

## Illinois Has The Highest Tax Rates In The Country

“Every year during tax season, Americans are reminded of just how much of their hard-earned income isn’t theirs to keep. Living in the right state can ease the stress of tax time, though, as taxpayers in the least expensive states pay less than half as much as those in the most expensive states.”

- Chip Lupo, WalletHub Analyst

### Expert CoDo people usually consider taxes when deciding where to live? Should they?

“People often do not consider the tax burden when deciding where to live, yet in most cases they should, particular when you look at the differences in state and local taxes. Whereas people may be more aware of the state-level taxes (income, sales, etc.) that they pay, they are often unaware of the local taxes that can impact them. Local taxes can range from the more common real estate, school, income, sales taxes, etc., to others like “sin” taxes or specific transaction taxes that would only impact you if you use that service. These taxes can add up. If you have a job in a city/area, you likely have a choice of multiple localities to reside in, and you should consider the tax implications of these localities. They can add up. This is more important, of course, if you are buying your home. However, other factors can come into play with a location decision, besides taxes. For example, a person

may choose to value a shorter commute to their job and live in a more expensive town, or the rankings of the local school district may be quite important to them. And, if they are buying vs. renting where they live, the commitment is higher, as the Census Bureau says the median tenure of homeowners is about 12 years. This is about 3 times longer than the median number of years that workers are with their current job (Bureau of Labor Statistics). So we can see tradeoffs in that if you think you will have a new job fairly soon (and maybe move), the local tax situation may not be that big a concern for you.”

Dr. Ron Cook - Professor Emeritus, Rider University

### States With The Least Tax Burden

State	Annual State & Local Taxes on Median U.S. Household*
1. Alaska	\$5,634
2. Delaware	\$5,842
3. Wyoming	\$6,156
4. Idaho	\$6,215
5. Montana	\$6,398
6. South Carolina	\$7,028
7. Colorado	\$7,110
8. Nevada	\$7,113
9. Florida	\$7,116
10. District of Columbia	\$7,497
11. North Dakota	\$7,609
12. New Hampshire	\$7,654
13. Utah	\$7,985
14. California	\$7,987
15. Arizona	\$8,052

### States With The Highest Tax Burden

37. Wisconsin	\$9,785
38. Michigan	\$9,814
39. Mississippi	\$10,016
40. Hawaii	\$10,039
41. Louisiana	\$10,195
42. Texas	\$10,222
43. Ohio	\$10,480
44. Iowa	\$10,854
45. Nebraska	\$10,997
46. Kansas	\$11,385
47. New Jersey	\$11,416
48. Pennsylvania	\$11,445
49. Connecticut	\$11,838
50. New York	\$12,143
51. Illinois	\$13,699

### Tax Rates in Illinois (1=Lowest; 25=Avg.): Overall Rank: 51st

- ♦ 51st: Overall Effective State & Local Tax Rate
- ♦ 47th: Income Tax
- ♦ 50th: Real-Estate Tax
- ♦ 32nd: Sales & Excise Taxes

### 2026 Taxpayer Survey

- ♦ **Affordability Concerns:** 78% of Americans are more worried about affordability than taxes right now.
- ♦ **Tax Burden:** 66% of Americans think their current tax rate is too high.
- ♦ **Tax Filing Cost:** 95% of Americans think filing taxes should be free.
- ♦ **Proactive Budgeting:** More than 4 in 5 Americans believe people should budget throughout the year to afford tax payments.

## City Of Toluca & Toluca Rotary To Plant 47 Trees This Spring

The Rotary Club of Toluca will partner with the City of Toluca to purchase and plant 47 young trees across areas of Toluca. Over the last few years, many aging trees have been cut down and only a few replaced. The trees will be planted in the spring of 2026 along streets or other areas lacking biodiversity and in proximity to previously cut-down trees. The trees are expected to reduce the amount of water runoff in town, provide habitats for a variety of wildlife, and help

reduce soil erosion. Additionally, new trees will provide many years of shade for various groups of people, animals, and other plants. A less commonly known benefit of trees along roadways is reducing traffic speed, another concern the Toluca Rotary has discussed. The cost of the trees will be shared by the City of Toluca, Toluca Rotary, and a grant received from Rotary District 6420. The Toluca Rotary previously planted 29 trees around town in April 2018.

## Magnolia Fire Dept. To Hold Chicken Dinner & Ham Distribution March 21

The Magnolia Fire Department is holding its annual spring chicken supper and ham distribution at the Magnolia Fire Station on Saturday March 21st, from 5pm to 8:00 pm. The dinner includes fried chicken with mostaccioli, salad, bread, coffee, lemonade or tea, and dessert. The cost for this meal is \$15.00 for adults, \$8.00 for children ages 6 through 12, and children 5 and under are free.

The proceeds will go to the Magnolia Fire Department. As always, we will be raffling Amish country

hams and turkeys during the dinner. We will have a 50/50 drawing, a door prize, and other raffles as well.

This event is a great opportunity to bring your family and friends out for a great meal and some good fellowship all while supporting the members of our all-volunteer fire department. The Magnolia Fire Department sincerely appreciates your continued support and looks forward to seeing you there!

Any questions can be directed to Chief Dan Baum at 815-869-3031 or 815-257-6405.

## New Data: \$86 Billion Increase In Credit Card Debt

With the economy on shaky ground and the Federal Reserve’s latest G19 report now available, WalletHub today released its new inflation-adjusted Credit Card Debt Study, which found that consumers added \$86 billion in debt during 2025. Key highlights are outlined below.

- ♦ **Sharp Debt Spike:** At \$86 billion, the increase in credit card debt during 2025 was around 75% larger than the increase in 2024.
- ♦ **Just Below Peak:** Total credit card debt at the end of 2025 was roughly \$1.39 trillion on an inflation-adjusted basis, which was about 9% below the record high.
- ♦ **Household Debt Has Some Breathing Room:** The average household credit card balance was \$11,507 at the end of 2025, after adjusting for inflation. That’s \$1,596 below the record high.
- ♦ **Early Q1 Returns:** Preliminary data for January shows a 0.4% increase in credit card debt compared to the same month last year.
- ♦ **Best Balance Transfer Credit Cards:** The best balance trans-

fer credit cards currently offer 0% APRs for up to 24 months, with no annual fees and low balance transfer fees.

“Credit card debt is surging back in a big way. Consumers managed to keep things together for much of 2025, but the expensive holiday season seemed to have doomed us. We racked up a whopping \$73 billion in credit card debt during the fourth quarter of the year alone, pushing our total for the year to roughly \$86 billion in new debt. It’s not too late to turn things around, though. Anyone can make a dent in their debt with some good old-fashioned budgeting, and if you have good credit, you could qualify for a balance transfer credit card offering 0% interest for up to 24 months. But don’t procrastinate. If the economy takes a turn for the worse, things will get a lot harder.”

- John Kiernan, WalletHub Editor

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“Love is blind, but marriage is a real eye-opener.”

- Pauline Thomason

## Marshall County Court News

### FINES LEVIED

Jordan Williams 11/13/25 by County Traffic “operate uninsured mtr vehicle” 3/4/26 fine \$425, 90 days supervision.

### LAND TRANSFERS

Grantor: Jame Simpson. Grantee: Jerry M. Bollin Tr. Section 26, Township 29N, Range 1W, Govt Lot: --SE. Notes Pt of S 1/2 and N 1/2, Lt 1,2,3 & 15, Pierce Perry Est S/D. Warranty Deed.

Grantor: Marshall County Clerk. Grantee: JICTB Inc. Section 27, Township 29N, Range 2W, Govt Lot: --NE, Notes Lt 15, Co. Clerk S/D. Tax deed.

Grantor: Catherine M. Moore. Grantee: RKL Farms LLC. Section 12, Township 30N, Range 2W, Govt Lot: --NW, Notes N 1/2. Section 2, 30N, 2W, Govt Lot: --SE, Notes E 1/2, ex pt. Section 2,

30N, 2W, --NE, Notes Pt, E 20A of Govt Lt 1. Warranty Deed.

Grantor: Micah Bouillon. Grantee: Lauralee Thompson. Allen Sub. Lot 5. Warranty Deed.

Grantor: Danuta Danko, Krzysztof Danko. Grantee: Sonata Jankauskatte, Arunas Maknauskas. Lake Wildwood Development Lot 516, Warranty Deed.

Grantor: William Frank Farley Jr. Grantee: Tracy Alen Farley, William Frank Farley Jr. Section 11, Township 12N, Range 9E, Govt Lot: --SE, Notes Lt 4. Warranty Deed.

Grantor: Timothy Plankenhorn. Grantee: Worldwide Rentals LLC. Henry (Original Town) Lot 228, Notes SW 100’. Warranty Deed.

Grantor: Nancy S. Doyle. Grantee: Nancy S. Doyle Tr. Section 8, Township 13N, Range 9E, Govt Lot: --SW, Notes Undiv 1/2 int., Ex Pt, Subj to ease. Section 9, 13N, 9E, Govt Lot: --SE, Notes

Undiv 1/2 int, Ex Pt. Section 7, 13N, 9E, --SE, Notes undiv 1/2 int., E 1/2 of N 1/2. Deed Trust.

Grantor Nancy S. Doyle Tr. Grantee: Jason E. Springer, Natalie J. Springer. Section 9, Township 13N, Range 9E, Govt Lot --SE, Notes Pt, 1.794A. Warranty Deed.

Grantor: Jason E. Springer, Natalie J. Springer, James Randall Witko, Valerie Jean Witko. Grantee: Jason E. Springer, Natalie J. Springer. Section 9, Township 13, Range 9E, Govt Lot --SE, Notes Pt, 1.794A. Quit Claim Deed.

Grantor: Freedom Mtg Corp. Grantee: Sec of Housing & Urban Devel. Lacon (Original Town) Block 28, Lot 2. Warranty Deed.

Grantor: Richard C. Bogner Tr. Grantee: Richard C. Bogner Tr. Section 18, Township 12N, Range 8E, Govt Lot: --SW, Notes 143.42 A. Section 8, 12N, 8E, --NW, Notes W 1/2, Ex Pt, 74.05A. Sec-

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## EMS Activity Report For February

February 2026

### Toluca-Rutland Fire Protection District Callout Summary

Gas Leak Investigation	1
Brush/Grass Fires	4
Fire Alarm Investigations	2
Train Engine Fire	1
Diesel Fuel Spill	1

### Wenona Fire Protection District Callout Summary

Vehicle Accidents	2
Rubbish/Brush Fires	1
Fire Alarm Investigations	4
Structure Fires	2
EMS Assist	1
Diesel Fuel Spill	1

### EMC-EMS Callout Summary

Total Calls:	35 (79 YTD)
Toluca-Rutland Fire District:	22 (59 YTD)
Wenona Fire District:	18 (24 YTD)

**Macy Gochanour**  
Senior. Guard. #3  
HOIC 1<sup>st</sup> Team All-Conference

**Pru Mangan**  
Senior. Forward. #2  
HOIC 2<sup>nd</sup> Team All-Conference

**Terilynn Timmerman**  
Junior. Guard. #15  
HOIC Honorable Mention All-Conference & HOIC All Defensive Team