday. County police tag.



Chicago Police Department worker parks in alley. Vanity tag.



Chicago Police Department worker parks in alley.



Municipal election 2007. Merrimac Park. Irving Park road, Chicago, Illinois.



Municipal election 2007. Merrimac Park. Irving Park road, Chicago, Illinois.



Municipal election 2007. Merrimac Park. Irving Park road, Chicago, Illinois.



Municipal election 2007. Riis Park. Fullerton 6100W (at Moody), Chicago, Illinois.



Municipal election 2007. Riis Park. Fullerton 6100W (at Moody), Chicago, Illinois.



Municipal election 2007. Riis Park. Fullerton 6100W (at Moody), Chicago, Illinois.



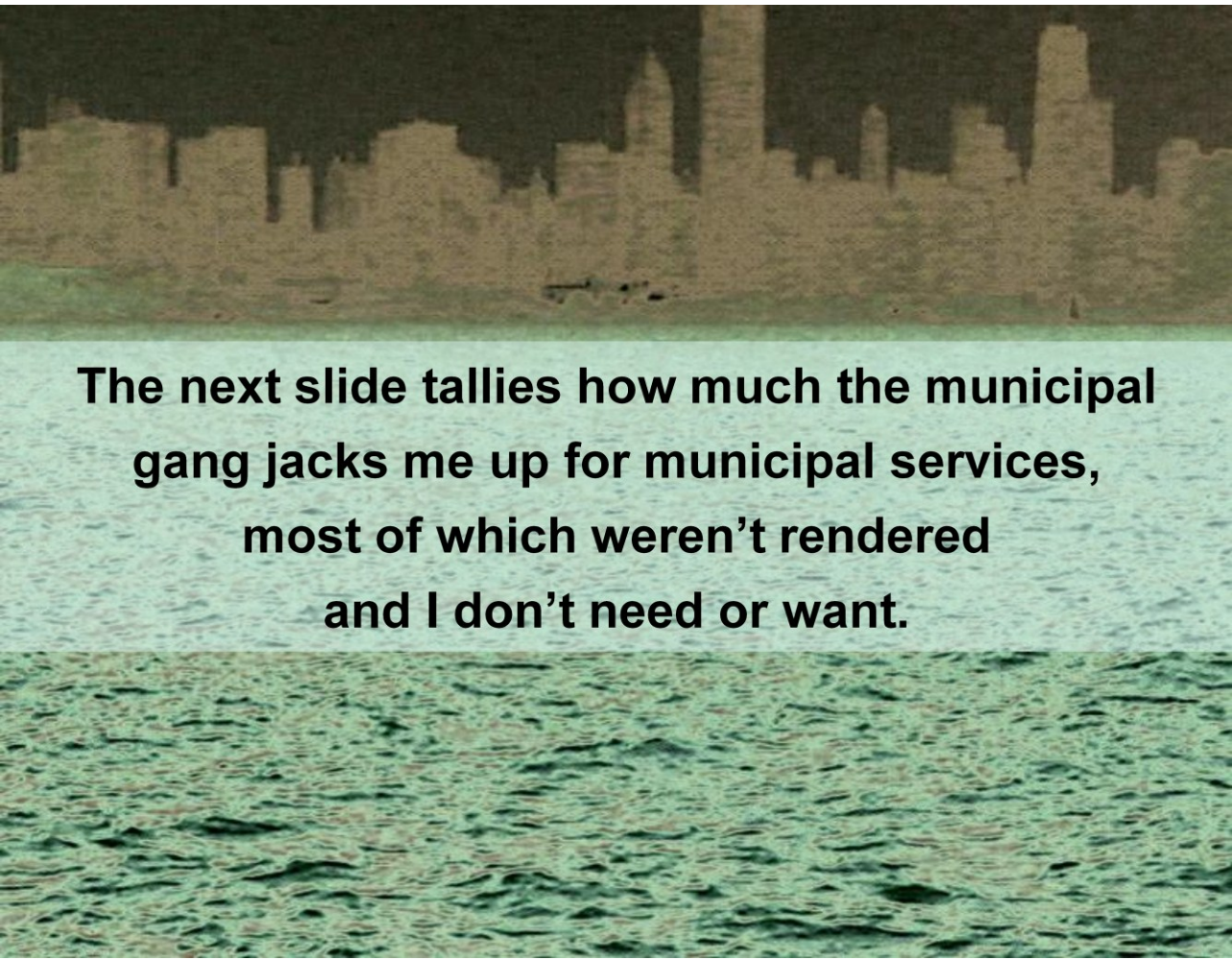
Municipal election 2007. Riis Park. Fullerton 6100W (at Moody), Chicago, Illinois.



Riis Park. Fullerton 6100W (at Moody), Chicago, Illinois.




Car parked on sidewalk. Riis Park. Fullerton 6100W. Chicago, Illinois.

A photograph of a city skyline at night, reflected in the water. The skyline is dark against a lighter sky, and the water in the foreground is dark with some ripples. The text is overlaid on the middle part of the image.

**The next slide tallies how much the municipal
gang jacks me up for municipal services,
most of which weren't rendered
and I don't need or want.**

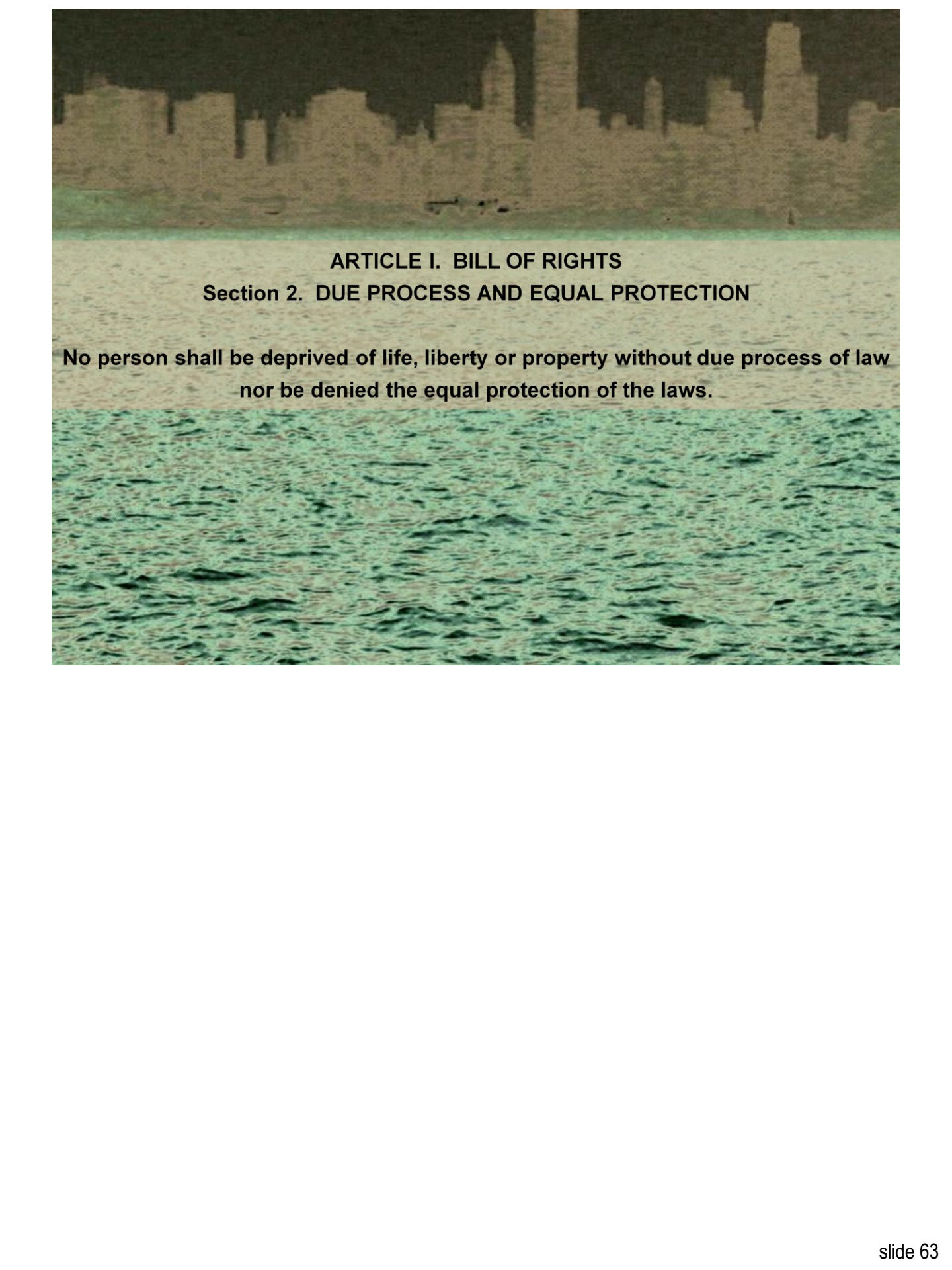
year	all tax paid	school tax percent	general tax paid	schools tax paid	Chicago school finance authority	Chicago Board of Education	Chicago school building fund	full tax	total exemptions	homeowner exemption	long-time homeowner exemption	elderly & disabled homestead exemption
1976	548							unknown		yes	na	yes
1977	685	41%	403	282		282		unknown		yes	na	no
1978	688	41%	409	280		280		unknown		yes	na	no
1979	750	37%	473	277		277		848	99	yes	na	no
1980	748	42%	430	318	43	275	(1)	921	173	yes	na	no
1981	846	41%	495	350	45	305		1,132	286	yes	na	no
1982	939	42%	547	392	35	357		1,241	302	yes	na	no
1983	877	42%	509	368	39	330		1,229	351	yes	na	no
1984	843	41%	494	350	41	309		1,199	356	yes	na	no
1985	841	43%	478	363	41	322		1,181	340	yes	na	no
1986	924	40%	551	373	36	337		1,286	362	yes	na	no
1987	890	42%	513	376	28	348		1,228	338	yes	na	no
1988	1,305	41%	774	531	35	496		1,652	347	yes	na	no
1989	1,305	41%	774	531	35	496		1,652	347	yes	na	no
1989	1,344	42%	779	566	33	533		1,706	361	yes	na	no
1990	1,384	44%	768	616	33	583		1,737	353	yes	na	no
1991	1,698	47%	899	799	37	762		2,121	423	yes	na	no
1992	1,763	47%	940	823	35	788		2,192	430	yes	na	no
1993	1,803	47%	952	851	29	822		2,230	427	yes	na	no
1994	1,761	48%	923	839	50	789		2,180	419	yes	na	no
1995	1,788	48%	922	866	56	810		2,210	422	yes	na	no
1996	1,837	49%	943	893	56	837		2,264	427	yes	na	no
1997	1,900	49%	967	932	58	875		2,299	399	yes	na	no
1998	1,937	50%	970	967	58	909		2,337	400	yes	na	no
1999	1,936	51%	950	987	58	929		2,321	385	yes	na	no
2000	2,447	50%	1,213	1,235	70	1,165		2,892	445	yes	yes	no
2001	2,415	52%	1,171	1,244	70	1,174		2,964	549	4500 (1)	2637 (1)	no
2002	2,285	51%	1,112	1,173	56	1,117		2,998	713	yes	yes	no
2003	2,401	51%	1,173	1,228	56	1,172	(2)	3,636	1,235	yes	na	no
2004	2,507	52%	1,198	1,309	71	1,238		3,716	1,209	yes	na	no
2005	2,557	53%	1,210	1,347	54	1,293		3,754	1,197	yes	na	no
2006	2,877	53%	1,351	1,526	64	1,462		5,000	2,122	yes	na	no
2007	2,443	54%	1,136	1,307	44	1,262	(3) (2008)	4,946	2,504	yes	na	no
2008	2,521	53%	1,175	1,346	0	1,293	53	4,996	2,476	yes	na	no
2009	2,591	54%	1,205	1,387	0	1,324	63	5,095	2,504	yes	na	no
2010												
					(1) total school tax is unclear because tax bill lists two related line items separately.					(1) tax bill lists exemption calculated on EAV instead of gross tax.		
					(2) total school tax is somewhat clear because tax bill lists two related line items together.							
					(3) 2008 total school tax is unclear because tax bill lists three line items in two different categories.							



ARTICLE I. BILL OF RIGHTS.

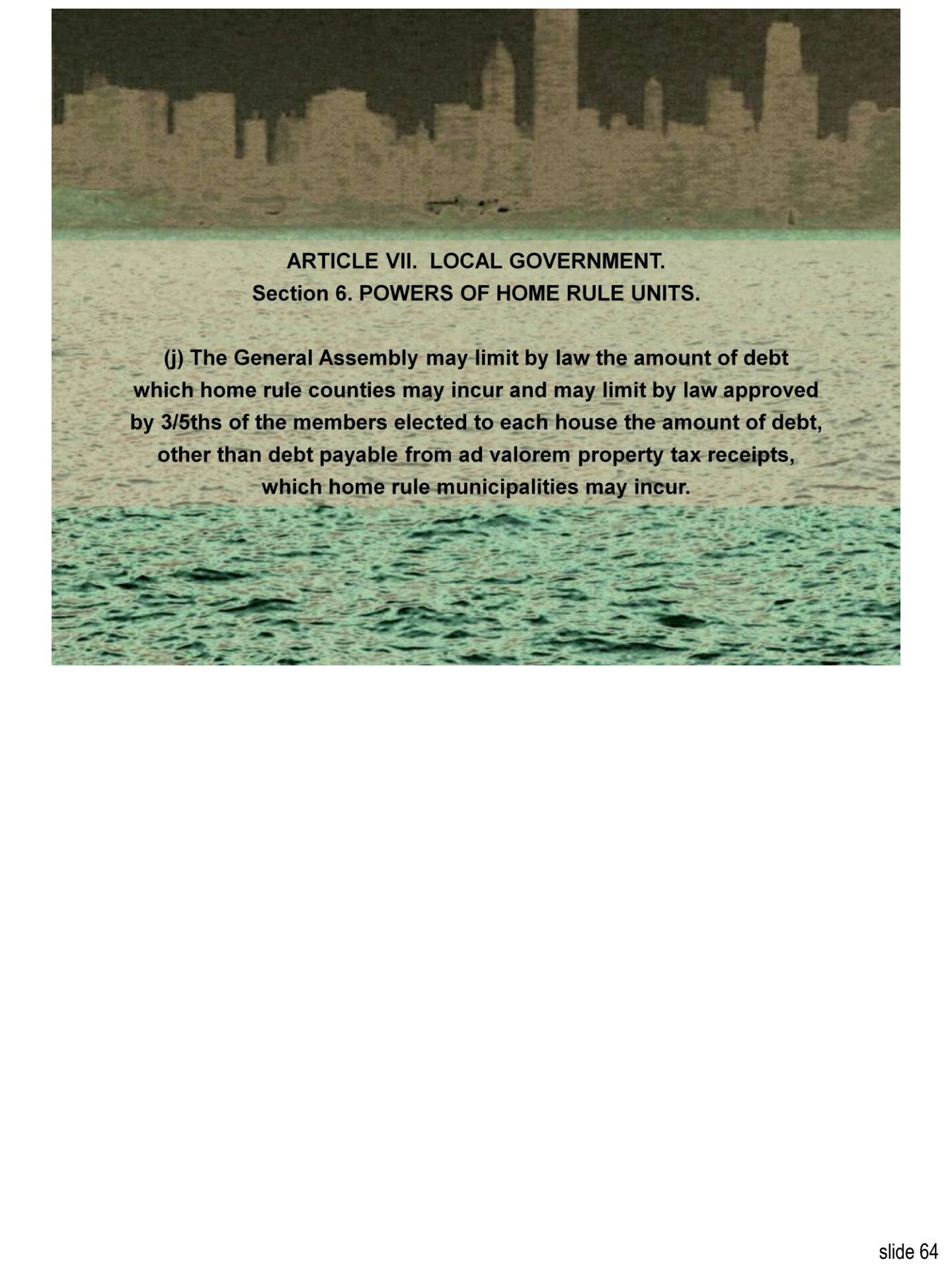
Section 1. INHERENT AND INALIENABLE RIGHTS.

All men are by nature free and independent and have certain inherent and inalienable rights among which are life, liberty and pursuit of happiness. To secure these rights and the protection of property, governments are instituted among men, deriving their just powers from the consent of the governed.



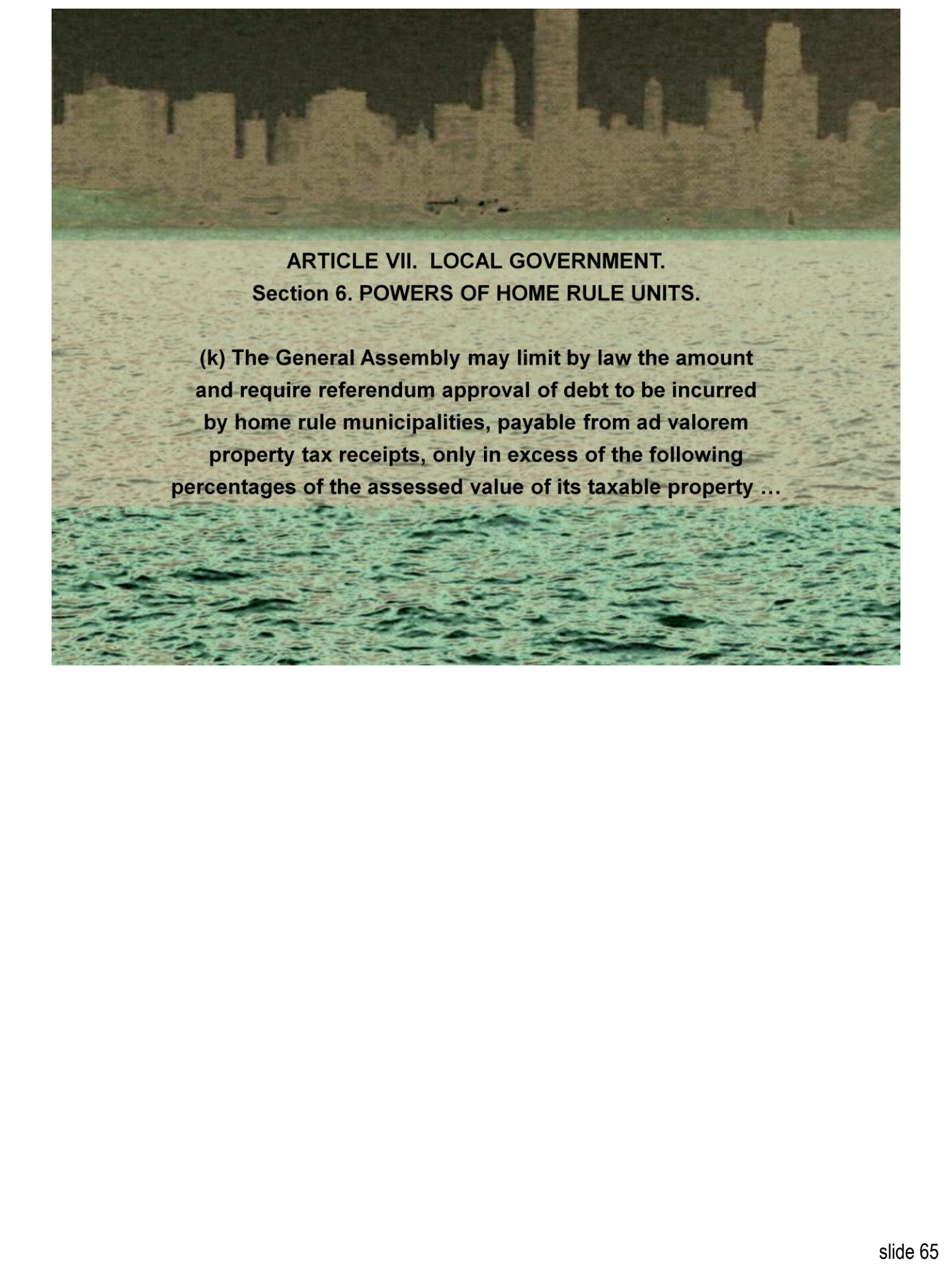
ARTICLE I. BILL OF RIGHTS
Section 2. DUE PROCESS AND EQUAL PROTECTION

**No person shall be deprived of life, liberty or property without due process of law
nor be denied the equal protection of the laws.**



ARTICLE VII. LOCAL GOVERNMENT.
Section 6. POWERS OF HOME RULE UNITS.

(j) The General Assembly may limit by law the amount of debt which home rule counties may incur and may limit by law approved by 3/5ths of the members elected to each house the amount of debt, other than debt payable from ad valorem property tax receipts, which home rule municipalities may incur.



ARTICLE VII. LOCAL GOVERNMENT.
Section 6. POWERS OF HOME RULE UNITS.

(k) The General Assembly may limit by law the amount and require referendum approval of debt to be incurred by home rule municipalities, payable from ad valorem property tax receipts, only in excess of the following percentages of the assessed value of its taxable property ...



ARTICLE VII. LOCAL GOVERNMENT.

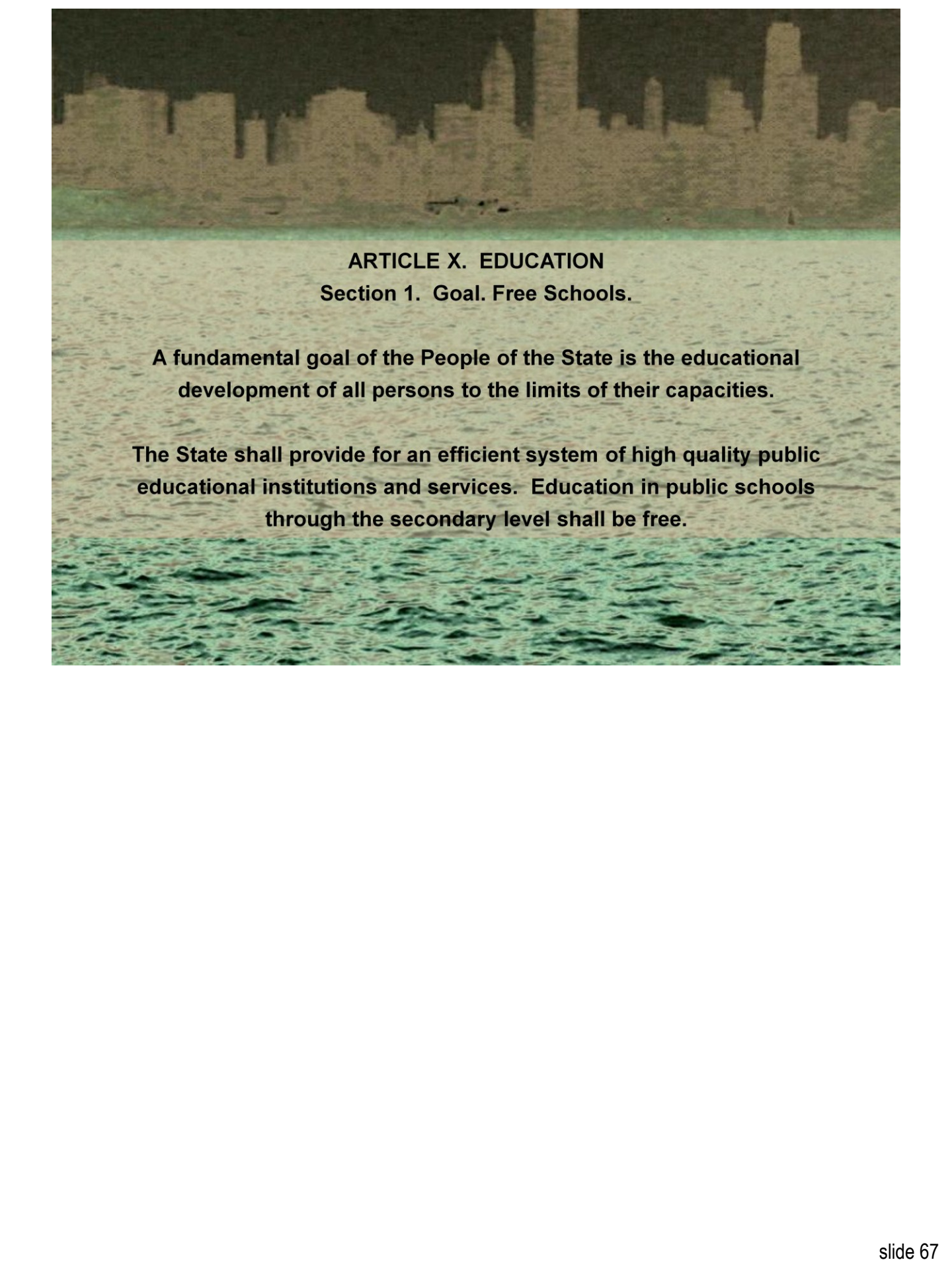
Section 6. POWERS OF HOME RULE UNITS. (k) continued.

(1) if its population is 500,000 or more, an aggregate of 3%;

**(2) if its population is more than 25,000
and less than 500,000 an aggregate of 1%; and**

(3) if its population is 25,000 or less, an aggregate of 0.5%.

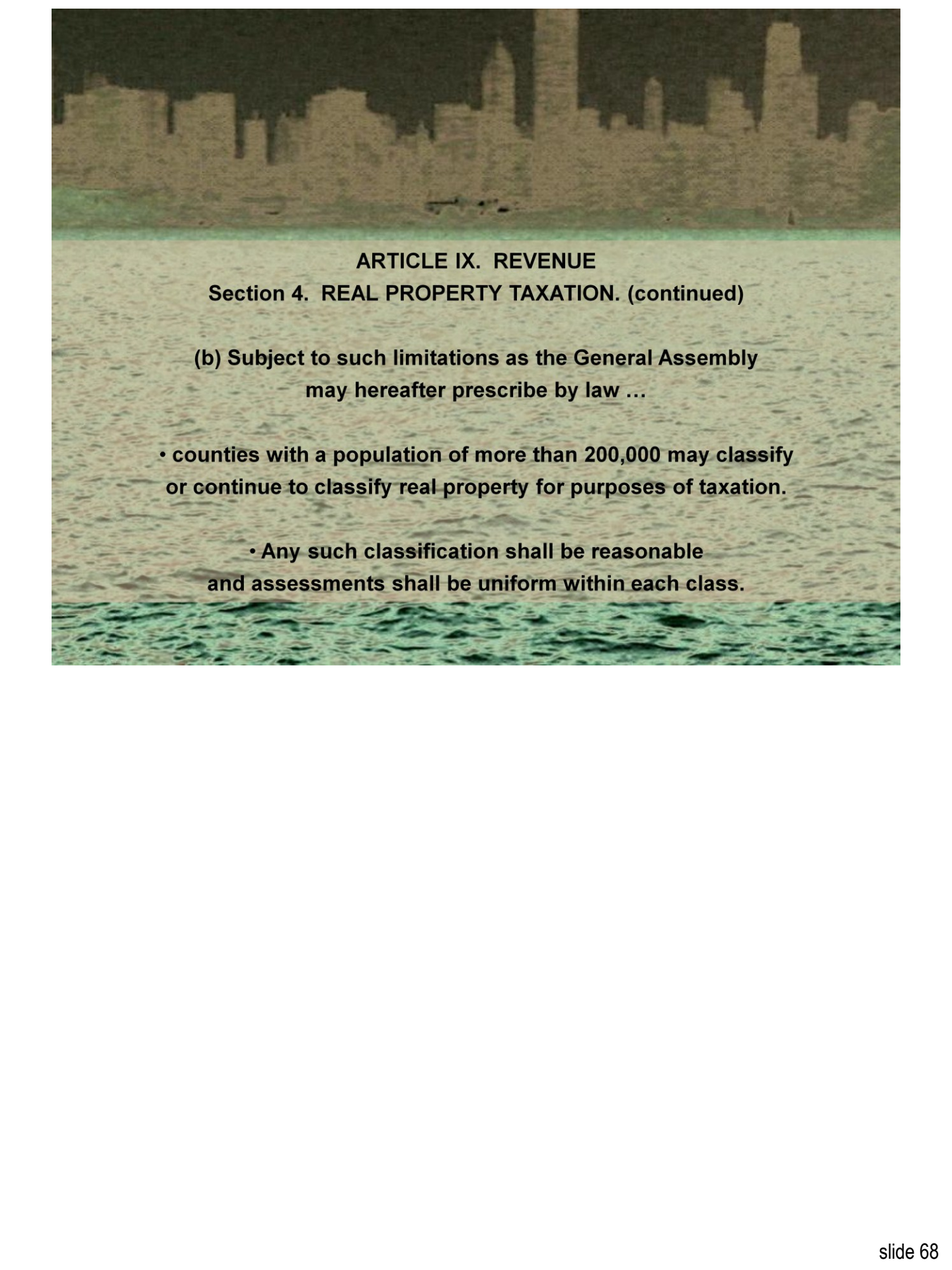
(m) Powers and functions of home rule units shall be construed liberally.

The background of the slide features a city skyline with various skyscrapers, reflected in a body of water. The water in the foreground is a vibrant green color, while the reflection of the city is in a muted, brownish-green tone.

ARTICLE X. EDUCATION
Section 1. Goal. Free Schools.

A fundamental goal of the People of the State is the educational development of all persons to the limits of their capacities.

The State shall provide for an efficient system of high quality public educational institutions and services. Education in public schools through the secondary level shall be free.



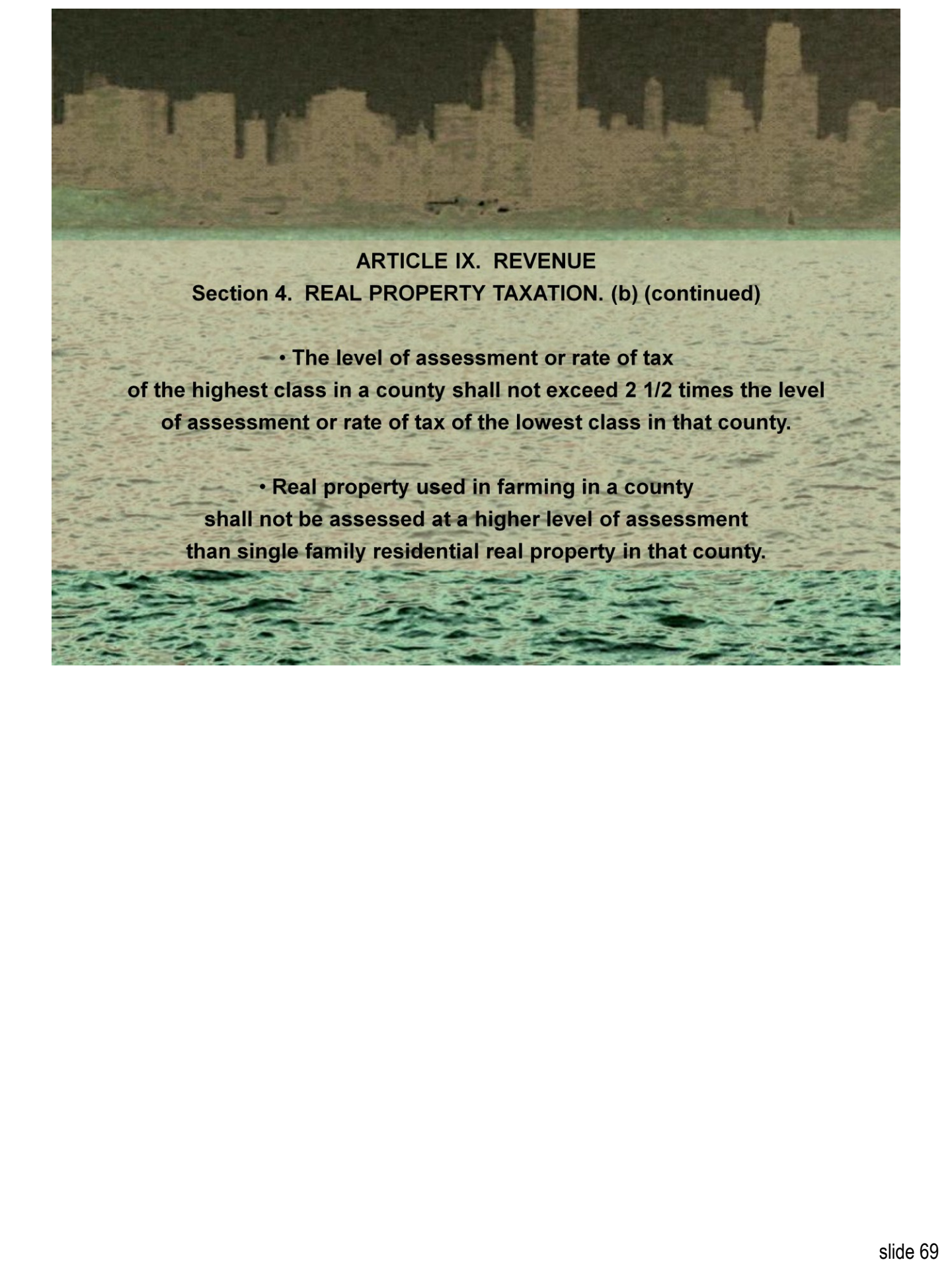
ARTICLE IX. REVENUE

Section 4. REAL PROPERTY TAXATION. (continued)

(b) Subject to such limitations as the General Assembly may hereafter prescribe by law ...

- **counties with a population of more than 200,000 may classify or continue to classify real property for purposes of taxation.**

- **Any such classification shall be reasonable and assessments shall be uniform within each class.**

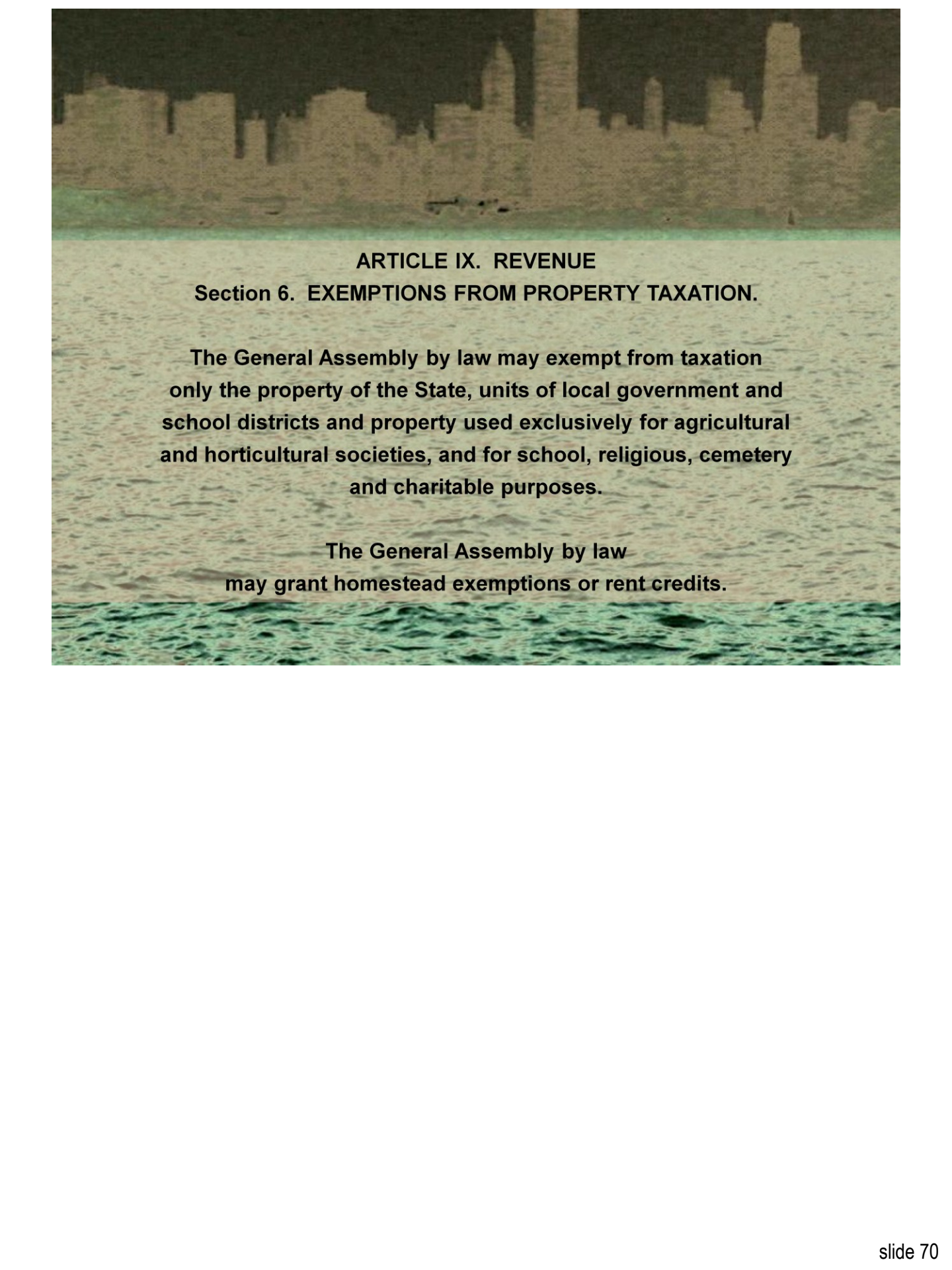


ARTICLE IX. REVENUE

Section 4. REAL PROPERTY TAXATION. (b) (continued)

- **The level of assessment or rate of tax of the highest class in a county shall not exceed 2 1/2 times the level of assessment or rate of tax of the lowest class in that county.**

- **Real property used in farming in a county shall not be assessed at a higher level of assessment than single family residential real property in that county.**

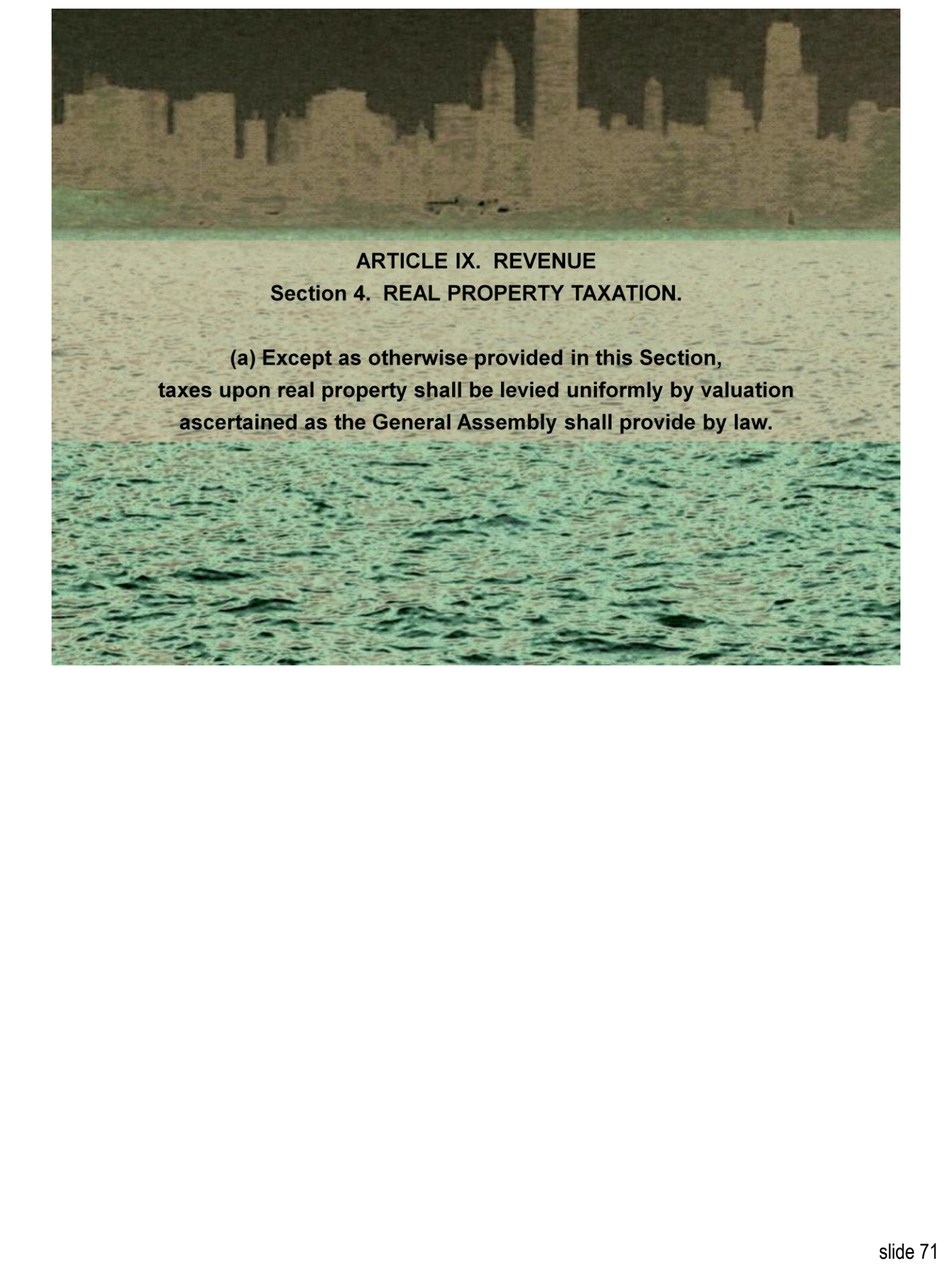


ARTICLE IX. REVENUE

Section 6. EXEMPTIONS FROM PROPERTY TAXATION.


The General Assembly by law may exempt from taxation only the property of the State, units of local government and school districts and property used exclusively for agricultural and horticultural societies, and for school, religious, cemetery and charitable purposes.

The General Assembly by law may grant homestead exemptions or rent credits.



ARTICLE IX. REVENUE
Section 4. REAL PROPERTY TAXATION.

(a) Except as otherwise provided in this Section, taxes upon real property shall be levied uniformly by valuation ascertained as the General Assembly shall provide by law.




ARTICLE X. EDUCATION

Section 3. PUBLIC FUNDS FOR SECTARIAN PURPOSES FORBIDDEN.

Neither the General Assembly nor any county, city, town, township, school district, or other public corporation ...

- shall ever make any appropriation or pay from any public fund whatever, anything in aid of any church or sectarian purpose,**

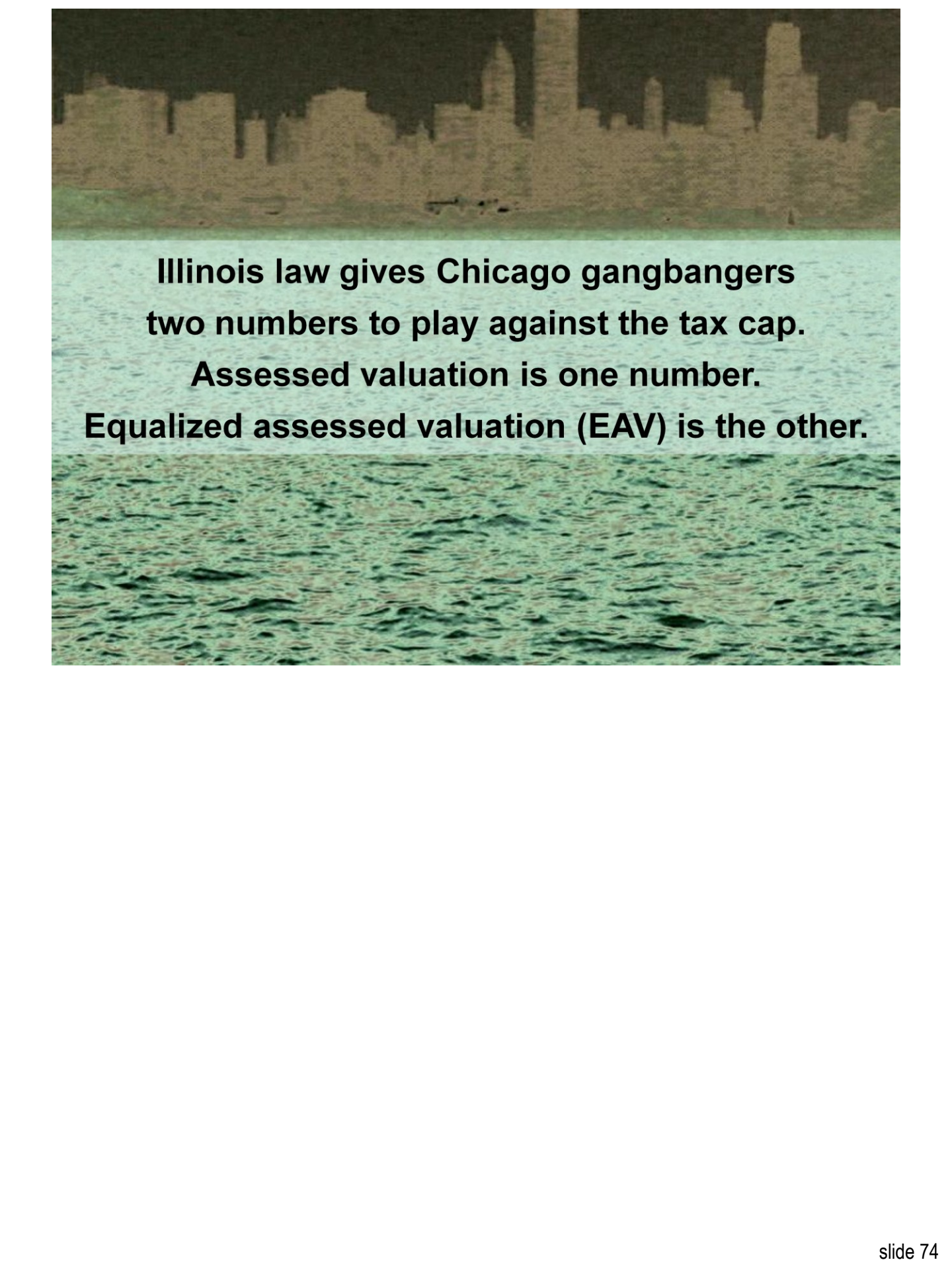
- or to help support or sustain any school, academy, seminary, college, university or other literary or scientific institution, controlled by any church or sectarian denomination whatever;**



ARTICLE X. EDUCATION

**Section 3. PUBLIC FUNDS FOR SECTARIAN PURPOSES FORBIDDEN.
(continued)**

- **nor shall any grant or donation of land, money, or other personal property ever be made by the State, or any such public corporation, to any church, or for any sectarian purpose.**

The background of the slide is a photograph of the Chicago skyline reflected in the water. The buildings are silhouetted against a dark sky, and their reflection is visible in the rippling water below. The text is overlaid on the middle section of the image.

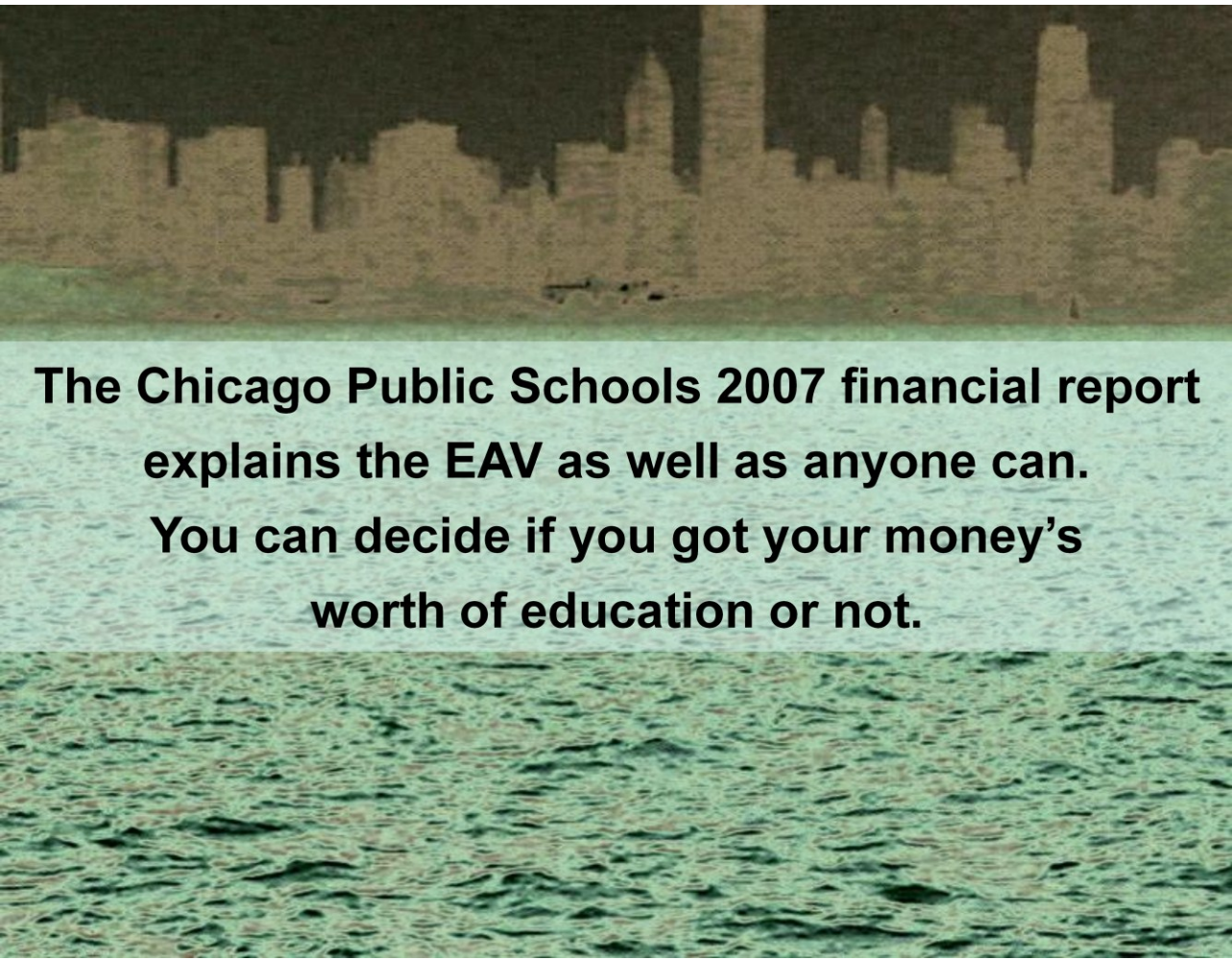
**Illinois law gives Chicago gangbusters
two numbers to play against the tax cap.
Assessed valuation is one number.
Equalized assessed valuation (EAV) is the other.**

year	independent appraisal	independent appraiser	Cook Co. assessor's description	Cook Co. reassess years	Cook Co. % independent appraiser	Cook Co. market value change	Cook Co. assessor market value	Cook Co. assessed valuation	Cook Co. multiplier	Illinois multiplier
1976	31,000	buyer					unknown	5,395	0.1600	
1977				4			unknown	5,395	0.1600	
1978							33,719	5,395	0.1600	
1979	58,000	insure replace house only					33,719	5,395	0.1600	1.6016
1980							33,719	5,395	0.1600	1.7432
1981				4		16%	39,988	6,398	0.1600	1.8548
1982							39,988	6,398	0.1600	1.9288
1983							39,988	6,398	0.1600	1.9122
1984							39,988	6,398	0.1600	1.8445
1985				4		5%	42,000	6,720	0.1600	1.8085
1986							42,000	6,720	0.1600	1.8486
1987							42,000	6,720	0.1600	1.8916
1988	77,500	cragin bank		3	70%	22%	54,000	8,640	0.1600	1.9266
1988	101,500	seller, no buyer					54,000	8,640	0.1600	1.9266
1989							54,000	8,640	0.1600	1.9133
1990	105,000	nw home equity insurance			51%		54,000	8,640	0.1600	1.9946
1991				3 (1)		21%	68,668	10,987	0.1600	2.0523
1992	115,000	realtor market analysis			60%		68,669	10,987	0.1600	2.0897
1993	138,100	insure replace house only					68,669	10,987	0.1600	2.1407
1994	144,900	insure replace house only	1 story, 73 years	3		1%	69,269	11,083	0.1600	2.1135
1995							69,269	11,083	0.1600	2.1243
1996	152,700	insure replace house only					69,269	11,083	0.1600	2.1517
1997	159,300	insure replace house only	1 story, 76 years	3		8%	75,375	12,060	0.1600	2.1489
1998	162,500	lasalle bank/ insurance			46%		75,375	12,060	0.1600	2.1799
1999	166,900	insure replace house only					75,375	12,060	0.1600	2.2505
2000	172,100	insure replace house only	1 or 1.5-1.9, 79 years (2)	3		28%	104,181	16,669	0.1600	2.2235
2001	174,600	insure replace house only					104,181	16,669	0.1600	2.3098
2002	184,000	insure replace house only					104,181	16,669	0.1600	2.4689
2003	197,100	insure replace house only	1 or 1.5-1.9, 82 years (2)	3		27%	143,469	22,955	0.1600	2.4598
2004	264,000	nw home equity insurance (1)			54%		143,469	22,955	0.1600	2.5757
2005	220,400	insure replace house only					143,469	22,955	0.1600	2.7320
2006	249,000	insure replace house only (2)	1 or 1.5-1.9, 85 years (2)	3 (3)		34%	217,500	34,800	0.1600	2.7076
2007	247,800	insure replace house only					217,500	34,800	0.1600	2.8439
2008	205,300	insure replace house only					217,500	34,800	0.1600	2.9786
2009	216,000	insure replace house only	1 or 1.5-1.9, 88 years (2)	3 (4)(5)(6)	151%	50%	326,460	32,646	0.1000	3.3701
2010	150,000	reverse mortgage lender			218%					
	(1) 1.5 story, 81 years		(1) \$1 difference in tax bill and reassessment notice.							
	(2) 1.5 story		(2) discrepancy in property class (1 story) and building type (1.5-1.9 stories).							
			(3) 2006 notice mailed July instead of November to value properties ahead of deflation.							
			(4) market value omitted;							
			(5) 8% decrease in Cook Co. multiplier hides alleged market value increase when selling prices have actually deflated since prior reassessment (and houses deteriorate with age).							
			(6) variability of Cook Co. multiplier combined with variable and rising EAV can lead to unconscionable inflation of property tax in violation of intent of tax cap provision in 1970 Illinois constitution.							

A photograph of the Chicago skyline reflected in the water. The buildings are silhouetted against a dark sky, and their reflection is visible in the rippling water below. The text is overlaid on the middle section of the image.

**The Chicago Board of Education got 52%
of the property tax in 2009.**

**The Board of Education is the largest, but not
the only line item for schools on the tax bill.**

A photograph of the Chicago skyline across a body of water. The skyline is silhouetted against a dark sky, with the water in the foreground showing ripples and reflections. The text is overlaid on the middle section of the image.

**The Chicago Public Schools 2007 financial report
explains the EAV as well as anyone can.
You can decide if you got your money's
worth of education or not.**

CHICAGO PUBLIC SCHOOLS

Office of School Financial Services

For the fiscal year ended June 30, 2007

ANNUAL FINANCIAL REPORT



Richard M. Daley
Mayor
City of Chicago, Illinois



BOARD OF EDUCATION OF THE CITY OF CHICAGO

Rufus Williams, President
Clare Muñana, Vice President
Norman R. Bobins
Tariq H. Butt, M.D.
Alberto A. Carrero, Jr.
Peggy A. Davis
Roxanne Ward



CHICAGO PUBLIC SCHOOLS

Arne Duncan, Chief Executive Officer
Barbara Eason-Watkins, Ed.D.,
Chief Education Officer
M. Hill Hammock,
Chief Administrative Officer
Pedro Martinez, Chief Financial Officer
Daryl J. Okrzejski, Controller



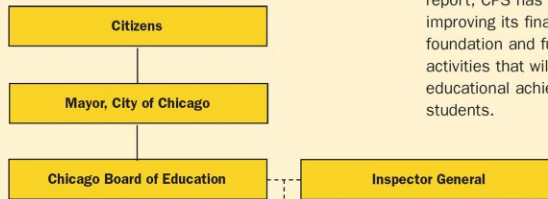
PROFILE

CHICAGO PUBLIC SCHOOLS

The Chicago Public Schools is a body politic and corporate as well as a school district of the State of Illinois. CPS boundaries are coterminous with the City of Chicago. The Chicago Board of Education is established under and governed by the Illinois School Code and is not a home rule unit of government. The Chicago Board of Education operates a system of 622 schools primarily for grades kindergarten through twelve. As the third largest school district in the nation, we serve approximately 414,000 students; we employ over 44,000 dedicated individuals – 24,700 of which are teachers.

The Chicago Public Schools is governed by a seven-member Board of Education that is appointed by the Mayor of the City of Chicago. The Board elects one of the members to serve as President of the Board. Additionally, pursuant to amendments to the Illinois School Code initially enacted in 1988, elected school councils composed of parents, teachers, principals and community representatives exercise certain powers relating to the operation of the individual schools in the Chicago Public Schools system, including selection of principals and approval of school budgets.

CHICAGO PUBLIC SCHOOLS ORGANIZATIONAL CHART



INTRODUCTION

This popular version of our annual financial report is designed to give our readers a snapshot of Chicago Public Schools' (CPS) financial condition and to highlight information that our parents, teachers, supporters, and community and state leaders should find helpful for improving their understanding of our operations. This report does not provide all the detailed financial information that is contained in our Comprehensive Annual Financial Report (CAFR). The CAFR includes all of the audited financial statements and disclosures. For a detailed report, please visit our website

at http://www.cps.k12.il.us/AboutCPS/Financial_Information/CAFR/cafr.html. If you would like a copy of the CAFR, please contact us through one of the options located on the back cover of this report and we will gladly fulfill your request.

The primary function of the Office of School Financial Services is to ensure the financial integrity of the organization and to accurately report on the Board's financial condition in accordance with all state and federal legislation, governmental regulations and Board policies. While the auditors focus primarily on verifying the accuracy of the information presented, they also assess the financial risks to the organization and review the processes that CPS has in place to reduce these risks. As highlighted throughout this report, CPS has focused on improving its financial foundation and funding those activities that will improve the educational achievement of our students.

HOW DID WE DO LAST YEAR?

In general, CPS ended the fiscal year better than budgeted, primarily due to sustainable revenue increases in addition to strategically reduced expenditures. As in past years, CPS instituted strong fiscal discipline and budgeted prudently, reducing

administration costs by \$49.6 million, experiencing favorable trends in healthcare costs, thus coming in under budget in all categorical expenses. At the end of fiscal year 2007, CPS again maintained a strong cash position.

NOTEWORTHY EVENTS INCLUDE:

- **Fiscal year 2007 total budget** was \$5.3 billion with operating fund totaling \$4.4 billion. The capital improvement budget was \$626 million and \$264 million was appropriated for debt service.
- **CPS increased resources** by an additional \$298 million over FY06 from multiple sources including an additional \$50 million from property taxes, an additional \$99 million in state aid due to an increase in the foundation level, \$45 million in higher interest income due to higher interest rates and higher cash balances.
- During the fiscal year, **CPS recorded net proceeds** of \$366.5 million in Unlimited Tax Obligation Bonds to fund the Capital Improvement Program. With upgrades in our outstanding debt ratings, CPS' trends show strong financial stability.
- **Looking forward**, CPS' fiscal year 2008 budget of \$5.78 billion represents a 9.3% increase or \$491.4 million over last year of which the General Operating Fund accounted for \$4.65 billion with a 5.5% increase.



FUNDING EDUCATION

CPS faces financial challenges in the year ahead as revenue struggles to keep pace with increasing costs and declining enrollments. In the next few years, pension funding will become a substantial expense for CPS, with expenditures expected to increase significantly each year.



IS THERE AN OVER RELIANCE ON LOCAL REVENUES IN CHICAGO?

Chicago taxpayers fund a disproportionate amount of the costs of educating our students. Local property taxes have risen every year. Local resources have paid for 90% of the over \$5.1 billion capital program, with the state contributing no capital funding during the last three years. Education funding reform has had limited political support at the state and Federal levels and no significant change is imminent.

Highlights from the Government-Wide Financial Statements


Total assets of \$8.3 billion increased due to larger year-end cash balances, new school construction, and other improvement projects as part of CPS' Capital Improvement Program.

Capital assets, net of depreciation increased \$104 million or 2.4% over the prior fiscal year due to continued progress of the Capital Improvement Program. Capital assets, net of depreciation, for fiscal year 2006 totaled \$4.38 billion and \$4.48 billion in fiscal year 2007. In fiscal year 2007, CPS issued \$355.8 million in Unlimited Tax Obligation Bonds to fund the Capital Improvement Program with net proceeds of \$366.5 million including premium.

Long-term debt increased \$245.2 million, or 5.4%. The total long-term portion of debt outstanding and capitalized leases was \$4.58 billion in fiscal year 2006 and \$4.82 billion in fiscal year 2007.

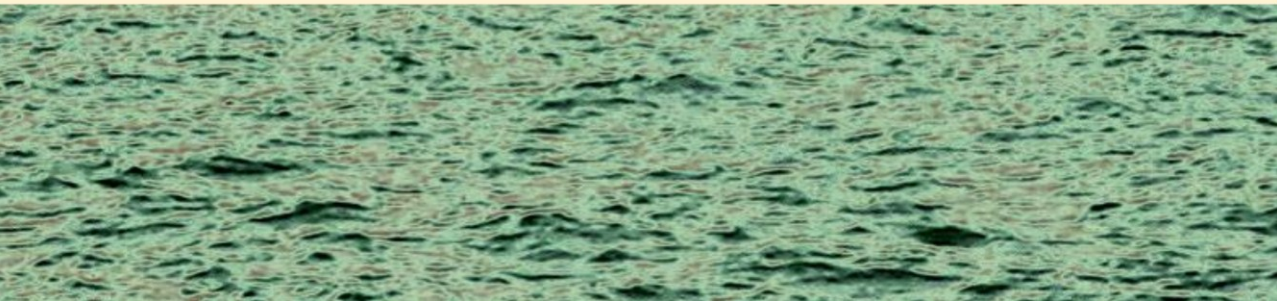
Accrued pension increased to \$1.75 billion in fiscal year 2007 from \$1.51 billion in fiscal year 2006, an increase of \$238.4 million, or 15.8%. The year-end balance reflects the increase in the net pension obligation related to the Public School Teachers' Pension and Retirement Fund of Chicago.





● **Local tax caps** – Chicago taxpayers have borne the largest portion of the cost of educating our students. This over-reliance on local resources and the tax cap limitation severely limit CPS’ ability to increase our

revenues. CPS needs a reliable revenue stream that can increase along with increasing expenses.





CAPITAL IMPROVEMENT PROGRAM

Since the start of the capital program in 1996, nearly every elementary and high school has received some kind of capital improvement. More than \$4.5 billion has already been committed to improving CPS schools. Local sources for new revenue are limited, motivating CPS to continue to lobby for additional resources at the state and Federal levels.

Significant accomplishments have been made in each of the three primary goals: reducing overcrowding, achieving a minimum standard of physical condition, and improving educational achievement through educational enhancements.

To date, 31 new schools, 15 replacement schools, 42 additions, 28 annexes, and 2 links have been constructed. In addition, 458 schools have new roofs, 10 schools have new doors, 418 schools have new windows, 382 schools have masonry repairs, 62 state of the art science labs have been installed, 219 Americans with Disabilities Act projects are underway, 118 school renovations, 27 gymnasiums have been renovated, and 342 play lots have been constructed. CPS, in conjunction with the City of Chicago, the Chicago Park District, and the Public Building Commission of Chicago has created 94 campus parks. The accomplishments thus far have significantly improved the quality of our students' learning environment.



NOTE 3. PROPERTY TAXES AND STATE AID REVENUE

a. *Property Taxes* — The CPS levies property taxes using tax levy rates established by statute and an equalized assessed valuation (“EAV”) estimated by the CPS. The maximum billing (extension) of property taxes for the rate-limited Educational Levy in any calendar year is limited to the lesser of the tax rate established by statute multiplied by the EAV known at the time the final calendar year tax bills are calculated by the Cook and DuPage County Clerks or the tax rates established by statute multiplied by the prior year EAV. Property taxes for the levies that are not rate-limited are levied based on the estimated requirements for such funds.

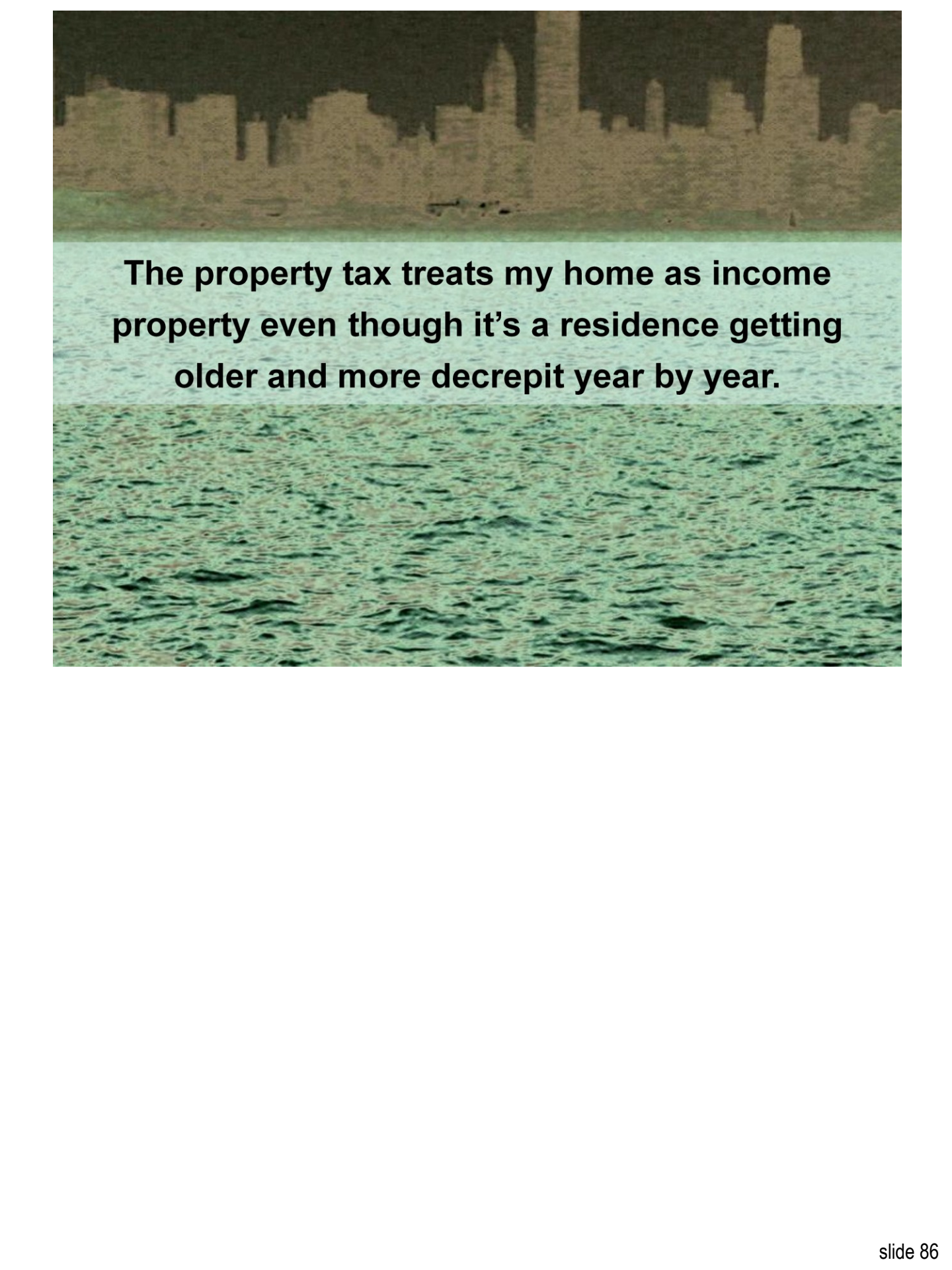
The CPS’ extensions are limited to the prior year EAV multiplied by the current year maximum legal rate limit. In addition, the growth in property tax extensions of the CPS is limited to the lesser of 5% or the percentage increase in the consumer price index for all urban consumers during the calendar year preceding the tax levy year. Extensions can be increased above this limitation due to the following increases: assessed valuation attributable to new construction, referendum approval, or rate limitation.

Amounts collected in excess of the estimated net receivable for each levy year are reported as revenue in the fiscal year that the tax collections are distributed to CPS. Tax amounts collected in excess of the specified prior years levies are recorded in the year of receipt without impacting receivable and deferred revenue balances. CPS maintains the accounts receivable, reserves for uncollectibles and deferred revenue balance on the general ledger for three tax levy years. All refunds, no matter what tax year they apply, are recorded against the property tax revenue and cash accounts in the period of occurrence or notification from the respective county treasurer.

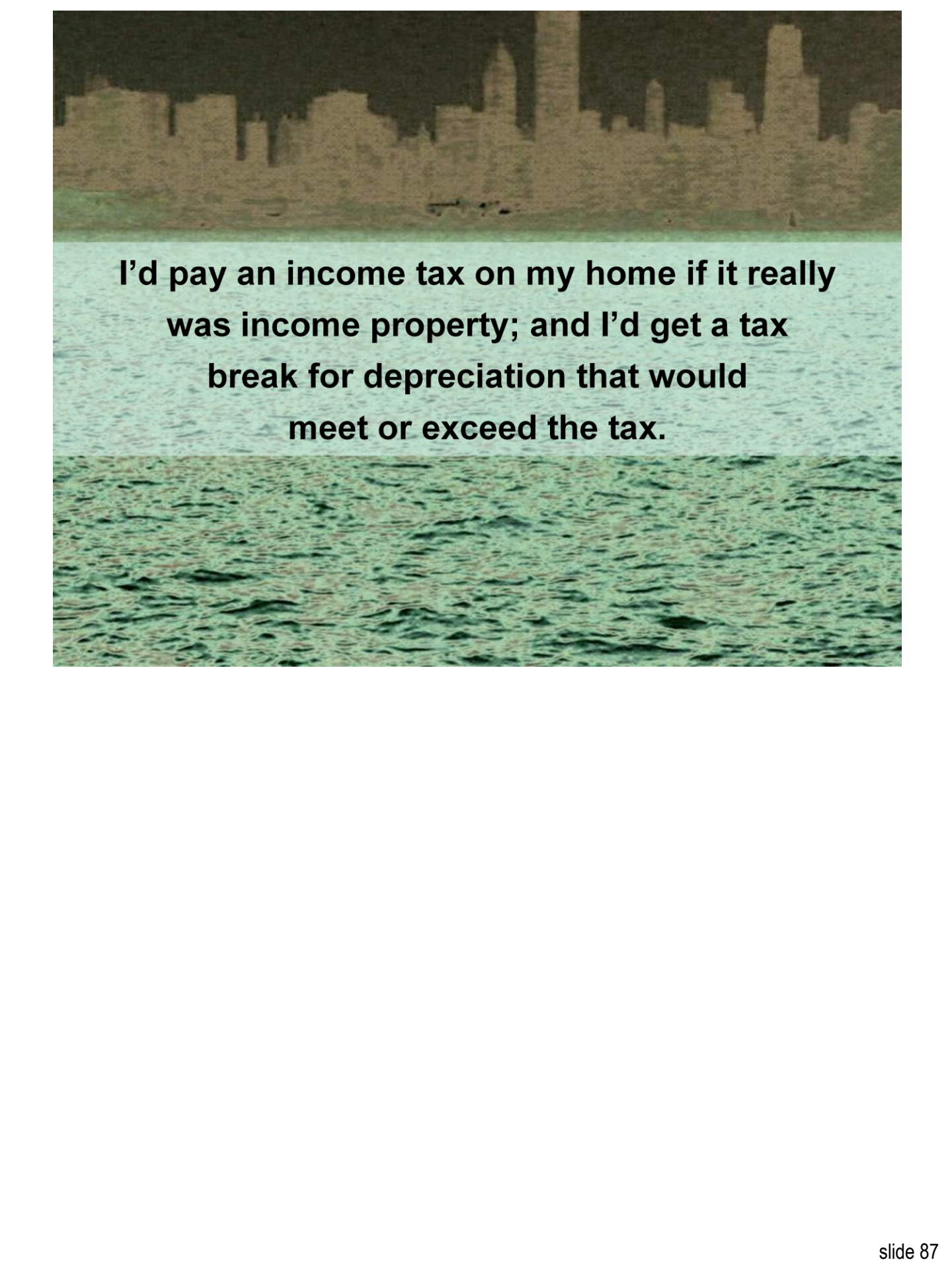
Legal limitations on tax rates and the rates extended in calendar years 2007 and 2006 are shown below.

	Maximum 2006 Legal Limit	Tax Rates Extended Per \$100 of EAV	
		2007	2006
General Operating Fund:			
Educational	(A)	\$2.078	\$2.143
Workers’ and Unemployment Compensation/Tort Immunity	(B)	.021	.228
Public Building Commission Operations and Maintenance	(B)	.521	.565
Debt Service Fund:			
Public Building Commission Leases Program	(B)	.077	.090
		<u>\$2.697</u>	<u>\$3.026</u>

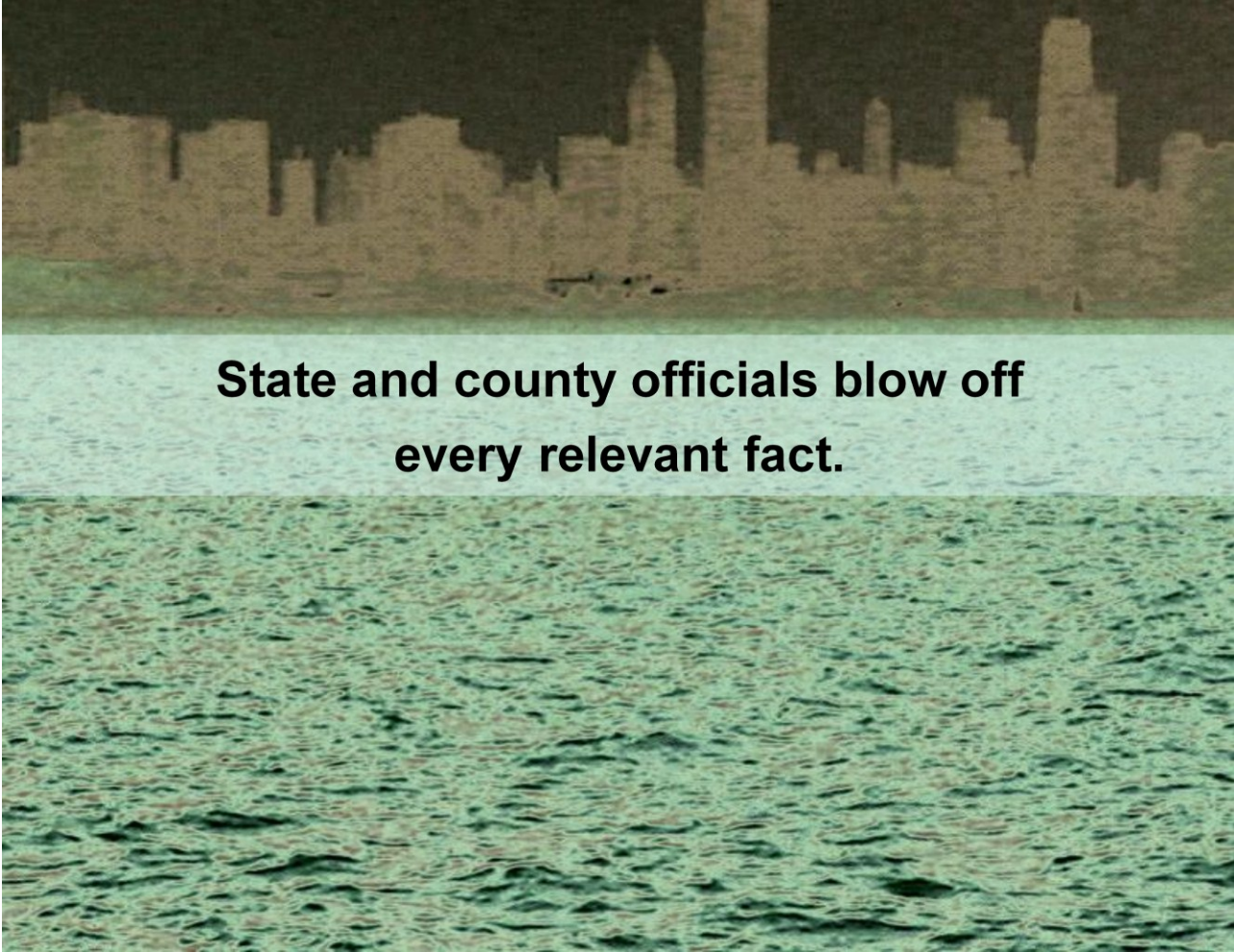
- A. The 2007 Educational tax rate is limited to the sum of \$2.621 per \$100 of EAV plus the difference (the “difference tax”) between \$.50 per \$100 of EAV and the rate of taxes extended for the Chicago School Finance Authority.
- B. These tax rates are not limited by law, but are subject to the limits described previously.

The background of the slide features a city skyline with various skyscrapers, reflected in a body of water. The water is a deep blue-green color with visible ripples and reflections of the buildings. The text is centered over the middle of the image.

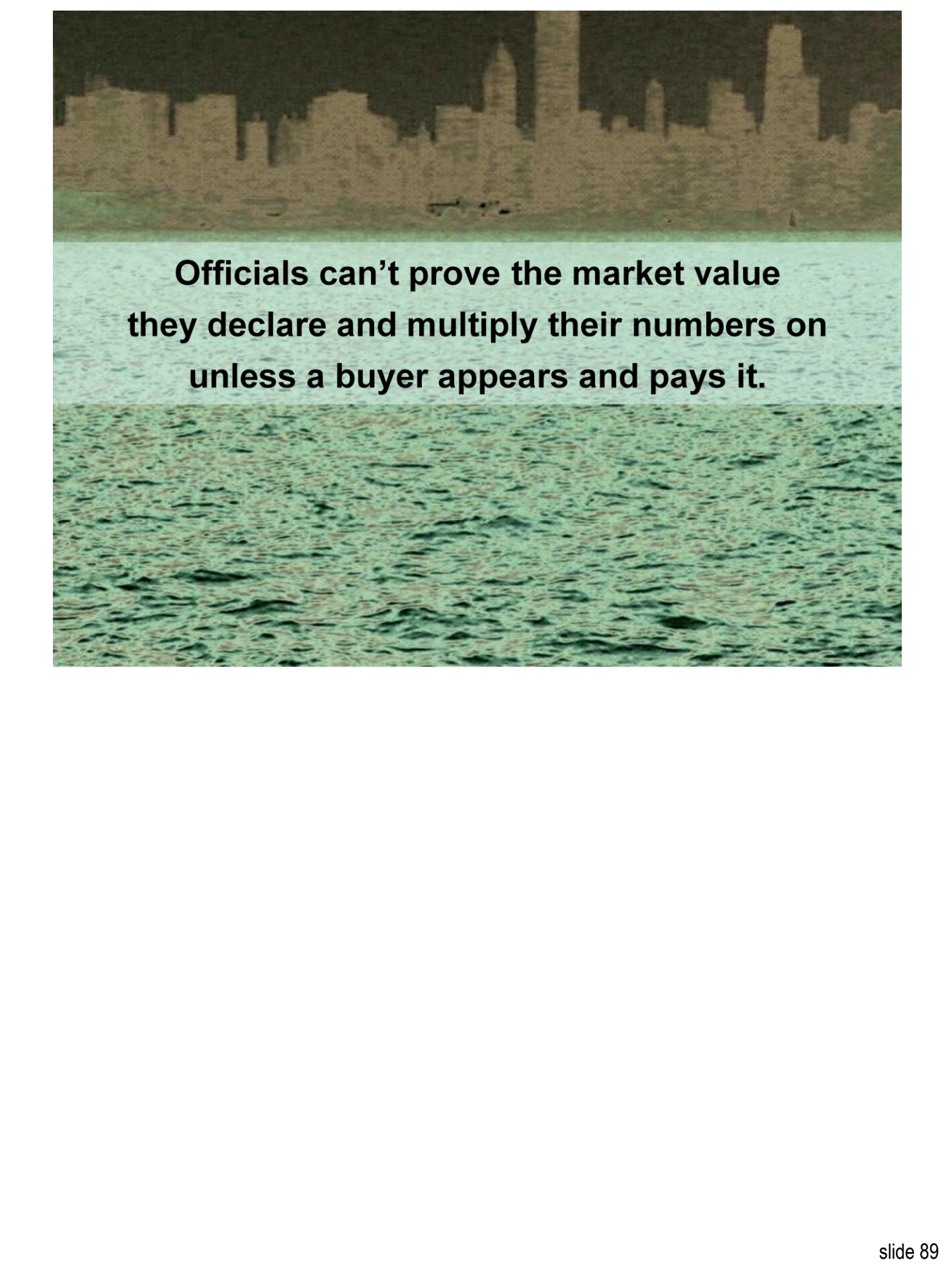
The property tax treats my home as income property even though it's a residence getting older and more decrepit year by year.

The background of the slide features a photograph of a city skyline, likely New York City, with several prominent skyscrapers. The buildings are reflected in the water in the foreground, which has a greenish-blue hue. The text is centered over the middle of the image.

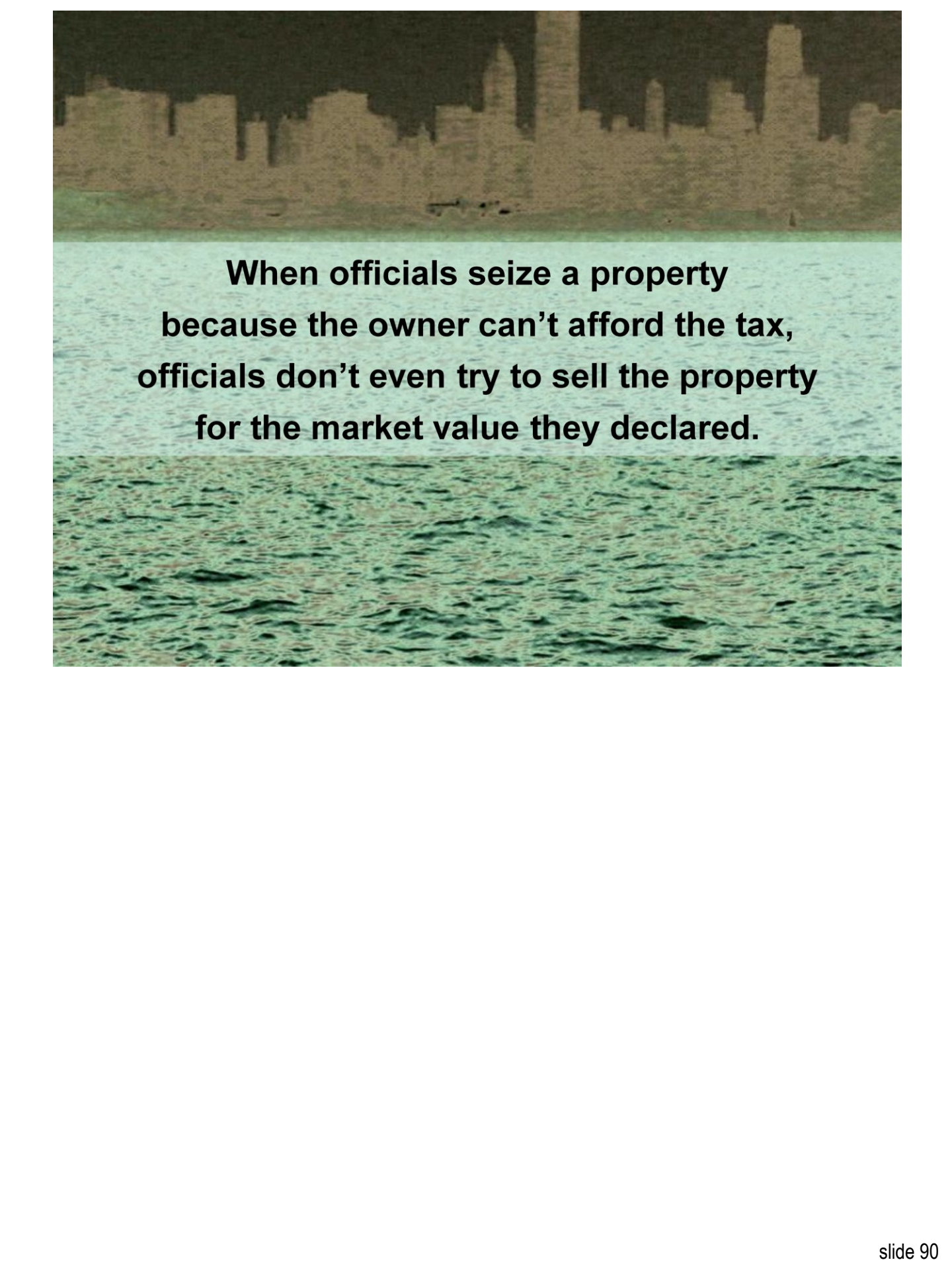
I'd pay an income tax on my home if it really was income property; and I'd get a tax break for depreciation that would meet or exceed the tax.

A photograph of a city skyline across a body of water. The skyline is silhouetted against a dark sky, with several tall buildings visible. The water in the foreground is choppy and reflects the light. The text is overlaid on the middle section of the image.

**State and county officials blow off
every relevant fact.**

A photograph of a city skyline reflected in water, with a semi-transparent text box overlaid in the center. The skyline is dark and silhouetted against a lighter background, and the water below shows ripples and reflections. The text is centered and reads:

Officials can't prove the market value they declare and multiply their numbers on unless a buyer appears and pays it.

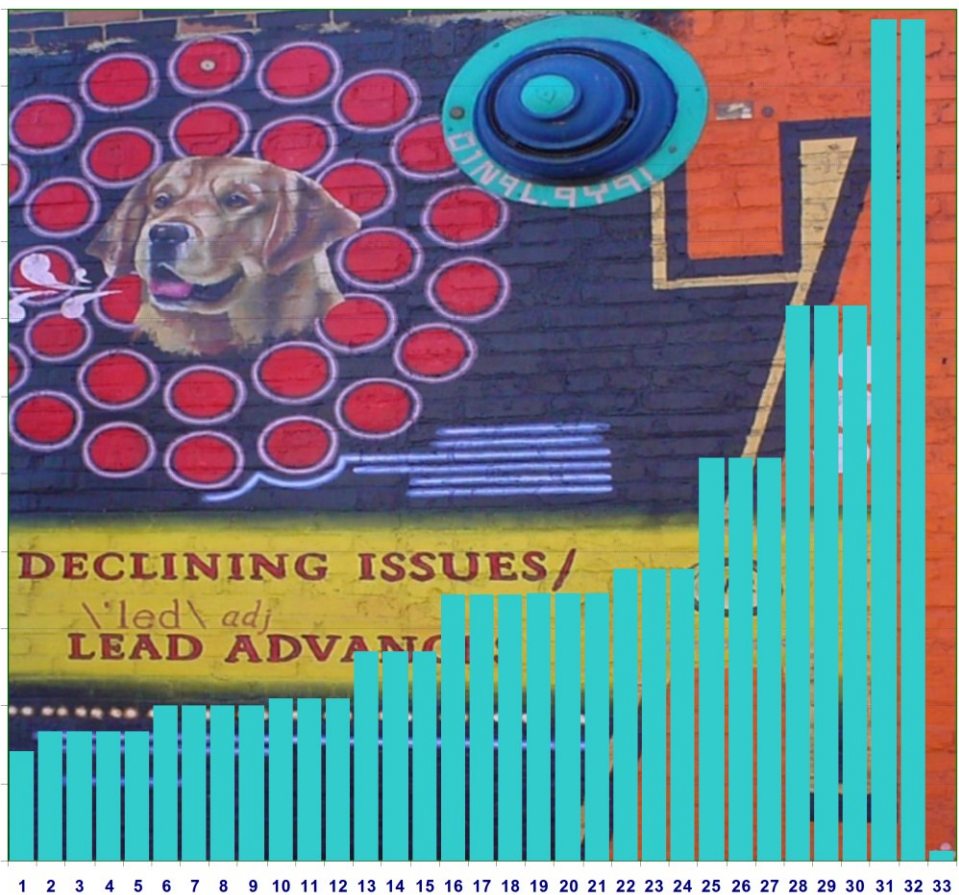
The background of the slide features a city skyline with various skyscrapers, reflected in a body of water. The water is dark and has a textured, rippling surface. The text is centered over the middle of the image.

**When officials seize a property
because the owner can't afford the tax,
officials don't even try to sell the property
for the market value they declared.**

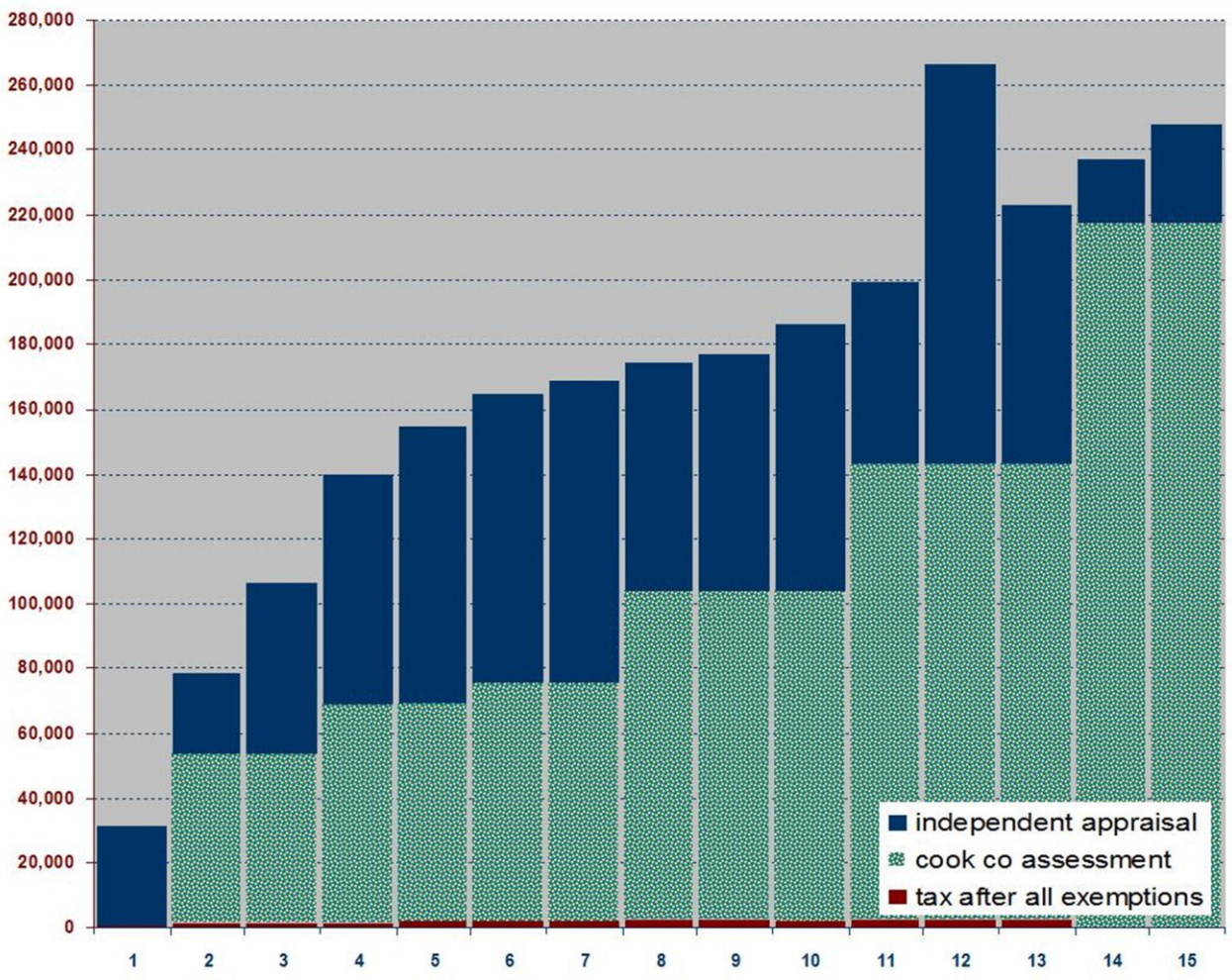
A photograph of a city skyline reflected in water, with a semi-transparent text box overlaid in the center. The text is in bold black font. The background shows a city skyline with various buildings of different heights, reflected in the water. The water is a light blue-green color with some ripples. The text is centered and reads:

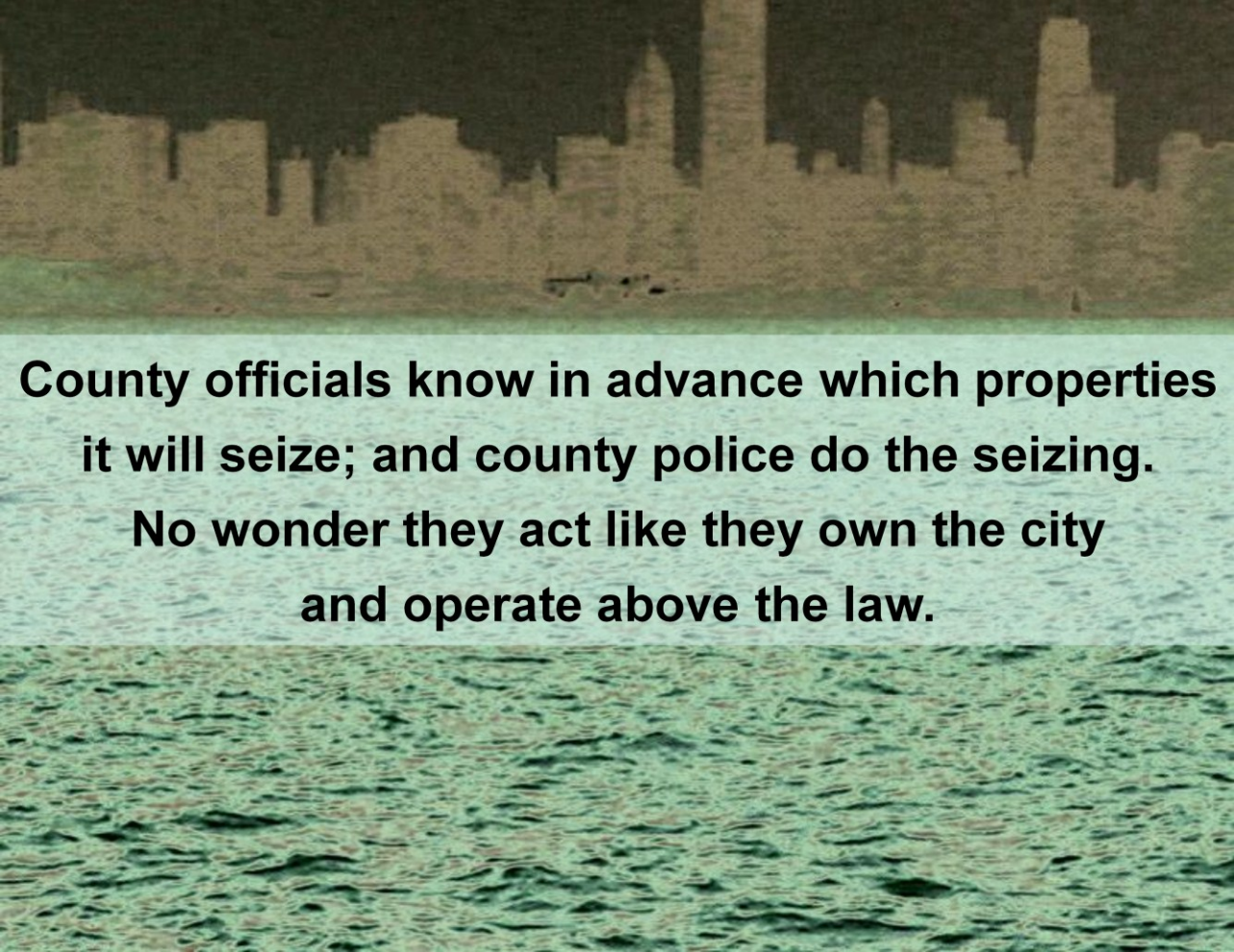
Officials sell the property for the amount of the unpaid tax or slightly more, rendering their estimated market value a big fat lie.

220,000
200,000
180,000
160,000
140,000
120,000
100,000
80,000
60,000
40,000
20,000
0



1976 - 2007 MARKET VALUE
determined by Cook County Assessor and Treasurer



A photograph of a city skyline at night, reflected in the water. The skyline is dark against a lighter sky, and the water below shows a shimmering reflection of the buildings. The text is overlaid on the middle section of the image.

**County officials know in advance which properties
it will seize; and county police do the seizing.
No wonder they act like they own the city
and operate above the law.**

We Went Looking For Our State Representative's
District Service Office –



Guess Where We Found It?

Friends of Pedro DeJesus (2004). Campaign flyer for candidate for 39th district representative, Illinois General Assembly.

the problem

IN ANOTHER STATE REP'S DISTRICT!

The residents of the 39th District are the only people in the State of Illinois whose State Representative didn't bother to put a constituent service office in the District she was elected to represent – **OUR DISTRICT.**

The 39 Illinois State Representative District



Friends of Pedro DeJesus (2004). Campaign flyer for candidate for 39th district representative, Illinois General Assembly.



MEET OUR STATE REP

Maria Antonia "Toni" Berríos

Since her election in 2002 she has operated her office completely in another state rep's district and **not in our neighborhood – the community she was elected to represent. She doesn't hide it; it's all in her literature.**

Her Reasons for Doing This?

Berríos claims that she doesn't pay rent at the office and she uses the **saved funds** to serve her constituents better. Believe it or not, **Berríos' reason** to be the **only State Rep** in Illinois **not to service her district** with a constituent service office in her district is because it **saves the taxpayer money** and that the savings goes to help our community.

*Extra Newspaper, January 21, 2004

Let's see if all this is true.

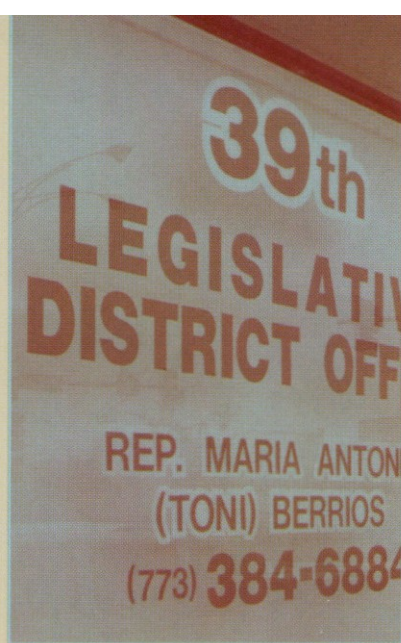
Friends of Pedro DeJesus (2004). Campaign flyer for candidate for 39th district representative, Illinois General Assembly.

THERE WERE
NO SAVINGS

The only person who saved money
was the owner of the building she
has her office in –

A friend of her father –

Joe Berríos



Meet **Joe Berríos**, father of our State Rep, **Toni Berríos**



Friends of Pedro DeJesus (2004). Campaign flyer for candidate for 39th district representative, Illinois General Assembly.



Joe is a Commissioner on the Cook County Board of Tax Review. That's the Board that hears your pleas and appeals to lower your real estate tax hikes. Like the 70% to 300% increases you just received on your property recently.

The building at 4502 West Fullerton is owned by a friend of Joe's. Joe has an office in the same building, right next to our State Rep, Toni Berríos. Joe's friend helps Toni out by not charging her any rent for her service office, which is still outside the district.

GOOD GOVERNMENT – BERRIOS STYLE

And what does Joe's pal get in return? Well the building is still assessed at the same price as 4 years ago. Amazing, in a thriving real estate market for commercial and residential property this building has not budged 1 penny in its assessed valuation.

And remember, Joe is a Commissioner on the Board of Tax Review – exactly where a building owner goes to lower his real estate taxes.

Well, we're glad that Toni is saving somebody some money. Too bad it's not the rest of us as well – like Toni said it would be.

Friends of Pedro DeJesus (2004). Campaign flyer for candidate for 39th district representative, Illinois General Assembly.

Joe and Toni Berrios have raked in over 1 Million Dollars in Campaign Funds.

Now how do Toni Berrios, a state rep with only 2 years experience and Joe Berrios, a Commissioner on the Board of Tax Review rake in so much dough?

ARE TONI BERRIOS and JOE BERRIOS SELLING YOU OUT?

Here Is What We Do Know

Toni and Joe Berrios make money from property tax appeal attorneys and developers. Tax Appeal Attorney's and Developers are Toni's and Joe's friends.

Here is a small summary of the donations Joe and Toni Berrios have just recently taken in from Real Estate Tax Attorneys and Developers. The first column is Joe Berrios' contributions and the second column is our State Rep, Toni Berrios' contributions. Like father, like daughter.

Campaign Disclosure
 SBE Home | Press Releases | Contact Us | About This Site | Links | Search this site | FAQ |

Source: State Board of Elections
 www.elections.state.il.gov

Campaign Contributor Name/Company	Occupation/Area of Practice	Joe Berrios	Toni Berrios
Sherdan and Pearlman	General Practice	\$ 5,400.00	\$ 3,500.00
John P. Fitzgerald LTD	General Practice	\$ 3,000.00	\$ 2,500.00
Arnold G. Siegel, Attorney at Law	Property Tax Attorney	\$ 4,500.00	\$ 2,000.00
U.S. Heartland Property Tax Consultants	Tax Consultants	\$ 3,250.00	\$ 2,000.00
Michael D. Gerner LTD	Attorney	\$ 2,000.00	\$ 2,000.00
George Behrens, McCracken & McCracken	Property Tax Attorney	\$ 2,000.00	\$ 2,000.00
Flanagan/Bilton/Brannigan	Property Tax Attorney	\$ 2,000.00	\$ 2,000.00
Prime Appraisal LLC	Property Appraisal Company	\$ 2,000.00	\$ 2,000.00
John D. Norcross	Attorney	\$ 2,000.00	\$ 2,000.00
Michael Norcross, Crane & Norcross	Attorney	\$ 875.00	\$ 2,000.00
James Crane, Crane & Norcross	Property Tax Attorney	\$ 3,000.00	\$ 2,000.00
Hynes & Johnson	Real Estate/General Practice	\$ 3,000.00	\$ 1,750.00
Katten Muchin & Zavis	Property Tax Attorney	\$ 2,000.00	\$ 1,500.00
Robert E. Hynes, Hynes & Johnson	Attorney		
Law Office of Terrence Kennedy	Attorney		
Storino Ramello & Durkin	Attorney		
Schmidt Salzman & Moran LTD	Property Tax Attorney		
Pollack Weis & Dubrock	Property Tax Attorney		
Joseph Butler, Crane & Norcross	Property Tax Attorney		
Crowley Susan T.	Property Tax Attorney		
McC...	Property Tax Attorney		

Friends of Pedro DeJesus (2004). Campaign flyer for candidate for 39th district representative, Illinois General Assembly.

Compare and contrast properties on D Street (identical properties are color-coded)

house #	wood or brick	actual units	actual improvements	assessor's description (v)	actual, estimated or usual # occupants	assessor's market value 2006-2008 (a)	assessor's market value 2009-2011 (b)	tax exemptions Homeowner (c)(d) Senior Citizen Senior Freeze	2009 tax payable in 2010	2009 tax paid per occupant
15 (e)	wood	1	1.5 stories, basement, garage	1 unit, 1.5 stories, basement, garage	2	187,556	274,340 (h)	H	3,355	1,678
16 (e)	wood	2	1.5 stories, basement, garage	1 unit, 1 story, basement, garage	6	166,094	219,590 (f)(g)(i)		3,427	571
17 (e)	wood	1	1.5 stories, basement, garage	1 unit, 1 story, basement, garage	1		223,030 (g)(j)	H	2,555	2,555
18 (e)	wood	1	1.5 stories, basement, garage	1 unit, 1.5 stories, basement, garage	2		308,960 (k)		4,822	2,411
20	brick	1	1.5 stories, basement, garage	1 unit, 1.5 stories, basement, garage	3		241,980 (g)(l)(m)	H	2,850	950
22	brick	1	1.5 stories, basement, garage	1 unit, 1 story, basement, garage	1	159,519	255,060 (g)(l)(m)(n)	H, SC, SF	662	662
23	wood	1	1.5 stories, basement, garage	1 unit, 1 story, slab foundation, garage (o)	1		225,920	H, SC (p)	1,656	1656
24	brick	1	1.5 stories, basement, garage	1 unit, 1.5 stories, basement, no garage (q)	1	217,500	364,460	H	2,591	2,591
25	brick	1	1 story, basement, garage	1 unit, 1 story, basement, garage	5		269,590	H	2,585	517
28	brick	2	2 stories, basement, garage	2 units, 1.9 stories, basement, garage	1		301,360 (r)	H, SC, SF	813	813
29	brick	4	2.5 stories, basement, garage	3 units, 2 stories, basement, garage	20+	245,088	361,720	H	4,690	235
31	brick	4	2.5 stories, basement, garage	3 units, 2 stories, slab foundation, garage	9+	254,056	324,760 (g)	H, SC, SF (s)	1,266	141
34	brick	1	1.5 stories, basement, garage	1 unit, 1 story, basement, garage	2		241,320 (g)	H	2,840	1,420
35	brick	4	2 stories, basement, garage	2 units, 2 stories, basement, garage	7	201,750	327,100 (g)	H	3,848	550
39	brick	3+	2 stories, basement, garage	2 units, 2 stories, basement, garage	8+ (h)	265,400	324,530 (g)	H	3,424	428
40	wood	1	1.5 stories, basement, garage	1 unit, 1.5 stories, basement, garage	2+		274,220 (t)	H	3,413	1,707
43	brick	3+	2 stories, basement, garage	2 units, 2 stories, basement, garage	10+	266,444	380,800 (f)(g)		5,943	594
44	brick	1	1.5 stories, basement, garage	1 unit, 1.5 stories, basement, garage (u)	3		312,350 (m)(w)	H	3,949	1,316
46	brick	1	1.5 stories, basement, garage	1 unit, 2 stories, slab foundation, garage	5+	150,925	303,580 (f)(x)	H	3,811	762
47	wood	1	1 story, basement, garage	1 unit, 1 story, basement, garage	2		219,000	H	2,149	1,075
49	brick	3	2 stories, basement, garage	1 unit, 1 story, slab foundation, garage	9	180,425	243,310 (g)	H	2,513	279

- (a) County assessor determines market value once per 3-year cycle. Triennial reassessments occurred in 2006 and 2009.
- (b) 2010 market value should be the same as 2009 unless assessor changed the value because of an appeal or other reason. Property owners and other interested parties can't compare and contrast market values between triennial reassessments because assessor's online page for each property shows two consecutive years (2009 and 2010) instead of two consecutive triennial reassessment periods (2006 and 2009).
- (c) Assessor grants the higher one of two possible homeowner exemptions.
- (d) The long-time homeowner exemption depends on owner's income and number of years he's owned and occupied the property
- (e) Narrow house shoe-horned on narrow lot.
- (f) Frequent turnover; foreclosure(s); and/or tax delinquent seizure(s)
- (g) Low assessed market value compared to identical properties might be due to owner's race (Hispanic, Puerto Rican), religion (attends St. A's RC church with Puerto Rican alderman); and/or current or family history of city/county/state job/contract or other financial transactions with local Hispanic elected official and family.
- (h) Current owner/occupant is black city worker.
- (i) Current owner/occupant is Hispanic with private sector job. Property sold for \$290,000 in 2006 before 2006 and 2009 reassessments; sold again for \$180,000 in 2010 after 2009 reassessment.
- (j) Current owner/occupant is Polish-American, is a retired city worker, and attends St. A's. Her family has owned house 50 plus-minus years.
- (k) Current owner/occupant is white and has private sector job. Property sold for \$102,500 in 1995; refinanced for \$84,750 in 2004.
- (l) Current owner/occupants are Cuban and Puerto Rican. Husband is brother of a political hack. Wife is a chronic complainer who demands and receives many unusual city services on basis of unfounded complaints, on her own behalf and on behalf of elderly Polish-American woman at 22 D Street, who is St. A's parishioner.

(m) Motives and opportunity to tamper with the assessor's property descriptions and alleged market values are also motives and opportunities to tamper with the treasurer's data for tax paid. Therefore, the treasurer's data for tax paid isn't necessarily the actual tax a property owner paid.

Compare and contrast properties on D Street (identical properties are color-coded)

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20	brick	1	1.5 stories, basement, garage	1 unit, 1.5 stories, basement, garage	3		241,980 (g)(l)(m)	H	2,850	950
22	brick	1	1.5 stories, basement, garage	1 unit, 1 story, basement, garage	1	159,519	255,060 (g)(l)(m)(n)	H, SC, SF	662	662
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- (n) Triennial reassessed market value \$264,390 in 2009.
- (o) Unusually wide lot. House is set at back of lot, next to garage to create large front yard.
- (p) Sole owner/occupant's elderly mother died in 2008. The young able-bodied white male owner continues to display a disabled parking tag for his mother in his car in 2010, in addition to claiming a senior citizen exemption on his property tax for 2009.
- (q) Assessor doesn't raise alleged market value for improvements after purchase that cost less than \$75,000.
- (r) Property was offered for sale at \$189,900 in 2010 September and remains unsold in 2010 December after several cosmetic improvements.
- (s) Owner/occupants, their 3 adult children and their children's partners have 4 separate apartments. One son moved out recently and a non-relative moved into the attic apartment in 2010 November. The male owner has reached retirement age, his wife hasn't. The family exploits senior citizen exemptions intended for single-family homeowners. The family scorns parking regulations and other reasonable ordinance; and makes more than the average number of calls for emergency services. Owners put another For Rent sign on display 2010 December 16.
- (t) 40 D Street was built in 1900, around 25 years before other houses on the block. A 1988 buyer paid an original occupant/owner \$67,000. The 2005 buyer paid the 1988 buyer \$245,000 for this 110 year old wood structure with neighbors from hell. How did the selling agent and mortgage lender talk him into doing such a foolish thing?
- (u) Moderately wide lot has room for driveway next to average-sized house. Owner/occupant uses garage to store materials for his plumbing business. Business phone used to be listed at 44 D Street home address, and wife continues to answer business phone at home.
- (v) Effective 2010 November, property photos don't appear on data pages of newly-elected assessor Joe Berrios' website. Links to property photos are now often broken.

Compare and contrast properties on D Street (identical properties are color-coded)

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47	wood	1	1 story, basement, garage	1 unit, 1 story, basement, garage	2		219,000	H	2,149	1,075
49	brick	3	2 stories, basement, garage	1 unit, 1 story, slab foundation, garage	9	180,425	243,310 (g)	H	2,513	279

(w) In 1986 a man with an Irish name got 44 D Street with a warranty deed valued at \$0; and a county sheriff's police and his Puerto Rican wife moved in. In 1987, the county sheriff seized the 35 D Street 3-flat from a white owner and an Hispanic family moved in. A Puerto Rican cousin of the new #44 owner rented the #35 basement apartment from the new owner. The extended Puerto Rican family then abused the fire hydrant until neighbors' complaints forced them to move. In 2010, despite sales documents for #44 for the 1997 Puerto Rican buyer, the tax bill is still addressed to the 1986 Irish purchaser. Other factors that point to fraud are:

- (1) Current owner/occupant has been involved in deals for a local commercial property with persons who have the Puerto Rican alderman's surname.
- (2) Current owner/occupant operates a plumbing business on the property;
- (3) The Puerto Rican plumber might rely on the Puerto Rican alderman for influence and actual city contracts for income;
- (4) The plumber's wife's has the same surname as the 49 D Street owner/occupant.

(5) 49 D Street is a mis-described, undervalued, undertaxed property used to overvalue and overtax other properties, including white-owned properties on the block."

(x) 46 D Street, like 24 D Street and other houses on the block, is overvalued and overtaxed because the assessor has underdescribed 49 D Street.



Mural on railroad underpass. Blue Island 1600S, Chicago, Illinois.