



SENATE JOURNAL

STATE OF ILLINOIS

NINETY-FOURTH GENERAL ASSEMBLY

71ST LEGISLATIVE DAY

TUESDAY, FEBRUARY 7, 2006

12:10 O'CLOCK P.M.

SENATE
Daily Journal Index
71st Legislative Day

Action	Page(s)
Committee Meeting Announcement	11, 12
Legislative Measure(s) Filed	3, 4
Presentation of Senate Joint Resolution No. 73	5
Presentation of Senate Resolution No. 603	13
Presentation of Senate Resolutions No'd 602-620	4

Bill Number	Legislative Action	Page(s)
SB 2192	Second Reading	7
SB 2199	Second Reading	7
SB 2204	Second Reading	7
SB 2305	Second Reading	7
SB 2325	Second Reading	8
SB 2345	Second Reading	8
SB 2456	Second Reading	8
SB 2495	Second Reading	8
SJR 0073	Committee on Rules	5
SR 0603	Adopted	12
HB 4302	First Reading	6
HB 4462	First Reading	6
HB 4699	First Reading	6

The Senate met pursuant to adjournment.
 Senator James A. DeLeo, Chicago, Illinois, presiding.
 Prayer by Monsignor David Lantz, Christ the King Church, Springfield, Illinois.
 Senator Shadid led the Senate in the Pledge of Allegiance.

The Journal of Thursday, February 2, 2006, was being read when on motion of Senator Hunter, further reading of same was dispensed with, and unless some Senator had corrections to offer, the Journal would stand approved. No corrections being offered, the Journal was ordered to stand approved.

REPORTS RECEIVED

The Secretary placed before the Senate the following reports:

January 2006 Monthly Briefing, submitted by the Commission on Government Forecasting and Accountability.

A Report on the Agricultural Sector in Illinois, submitted by the Commission on Government Forecasting and Accountability.

Report on the 90% Funding Target of Public Act 88-0593, submitted by the Commission on Government Forecasting and Accountability.

2004 Annual Report, submitted by the Illinois Guardianship and Advocacy Commission.

2005 Annual Report, submitted by the Illinois African-American Family Commission.

Fiscal Year 2005 Annual Report, submitted by the Department of Veterans' Affairs.

Illinois Tollway 2006 Annual Budget, submitted by the Illinois State Toll Highway Authority.

Fiscal Year 2005 Bonded Indebtedness and Long Term Obligations, submitted by the Office of the Comptroller.

2005 Collection Statistics, submitted by the Office of the Attorney General.

The foregoing reports were ordered received and placed on file in the Secretary's Office.

LEGISLATIVE MEASURES FILED

The following Committee amendments to the Senate Bills listed below have been filed with the Secretary and referred to the Committee on Rules:

Senate Committee Amendment No. 3 to Senate Bill 2144
 Senate Committee Amendment No. 2 to Senate Bill 2292
 Senate Committee Amendment No. 1 to Senate Bill 2297
 Senate Committee Amendment No. 1 to Senate Bill 2310
 Senate Committee Amendment No. 1 to Senate Bill 2333
 Senate Committee Amendment No. 1 to Senate Bill 2381
 Senate Committee Amendment No. 1 to Senate Bill 2448
 Senate Committee Amendment No. 1 to Senate Bill 2454
 Senate Committee Amendment No. 1 to Senate Bill 2469
 Senate Committee Amendment No. 2 to Senate Bill 2511
 Senate Committee Amendment No. 1 to Senate Bill 2611
 Senate Committee Amendment No. 1 to Senate Bill 2691
 Senate Committee Amendment No. 1 to Senate Bill 2711
 Senate Committee Amendment No. 1 to Senate Bill 2782

[February 7, 2006]

Senate Committee Amendment No. 1 to Senate Bill 2807
Senate Committee Amendment No. 1 to Senate Bill 3010
Senate Committee Amendment No. 1 to Senate Bill 3018

The following Floor amendments to the Senate Bills listed below have been filed with the Secretary and referred to the Committee on Rules:

Senate Floor Amendment No. 2 to Senate Bill 2236
Senate Floor Amendment No. 1 to Senate Bill 2257
Senate Floor Amendment No. 2 to Senate Bill 2397
Senate Floor Amendment No. 2 to Senate Bill 2495

PRESENTATION OF RESOLUTIONS

SENATE RESOLUTION 602

Offered by Senator Shadid and all Senators:
Mourns the death of Amelia C. Unes of West Peoria.

SENATE RESOLUTION 603

Offered by Senators E. Jones - Watson and all Senators:
Mourns the death of Coretta Scott King.

SENATE RESOLUTION 604

Offered by Senator Link and all Senators:
Mourns the death of O'Neal Pritchett, Jr.

SENATE RESOLUTION 605

Offered by Senator Link and all Senators:
Mourns the death of James E. "Jimbo" (Dino) Haberski of Beach Park.

SENATE RESOLUTION 606

Offered by Senator Link and all Senators:
Mourns the death of Matthew "Matt" David Stolarick of Chicago.

SENATE RESOLUTION 607

Offered by Senator Link and all Senators:
Mourns the death of Florence A. Koper of Waukegan.

SENATE RESOLUTION 608

Offered by Senator Link and all Senators:
Mourns the death of Nicole Maureen Duncan of North Chicago.

SENATE RESOLUTION 609

Offered by Senator Link and all Senators:
Mourns the death of Deacon Isaiah Cunningham of North Chicago.

SENATE RESOLUTION 610

Offered by Senator Link and all Senators:
Mourns the death of Hazel Moore of North Chicago.

SENATE RESOLUTION 611

Offered by Senator Link and all Senators:
Mourns the death of Jeffrey Long.

SENATE RESOLUTION 612

Offered by Senator Link and all Senators:
Mourns the death of Randall "Bear" Clark, Jr., of North Chicago.

[February 7, 2006]

SENATE RESOLUTION 613

Offered by Senator Link and all Senators:
Mourns the death of Pastor Elder Jesse Wallace of Waukegan.

SENATE RESOLUTION 614

Offered by Senator Link and all Senators:
Mourns the death of Peter Joseph Paulson, formerly of Libertyville and Waukegan.

SENATE RESOLUTION 615

Offered by Senator Link and all Senators:
Mourns the death of Deacon Eddie Moss of North Chicago.

SENATE RESOLUTION 616

Offered by Senator Link and all Senators:
Mourns the death of Jerome P. Drobnick of Waukegan.

SENATE RESOLUTION 617

Offered by Senator Hunter and all Senators:
Mourns the death of Charles C. Jackson of Chicago.

SENATE RESOLUTION 618

Offered by Senator Hunter and all Senators:
Mourns the death of Janice Inez Hall of Chicago.

SENATE RESOLUTION 619

Offered by Senator E. Jones and all Senators:
Mourns the death of Gerald "Jerry" Sinclair of Salem.

SENATE RESOLUTION 620

Offered by Senators Rutherford – Brady and all Senators:
Mourns the death of Dalmain H. "Dal" Estes of Pontiac.

By unanimous consent, the foregoing resolutions were referred to the Resolutions Consent Calendar.

Senator Risinger offered the following Senate Joint Resolution, which was referred to the Committee on Rules:

SENATE JOINT RESOLUTION NO. 73

WHEREAS, The Galena Trail is one of the oldest known pathways in the midwest; from the dawn of Indian times in Illinois, the Trail has linked the upper Mississippi Basin with Lake Peoria; in 1833, Levi Warner surveyed a Coach Road that was built alongside and parallel to the older Galena Trail; and

WHEREAS, Together, the Galena Trail and the Coach Road formed an intertwining pathway for American progress; and

WHEREAS, Today, travelers can drive along the Galena Trail by using a series of State, county, and township roads from Peoria in the south to Galena in the north, through the counties of Peoria, Marshall, Bureau, Lee, Ogle, Carroll, Stephenson, and Jo Daviess; and

WHEREAS, The Galena Trail and Coach Road can expand tourism, promote recreational opportunities, conserve the landscape, and celebrate historical and cultural resources; therefore, be it

RESOLVED, BY THE SENATE OF THE NINETY-FOURTH GENERAL ASSEMBLY OF THE STATE OF ILLINOIS, THE HOUSE OF REPRESENTATIVES CONCURRING HEREIN, that we urge the Illinois Department of Transportation and the appropriate local agencies to erect, at suitable locations consistent with State and federal regulations, appropriate signs giving notice of the Galena

[February 7, 2006]

Trail and Coach Road; and be it further

RESOLVED, That suitable copies of this resolution be presented to the Secretary of Transportation and to the appropriate local agencies.

READING BILLS FROM THE HOUSE OF REPRESENTATIVES A FIRST TIME

House Bill No. 4302, sponsored by Senator Ronen, was taken up, read by title a first time and referred to the Committee on Rules.

House Bill No. 4462, sponsored by Senator Demuzio, was taken up, read by title a first time and referred to the Committee on Rules.

House Bill No. 4699, sponsored by Senator Axley, was taken up, read by title a first time and referred to the Committee on Rules.

EXCUSED FROM ATTENDANCE

On motion of Senator Halvorson, Senator Meeks was excused from attendance to attend a funeral and Senator Clayborne was excused from attendance due to business in his district.

REPORT FROM RULES COMMITTEE

Senator Viverito, Chairperson of the Committee on Rules, during its February 7, 2006 meeting, reported the following Legislative Measures have been assigned to the indicated Standing Committees of the Senate:

Commerce & Economic Development: **Senate Committee Amendment No. 1 to Senate Bill 2885.**

Environment & Energy: **Senate Committee Amendment No. 1 to Senate Bill 2333; Senate Committee Amendment No. 1 to Senate Bill 2807.**

Executive: **Senate Committee Amendment No. 1 to Senate Bill 2277; Senate Committee Amendment No. 1 to Senate Bill 2310; Senate Committee Amendment No. 1 to Senate Bill 2454; Senate Committee Amendment No. 1 to Senate Bill 2592.**

Health & Human Services: **Senate Committee Amendment No. 1 to Senate Bill 2237; Senate Committee Amendment No. 1 to Senate Bill 2381; Senate Committee Amendment No. 1 to Senate Bill 2448; Senate Committee Amendment No. 1 to Senate Bill 2782; Senate Committee Amendment No. 1 to Senate Bill 3010.**

Judiciary: **Senate Committee Amendment No. 1 to Senate Bill 2197; Senate Committee Amendment No. 1 to Senate Bill 2391; Senate Committee Amendment No. 1 to Senate Bill 3018.**

Labor: **Senate Committee Amendment No. 1 to Senate Bill 2339.**

Licensed Activities: **Senate Committee Amendment No. 2 to Senate Bill 2292; Senate Committee Amendment No. 1 to Senate Bill 2297.**

Local Government: **Senate Committee Amendment No. 1 to Senate Bill 2615.**

Revenue: **Senate Committee Amendment No. 1 to Senate Bill 2691.**

State Government: **Senate Committee Amendment No. 1 to Senate Bill 2639.**

[February 7, 2006]

Transportation: **Senate Committee Amendment No. 2 to Senate Bill 2283.**

Senator Viverito, Chairperson of the Committee on Rules, reported that the Committee recommends that **Senate Bill No. 2911** be re-referred from the Committee on Insurance to the Committee on Rules.

READING BILLS OF THE SENATE A SECOND TIME

On motion of Senator Collins, **Senate Bill No. 2191**, having been printed, was taken up, read by title a second time and ordered to a third reading.

On motion of Senator Crotty, **Senate Bill No. 2199**, having been printed, was taken up, read by title a second time and ordered to a third reading.

On motion of Senator Demuzio, **Senate Bill No. 2204** having been printed, was taken up, read by title a second time.

The following amendment was offered in the Committee on State Government, adopted and ordered printed:

AMENDMENT NO. 1 TO SENATE BILL 2204

AMENDMENT NO. 1. Amend Senate Bill 2204 on page 1, line 19, by changing "10-member" to "11-member"; and

on page 1, line 26, after the semi-colon, by inserting "one licensed registered professional nurse involved in direct patient care, appointed by the Governor"; and

on page 1, line 30, by replacing "Health and" with "Health"; and

on page 1, line 31, by replacing "Disabilities" with "Disabilities"; and

on page 1, by replacing line 32 with the following:

"and one representative from the Division of Rehabilitation Services of the Department of Human".

There being no further amendments, the foregoing Amendment No. 1 was ordered engrossed, and the bill, as amended, was ordered to a third reading.

On motion of Senator Link, **Senate Bill No. 2305** having been printed, was taken up, read by title a second time.

The following amendment was offered in the Committee on Financial Institutions, adopted and ordered printed:

AMENDMENT NO. 1 TO SENATE BILL 2305

AMENDMENT NO. 1. Amend Senate Bill 2305 by replacing everything after the enacting clause with the following:

"Section 5. The High Risk Home Loan Act is amended by changing Section 115 as follows:

(815 ILCS 137/115)

Sec. 115. Report of default and foreclosure rates on conventional loans.

(a) On or before October 1 and April 1 of each year, each servicer of Illinois residential mortgage loans shall report to the Secretary of Financial and Professional Regulation, the Director of the Division of Banking, or the Director of the Division of Financial Institutions ~~Commissioner or the Director~~ the default and foreclosure data of conventional loans for the 6-month periods ending June 30 and December 31, respectively.

(b) Each servicer shall report the following information:

(1) The average quarterly dollar amount of conventional one to 4 family mortgage loans secured by Illinois real estate.

(2) The average quarterly number of conventional one to 4 family mortgage loans secured by Illinois real estate.

(3) The average quarterly dollar amount of conventional one to 4 family mortgage loans secured by Illinois real estate that are in default over 90 days.

[February 7, 2006]

(4) The average quarterly number of conventional one to 4 family mortgage loans secured by Illinois real estate that are in default over 90 days.

(5) The dollar amount of foreclosures on one to 4 family conventional loans completed during the reporting period.

(6) The number of foreclosures on one to 4 family conventional loans completed during the reporting period.

(7) Whether any of the loans where a foreclosure was completed were originated less than 18 months before the completed foreclosure.

(8) Whether any of the loans where a foreclosure was completed had a note rate greater than 10% for first lien mortgage loans or greater than 12% in the case of a junior lien.

(c) An officer of the servicer shall sign the form.

(d) On or before October 1, 2006, but following the report due pursuant to this Section for the 6-month period ending June 30, 2006, the reporting requirements of this Section shall not apply to a bank chartered under the Illinois Banking Act, a savings bank chartered under the Savings Bank Act, a savings and loan association chartered under the Illinois Savings and Loan Act of 1985, or a credit union chartered under the Illinois Credit Union Act. The Secretary of Financial and Professional Regulation, the Director of the Division of Banking, or the Director of the Division of Financial Institutions may impose the reporting requirements on an individual bank, savings bank, savings and loan association, or credit union whenever the Secretary or either Director has cause to believe that the financial institution has experienced a rate of defaults or foreclosures on residential mortgage loans that substantially exceeds the rate of defaults or foreclosures experienced by other financial institutions in Illinois. Such a belief by the Secretary or either Director may be based on examination findings and on data submitted by financial institutions under this Section on or before October 1, 2006. The Department of Financial and Professional Regulation may adopt reasonable rules to implement and administer this subsection (d) by establishing the terms and conditions for the imposition of such a reporting requirement on a financial institution.

(Source: P.A. 93-561, eff. 1-1-04.)

Section 99. Effective date. This Act takes effect upon becoming law."

There being no further amendments, the foregoing Amendment No. 1 was ordered engrossed, and the bill, as amended, was ordered to a third reading.

On motion of Senator Jacobs, **Senate Bill No. 2325**, having been printed, was taken up, read by title a second time and ordered to a third reading.

On motion of Senator Peterson, **Senate Bill No. 2345**, having been printed, was taken up, read by title a second time and ordered to a third reading.

On motion of Senator Althoff, **Senate Bill No. 2456** having been printed, was taken up, read by title a second time.

The following amendment was offered in the Committee on State Government, adopted and ordered printed:

AMENDMENT NO. 1 TO SENATE BILL 2456

AMENDMENT NO. 1. Amend Senate Bill 2456 on page 2, line 30, after "license", by inserting "or Illinois Identification Card".

There being no further amendments, the foregoing Amendment No. 1 was ordered engrossed, and the bill, as amended, was ordered to a third reading.

On motion of Senator Link, **Senate Bill No. 2495** having been printed, was taken up, read by title a second time.

The following amendment was offered in the Committee on Financial Institutions, adopted and ordered printed:

AMENDMENT NO. 1 TO SENATE BILL 2495

AMENDMENT NO. 1. Amend Senate Bill 2495 on page 12, lines 25 and 26, by deleting "other than for unappropriated administrative expenses"; and

on page 22, lines 3 and 4, by deleting "other than for unappropriated administrative expenses"; and

[February 7, 2006]

on page 27, lines 17 and 18, by deleting "other than for unappropriated administrative expenses"; and
 on page 28, immediately below line 22, by inserting the following:

"Section 30. The Residential Mortgage License Act of 1987 is amended by changing Section 2-2, 2-6, and 4-1 as follows:

(205 ILCS 635/2-2) (from Ch. 17, par. 2322-2)

Sec. 2-2. Application process; investigation; fee.

(a) The Commissioner shall issue a license upon completion of all of the following:

- (1) The filing of an application for license.
- (2) The filing with the Commissioner of a listing of judgments entered against, and bankruptcy petitions by, the license applicant for the preceding 10 years.
- (3) The payment, in certified funds, of investigation and application fees, the total of which shall be in an amount equal to \$1,800 ~~\$2,700~~ annually, however, the Commissioner may increase the investigation and application fees by rule as provided in Section 4-11.
- (4) Except for a broker applying to renew a license, the filing of an audited balance sheet including all footnotes prepared by a certified public accountant in accordance with generally accepted accounting principles and generally accepted auditing principles which evidences that the applicant meets the net worth requirements of Section 3-5.

(5) The filing of proof satisfactory to the Commissioner that the applicant, the members thereof if the applicant is a partnership or association, the members or managers thereof that retain any authority or responsibility under the operating agreement if the applicant is a limited liability company, or the officers thereof if the applicant is a corporation have 3 years experience preceding application in real estate finance. Instead of this requirement, the applicant and the applicant's officers or members, as applicable, may satisfactorily complete a program of education in real estate finance and fair lending, as approved by the Commissioner, prior to receiving the initial license. The Commissioner shall promulgate rules regarding proof of experience requirements and educational requirements and the satisfactory completion of those requirements. The Commissioner may establish by rule a list of duly licensed professionals and others who may be exempt from this requirement.

(6) An investigation of the averments required by Section 2-4, which investigation must allow the Commissioner to issue positive findings stating that the financial responsibility, experience, character, and general fitness of the license applicant and of the members thereof if the license applicant is a partnership or association, of the officers and directors thereof if the license applicant is a corporation, and of the managers and members that retain any authority or responsibility under the operating agreement if the license applicant is a limited liability company are such as to command the confidence of the community and to warrant belief that the business will be operated honestly, fairly and efficiently within the purpose of this Act. If the Commissioner shall not so find, he or she shall not issue such license, and he or she shall notify the license applicant of the denial.

The Commissioner may impose conditions on a license if the Commissioner determines that the conditions are necessary or appropriate. These conditions shall be imposed in writing and shall continue in effect for the period prescribed by the Commissioner.

(b) All licenses shall be issued in duplicate with one copy being transmitted to the license applicant and the second being retained with the Commissioner.

Upon receipt of such license, a residential mortgage licensee shall be authorized to engage in the business regulated by this Act. Such license shall remain in full force and effect until it expires without renewal, is surrendered by the licensee or revoked or suspended as hereinafter provided.

(Source: P.A. 93-32, eff. 7-1-03; 93-1018, eff. 1-1-05.)

(205 ILCS 635/2-6) (from Ch. 17, par. 2322-6)

Sec. 2-6. License issuance and renewal; fee.

(a) Beginning July 1, 2003, licenses shall be renewed every year on the anniversary of the date of issuance of the original license. Properly completed renewal application forms and filing fees must be received by the Commissioner 60 days prior to the renewal date.

(b) It shall be the responsibility of each licensee to accomplish renewal of its license; failure of the licensee to receive renewal forms absent a request sent by certified mail for such forms will not waive said responsibility. Failure by a licensee to submit a properly completed renewal application form and fees in a timely fashion, absent a written extension from the Commissioner, will result in the assessment of additional fees, as follows:

[February 7, 2006]

(1) A fee of ~~\$500~~ ~~\$750~~ will be assessed to the licensee 30 days after the proper renewal date and ~~\$1,000~~ ~~\$1,500~~ each month thereafter, until the license is either renewed or expires pursuant to Section 2-6, subsections (c) and (d), of this Act.

(2) Such fee will be assessed without prior notice to the licensee, but will be assessed only in cases wherein the Commissioner has in his or her possession documentation of the licensee's continuing activity for which the unexpired license was issued.

(c) A license which is not renewed by the date required in this Section shall automatically become inactive. No activity regulated by this Act shall be conducted by the licensee when a license becomes inactive. The Commissioner may require the licensee to provide a plan for the disposition of any residential mortgage loans not closed or funded when the license becomes inactive. The Commissioner may allow a licensee with an inactive license to conduct activities regulated by this Act for the sole purpose of assisting borrowers in the closing or funding of loans for which the loan application was taken from a borrower while the license was active. An inactive license may be reactivated by the Commissioner upon payment of the renewal fee, and payment of a reactivation fee equal to the renewal fee.

(d) A license which is not renewed within one year of becoming inactive shall expire.

(e) A licensee ceasing an activity or activities regulated by this Act and desiring to no longer be licensed shall so inform the Commissioner in writing and, at the same time, convey the license and all other symbols or indicia of licensure. The licensee shall include a plan for the withdrawal from regulated business, including a timetable for the disposition of the business. Upon receipt of such written notice, the Commissioner shall issue a certified statement canceling the license.

(Source: P.A. 93-32, eff. 7-1-03; 93-561, eff. 1-1-04; 93-1018, eff. 1-1-05.)

(205 ILCS 635/4-1) (from Ch. 17, par. 2324-1)

Sec. 4-1. Commissioner of Banks and Real Estate; functions, powers, and duties. The functions, powers, and duties of the Commissioner of Banks and Real Estate shall include the following:

- (a) To issue or refuse to issue any license as provided by this Act;
- (b) To revoke or suspend for cause any license issued under this Act;
- (c) To keep records of all licenses issued under this Act;
- (d) To receive, consider, investigate, and act upon complaints made by any person in connection with any residential mortgage licensee in this State;
- (e) To consider and act upon any recommendations from the Residential Mortgage Board;
- (f) To prescribe the forms of and receive:
 - (1) applications for licenses; and
 - (2) all reports and all books and records required to be made by any licensee under this Act, including annual audited financial statements and annual reports of mortgage activity;
- (g) To adopt rules and regulations necessary and proper for the administration of this Act;
- (h) To subpoena documents and witnesses and compel their attendance and production, to administer oaths, and to require the production of any books, papers, or other materials relevant to any inquiry authorized by this Act;
 - (h-1) To issue orders against any person, if the Commissioner has reasonable cause to believe that an unsafe, unsound, or unlawful practice has occurred, is occurring, or is about to occur, if any person has violated, is violating, or is about to violate any law, rule, or written agreement with the Commissioner, or for the purpose of administering the provisions of this Act and any rule adopted in accordance with the Act;
 - (h-2) To address any inquiries to any licensee, or the officers thereof, in relation to its activities and conditions, or any other matter connected with its affairs, and it shall be the duty of any licensee or person so addressed, to promptly reply in writing to such inquiries. The Commissioner may also require reports from any licensee at any time the Commissioner may deem desirable;
- (i) To require information with regard to any license applicant as he or she may deem desirable, with due regard to the paramount interests of the public as to the experience, background, honesty, truthfulness, integrity, and competency of the license applicant as to financial transactions involving primary or subordinate mortgage financing, and where the license applicant is an entity other than an individual, as to the honesty, truthfulness, integrity, and competency of any officer or director of the corporation, association, or other entity, or the members of a partnership;
- (j) To examine the books and records of every licensee under this Act at intervals as specified in Section 4-2;
- (k) To enforce provisions of this Act;
- (l) To levy fees, fines, and charges for services performed in administering this Act; the aggregate of all fees collected by the Commissioner on and after the effective date of this Act shall be paid promptly

after receipt of the same, accompanied by a detailed statement thereof, into the Savings and Residential Finance Regulatory Fund; the amounts deposited into that Fund shall be used for the ordinary and contingent expenses of the Office of Banks and Real Estate. Nothing in this Act shall prevent continuing the practice of paying expenses involving salaries, retirement, social security, and State-paid insurance of State officers by appropriation from the General Revenue Fund. For the fiscal year beginning on July 1, 2007, the Commissioner must adopt rules to adjust regulatory fee rates to those in effect prior to the escalation in rates published in 27 Ill.Reg. 10783, July 1, 2003, unless an audit by the Auditor General of banking regulatory oversight activities requires a different rate to be set. Any adjustments made pursuant to an Auditor General's audit must be set forth in the form of a notice to each affected entity 45 days prior to making those adjustments. The notice must contain an explanation that includes a description of the audit results pertaining to the banking industry and a description of each reason why adjustments to the regulatory fee rates are required.

(m) To appoint examiners, supervisors, experts, and special assistants as needed to effectively and efficiently administer this Act;

(n) To conduct hearings for the purpose of:

- (1) appeals of orders of the Commissioner;
- (2) suspensions or revocations of licenses, or fining of licensees;
- (3) investigating:
 - (i) complaints against licensees; or
 - (ii) annual gross delinquency rates; and
- (4) carrying out the purposes of this Act;

(o) To exercise exclusive visitatorial power over a licensee unless otherwise authorized by this Act or as vested in the courts, or upon prior consultation with the Commissioner, a foreign residential mortgage regulator with an appropriate supervisory interest in the parent or affiliate of a licensee;

(p) To enter into cooperative agreements with state regulatory authorities of other states to provide for examination of corporate offices or branches of those states and to accept reports of such examinations;

(q) To assign an examiner or examiners to monitor the affairs of a licensee with whatever frequency the Commissioner determines appropriate and to charge the licensee for reasonable and necessary expenses of the Commissioner, if in the opinion of the Commissioner an emergency exists or appears likely to occur; and

(r) To impose civil penalties of up to \$50 per day against a licensee for failing to respond to a regulatory request or reporting requirement.

(Source: P.A. 93-1018, eff. 1-1-05.)".

Committee Amendment No. 2 was held in the Committee on Rules.

There being no further amendments, the foregoing Amendment No. 1 was ordered engrossed, and the bill, as amended, was ordered to a third reading.

COMMITTEE MEETING ANNOUNCEMENTS

Senator Haine, Chairperson of the Committee on Insurance, announced that the Insurance Committee will meet today in Room 400, at 1:00 o'clock p.m.

Senator Haine, Member of the Committee on Environment & Energy, announced that the Environment & Energy Committee will meet Wednesday, February 8, 2006 in Room 212, at 9:00 o'clock a.m.

Senator Ronen, Chairperson of the Committee on Health & Human Services, announced that the Health & Human Services Committee will meet Wednesday, February 8, 2006 in Room 400, at 9:00 o'clock a.m.

Senator Martinez, Vice-Chairperson of the Committee on Housing & Community Affairs, announced that the Housing & Community Affairs Committee will meet today in Room A-1 Stratton Building, at 2:30 o'clock p.m.

Senator Martinez, Chairperson of the Committee on Pensions & Investments, announced that the Pensions & Investments Committee will meet today in Room 400, at 4:00 o'clock p.m.

[February 7, 2006]

Senator Crotty, Chairperson of the Committee on Local Government, announced that the Local Government Committee will meet today in Room A-1 Stratton Building, at 1:00 o'clock p.m.

Senator Harmon, Vice-Chairperson of the Committee on Judiciary, announced that the Judiciary Committee will meet today in Room 212, at 2:30 o'clock p.m.

Senator Garrett, Chairperson of the Committee on Transportation, announced that the Transportation Committee will meet today in Room 400, at 2:30 o'clock p.m.

Senator del Valle, Vice-Chairperson of the Committee on Education, announced that the Education Committee will meet today in Room 212, at 1:00 o'clock p.m.

ADOPTION OF RESOLUTION

Senator E. Jones asked and obtained unanimous consent to have **Senate Resolution No. 603** removed from the Resolution Consent Calendar and taken up for immediate consideration.

Senators E. Jones - Watson and all Senators offered the following Senate Resolution:

SENATE RESOLUTION NO. 603

WHEREAS, The members of the Senate of the State of Illinois learned with regret of the death of one of our nation's foremost civil rights leaders, Coretta Scott King, on Tuesday, January 31, 2006; and

WHEREAS, She was born on April 27, 1927, on her grandfather's farm in Heiberger, Alabama, to Obadiah and Bernice Scott; she attended Lincoln High School in Marion, Alabama, and Antioch College in Yellow Springs, Ohio, where she was the first African American to major in elementary education; and

WHEREAS, While attending Antioch College, Mrs. King was active in the NAACP and shifted the focus of her studies to music; in 1951, she won a scholarship to the New England Conservatory of Music in Boston; it was there that she was first introduced to her future husband, the Reverend Martin Luther King Jr.; and

WHEREAS, In 1952, a friend wanted to introduce her to Dr. King, who at the time was studying for his doctoral degree at Boston University; when Mrs. King found out that he was a minister, she lost interest, fearing he was too pious and narrow-minded; still, Dr. King called her and convinced her to have lunch with him; that very day, he told her that he thought they should get married someday, that she was everything that he had wanted in a woman; they were eventually married in the garden of her parents' home in Alabama on June 19, 1953; and

WHEREAS, After earning her degree in voice and violin and after Dr. King passed his exams, he took on the pastorate of Dexter Avenue Church in Montgomery, Alabama; on December 1, 1955, a seamstress named Rosa Parks boarded a crowded Montgomery bus and refused to give up her seat to a white passenger; she was arrested for violating the state's bus segregation law, igniting a fury among Montgomery's blacks that would ripple across the South; local black leaders formed the ad hoc Montgomery Improvement Assn. and called for a boycott of the municipal bus system; the man chosen to lead the protest was the young minister from Dexter Avenue Church; and

WHEREAS, Dr. King became the most famous black man in America when the U.S. Supreme Court ruled on November 13, 1956, that Montgomery's bus segregation laws were unconstitutional; he became known for his oration, and his most famous speech, the "I Have a Dream" address delivered at the 1963 March on Washington, was a clarion call for justice that galvanized the nation; the following year he was the recipient of the 1964 Nobel Peace Prize; and

WHEREAS, During the 1950s and 1960s, the Kings had to worry about their own safety, when their house was bombed while Mrs. King was there with the baby, Yolanda, when Dr. King was stabbed in the heart by a deranged woman, and when he was incarcerated multiple times for taking a stand for

[February 7, 2006]

freedom and equality; and

WHEREAS, While much of her time was spent at home with Yolanda and their other three children, Martin III, Dexter, and Bernice, Mrs. King was active in several organizations; she had been a member since her college days of the anti-war group, Women's Strike for Peace; at Dr. King's urging, she joined a delegation of the group that went to Geneva, Switzerland, in 1962 for atomic test-ban talks; she also was a member of the Women's International League for Peace and Freedom, and in 1969, she led a quarter of a million people on the first "moratorium" on the Vietnam War in Washington, D.C.; and

WHEREAS, She also raised money for the civil rights movement by organizing a series of "Freedom Concerts", the first of which took place in New York City in 1964; they were modeled on a program held on December 5, 1956, the first anniversary of the Montgomery boycott, in which she, Duke Ellington, Harry Belafonte, and other performers told the story of the Montgomery struggle through music, poetry, and prose; she eventually gave more than 30 concerts and raised in excess of \$50,000 for the cause; and

WHEREAS, As history has recorded, the Reverend Dr. Martin Luther King Jr. was shot and killed on April 4, 1968, in Memphis, Tennessee; he and Mrs. King had been married 14 years; President Lyndon B. Johnson declared a national day of mourning; and

WHEREAS, Before his burial, Mrs. King flew to Memphis to take his place at the head of the protest march by garbage workers whose plight had brought him to the city; a month later, she helped to open the Poor Peoples' Campaign that he had been planning before his death; she then became the custodian of her late husband's legacy; in 1969, she began to mobilize support for the Martin Luther King Jr. Center for Nonviolent Change; she eventually raised \$15 million to build the complex, which opened in 1982; she served as the center's president for two decades; and

WHEREAS, She also channeled her energy into a long and difficult drive to establish a King holiday; the legislation finally cleared Congress on November 19, 1983, and was signed by President Ronald Reagan two weeks later; Dr. King's birthday became the tenth national holiday and only the second named for an American; and

WHEREAS, She established herself as an advocate of women's rights and full employment in the 1970s, campaigned against apartheid in the 1980s, and was a keynote speaker in 1984 at the U.N. International Day of Solidarity with the Women of South Africa and Namibia; the next year she was arrested with her daughter, Bernice, at a rally outside the South African Embassy in Washington; in 1994, she shared the podium with Nelson Mandela after he won the first nonracial government election in South Africa; and

WHEREAS, The passing of Coretta Scott King has been deeply felt by many, especially her children, Dexter, Martin Luther III, Yolanda Denise, and Bernice Albertine; therefore, be it

RESOLVED, BY THE SENATE OF THE NINETY-FOURTH GENERAL ASSEMBLY OF THE STATE OF ILLINOIS, that we mourn the passing of Coretta Scott King, who leaves a legacy of activism and devotion to the ideal, and we extend our sincere condolences to her family, friends, and all who knew and loved her; and be it further

RESOLVED, That a suitable copy of this resolution be presented to her family as an expression of our deepest sympathy.

Senator E. Jones moved the adoption of the foregoing resolution.

The motion prevailed.

And the resolution was adopted by a rising vote.

At the hour of 1:00 o'clock p.m., the Chair announced that the Senate stand adjourned until Wednesday, February 8, 2006, at 12:00 o'clock noon.

[February 7, 2006]