



Tax Levy Hearing  
Tuesday, December 16, 2025 7:00 PM

Diamond Lake School Sparkle Center  
25807 Diamond Lake Road  
Mundelein, IL 60060

- I. Call to Order / Roll Call
- II. Pledge of Allegiance
- III. Public Comments (Tax Levy)
- IV. 2025 Tax Levy Presentation
- V. Public Comments and Petitions (Non-Agenda Items)
- VI. Adjournment

Original:   
 Amended:

**ILLINOIS STATE BOARD OF EDUCATION**  
 School Business and Support Services Division  
 (217) 785-8779

**CERTIFICATE OF TAX LEVY**

*A copy of this Certificate of Tax Levy shall be filed with the County Clerk of each county in which the school district is located on or before the last Tuesday of December.*

District Name <b>Diamond Lake</b>	District Number <b>76</b>	County <b>Lake</b>
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**Amount of Levy**

<b>Educational</b>	\$ <u>12,800,000</u>	<b>Fire Prevention &amp; Safety *</b>	\$ <u>1,500</u>
<b>Operations &amp; Maintenance</b>	\$ <u>1,600,000</u>	<b>Tort Immunity</b>	\$ <u>60,000</u>
<b>Transportation</b>	\$ <u>1,050,000</u>	<b>Special Education</b>	\$ <u>800,000</u>
<b>Working Cash</b>	\$ <u>90,000</u>	<b>Leasing</b>	\$ <u>0</u>
<b>Municipal Retirement</b>	\$ <u>180,000</u>	<b>SEDOL</b>	\$ <u>0</u>
<b>Social Security</b>	\$ <u>180,000</u>	<b>SEDOL IMRF Extension</b>	\$ <u>2,974</u>
		<b>Total Levy</b>	\$ <u>16,764,474</u>

\* Includes Fire Prevention, Safety, Energy Conservation, Disabled Accessibility, School Security, and Specified Repair Purposes.

**See explanation on reverse side.**

Note: Any district proposing to adopt a levy must comply with the provisions set forth in the Truth in Taxation Law.

**We hereby certify that we require:**

the sum of 12,800,000 dollars to be levied as a special tax for educational purposes; and  
 the sum of 1,600,000 dollars to be levied as a special tax for operations and maintenance purposes; and  
 the sum of 1,050,000 dollars to be levied as a special tax for transportation purposes; and  
 the sum of 90,000 dollars to be levied as a special tax for a working cash fund; and  
 the sum of 180,000 dollars to be levied as a special tax for municipal retirement purposes; and  
 the sum of 180,000 dollars to be levied as a special tax for social security purposes; and  
 the sum of 1,500 dollars to be levied as a special tax for fire prevention, safety, energy conservation, disabled accessibility, school security and specified repair purposes; and  
 the sum of 60,000 dollars to be levied as a special tax for tort immunity purposes; and  
 the sum of 800,000 dollars to be levied as a special tax for special education purposes; and  
 the sum of 0 dollars to be levied as a special tax for leasing of educational facilities or computer technology or both, and temporary relocation expense purposes; and  
 the sum of 0 dollars to be levied as a special tax for SEDOL; and  
 the sum of 2,974 dollars to be levied as a special tax for SEDOL IMRF Extension  
 on the taxable property of our school district for the year 2025

Signed this 16 day of December 2025.  
 \_\_\_\_\_  
 (President)

\_\_\_\_\_  
 (Clerk or Secretary of the School Board of Said School District)

When any school is authorized to issue bonds, the school board shall file a certified copy of the resolution in the office of the county clerk of each county in which the district is situated to provide for the issuance of the bonds and to levy a tax to pay for them. The county clerk shall extend the tax for bonds and interest as set forth in the certified copy of the resolution, each year during the life of the bond issue. Therefore to avoid a possible duplication of tax levies, the school board should not include a levy for bonds and interest in the district's annual tax levy.

**Number of bond issues of said school district that have not been paid in full** 2.

(Detach and Return to School District)

This is to certify that the Certificate of Tax Levy for School District No. 76, Lake County, Illinois, on the equalized assessed value of all taxable property of said school district for the year 2025 was filed in the office of the County Clerk of this County on 2025.

In addition to an extension of taxes authorized by levies made by the Board of Education (Directors), an additional extension(s) will be made, as authorized by resolution(s) on file in this office, to provide funds to retire bonds and pay interest thereon. The total levy, as provided in the original resolution(s), for said purposes for the year 2025, is \$ \_\_\_\_\_.

\_\_\_\_\_  
 (Signature of County Clerk)

\_\_\_\_\_  
 (Date)

\_\_\_\_\_  
 (County)

11/18/2025

PROJECTION OF TAX EXTENSIONS WITH THE TAX LIMITATION ACT  
Current Situation

TAX YEAR	TOTAL EAV	% INCREASE	NEW CONSTRUCTION	GROWTH IN EXISTING PROPERTIES	% OF INCREASE FROM EXISTING PROPERTIES	LESSER OF RATE OF INFLATION OR 5%	DEBT SERVICE EXTENSION	TOTAL MAX EXTENSION UNDER TAX CAP	TAX RATE PRODUCED	TAX YEAR	Overall Levy Increase	Fiscal Year
2006	296,282,521	8.00%	4,209,062	17,729,849	6.5%	3.4%	1,819,175	9,999,535	3.375	2006	5.59%	FY08
2007	321,403,061	8.48%	9,381,838	15,738,702	5.3%	2.5%	2,212,154	10,849,836	3.376	2007	8.50%	FY09
2008	334,311,979	4.02%	6,713,002	6,195,915	1.9%	4.1%	839,123	11,293,059	3.378	2008	4.09%	FY10
2009	336,094,712	0.53%	4,291,397	(2,508,664)	-0.8%	0.1%	789,823	11,299,504	3.362	2009	0.06%	FY11
2010	323,995,512	-3.60%	1,502,190	(13,601,390)	-4.0%	2.7%	651,231	10,779,331	3.327	2010	-4.60%	FY12
2011	308,540,271	-4.77%	4,294,192	(19,749,433)	-6.1%	1.5%	663,362	10,295,989	3.337	2011	-4.48%	FY13
2012	275,789,043	-10.61%	1,058,803	(33,810,031)	-11.0%	3.0%	446,778	11,301,835	4.098	2012	9.77%	FY14
2013	260,247,346	-5.64%	932,990	(16,474,687)	-6.0%	1.7%	481,458	11,560,187	4.442	2013	2.29%	FY15
2014	251,939,917	-3.19%	4,626,293	(12,933,722)	-5.0%	1.5%	474,143	11,934,424	4.737	2014	3.24%	FY16
2015	257,340,702	2.14%	2,062,832	3,337,953	1.3%	0.8%	888,991	12,535,877	4.871	2015	5.04%	FY17
2016	272,405,305	5.85%	2,329,250	12,735,353	4.9%	0.7%	918,820	12,748,272	4.680	2016	1.69%	FY18
2017	285,764,464	4.90%	1,304,211	12,054,948	4.4%	2.1%	918,158	13,050,727	4.567	2017	2.37%	FY19
2018	290,887,045	1.79%	1,359,090	3,763,491	1.3%	2.1%	879,971	13,322,439	4.580	2018	2.08%	FY20
2019	304,593,471	4.71%	2,302,679	11,403,747	3.9%	1.9%	883,251	13,656,723	4.484	2019	2.51%	FY21
2020	304,160,841	-0.14%	774,094	(1,206,724)	-0.4%	2.3%	880,221	13,981,774	4.597	2020	2.38%	FY22
2021	308,839,357	1.54%	724,425	3,954,091	1.3%	1.4%	881,231	14,279,355	4.624	2021	2.13%	FY23
2022	317,955,772	2.95%	1,395,431	7,720,984	2.5%	5.0%	880,979	15,062,578	4.737	2022	5.49%	FY24
2023	334,797,175	5.30%	943,615	15,897,789	5.0%	5.0%	884,514	15,775,098	4.712	2023	4.73%	FY25
2024	364,356,825	8.83%	264,897	29,294,753	8.8%	3.4%	881,484	16,316,197	4.478	2024	3.43%	FY26
<b>2025</b>	<b>383,424,667</b>	<b>5.23%</b>	<b>850,000</b>	<b>18,217,841</b>	<b>5.0%</b>	<b>2.9%</b>	<b>882,241</b>	<b>16,709,076</b>	<b>4.358</b>	<b>2025</b>	<b>2.41%</b>	<b>FY27</b>
2026	387,492,064	1.06%	1,000,000	3,067,397	0.8%	2.0%	866,738	17,051,870	4.401	2026	2.05%	FY28
2027	391,592,000	1.06%	1,000,000	3,099,937	0.8%	2.0%	866,738	17,417,831	4.448	2027	2.15%	FY29
2028	395,724,736	1.06%	1,000,000	3,132,736	0.8%	2.0%	867,243	17,792,119	4.496	2028	2.15%	FY30
2029	399,890,534	1.05%	1,000,000	3,165,798	0.8%	2.0%	867,142	18,173,786	4.545	2029	2.15%	FY31
2030	404,089,659	1.05%	1,000,000	3,199,124	0.8%	2.0%	867,142	18,563,705	4.594	2030	2.15%	FY32

Note: in Levy year 2012 - CPI increase uses the highest capped extension in the last three years, which is 2009 for Diamond Lake #76. Updated CPI for levy years 2026 - 2031 to 2.0%

Assumptions	Rules of Thumb
Equalized Assessed Valuation annual increase for 2025 is	CPI - A 1% change in CPI equals approximately \$150,000 change in revenue
The CPI for tax year 2025	New Construction - A \$100,000 change in new construction equals approximately \$5,000 change in tax revenue
The CPI for tax year 2026 and estimated thereafter at	Change in EAV - A \$100,000 change in EAV results in approximately \$40 change in tax revenue

### Tax Extension for 2025

EAV Increase from prior Year	4.71%	-0.14%	1.54%	2.95%	5.30%	8.83%	Maximum Allowable Rates	PROPOSED 11/2025 5.23% EAV \$383,424,667	2025 Best Guess Levy Extension
EAV	\$304,593,471	\$304,160,841	\$308,839,357	\$317,955,772	\$334,797,175	\$364,356,825			
FUND/LEVY	2019 EXTENSION	2020 EXTENSION	2021 EXTENSION	2022 EXTENSION	2023 EXTENSION	2024 EXTENSION		PROPOSED 2025 EXTENSION	(5.23%) EAV growth
<b>Educational</b>	\$9,858,941	\$9,800,053	\$10,297,133	\$11,030,089	\$11,498,783	\$12,076,618	as needed	<b>\$12,800,000</b>	\$12,229,875
<b>O &amp; M</b>	\$1,126,740	\$1,223,812	\$1,239,116	\$1,340,374	\$1,519,936	\$1,367,333	0.550%	<b>\$1,600,000</b>	\$1,457,014
<b>Transportation</b>	\$724,332	\$917,857	\$619,294	\$702,100	\$772,692	\$895,837	as needed	<b>\$1,050,000</b>	\$958,562
<b>Working Cash</b>	\$60,361	\$61,191	\$68,124	\$73,988	\$73,910	\$80,155	0.050%	<b>\$90,000</b>	\$84,353
<b>IMRF</b>	\$160,965	\$211,155	\$247,717	\$156,803	\$147,820	\$3,571	as needed	<b>\$180,000</b>	\$145,701
<b>Social Security</b>	\$160,965	\$211,155	\$247,717	\$156,803	\$147,820	\$278,755	as needed	<b>\$180,000</b>	\$168,707
<b>Tort</b>	\$60,361	\$45,892	\$30,967	\$65,286	\$50,394	\$46,426	as needed	<b>\$60,000</b>	\$49,845
<b>Special Education</b>	\$603,610	\$611,905	\$625,486	\$638,274	\$671,908	\$678,575	0.400%	<b>\$800,000</b>	\$728,507
<b>Life Safety</b>	\$807	\$882	\$886	\$1,307	\$1,259	\$1,417	0.100%	<b>\$1,500</b>	\$1,297
<b>Lease Purchase</b>							0.100%		
<b>SEDOL IMRF Levy</b>	\$16,390	\$17,763	\$17,576	\$16,575	\$6,067	\$6,026	0.008%	<b>\$2,974</b>	\$2,974
<b>Debt Service</b>	\$883,254	\$880,223	\$881,233	\$880,979	\$884,514	\$881,485	0.235%	<b>\$882,241</b>	\$882,241
<b>Total</b>	<b>\$13,656,729</b>	<b>\$13,981,888</b>	<b>\$14,275,250</b>	<b>\$15,062,579</b>	<b>\$15,775,101</b>	<b>\$16,316,197</b>	1.443%	<b>\$17,646,715</b>	<b>\$16,709,076</b>
Total w/o Bond/Sedol	\$12,757,084	\$13,083,901	\$13,376,441	\$14,165,025	\$14,884,520	\$15,428,686		\$16,761,500	\$15,823,861
Actual Tax Rate	4.484%	4.597%	4.597%	4.693%	4.712%	4.478%			
Limiting Tax Rate (Operating)	4.188%	4.302%	4.306%	4.411%	4.45%	4.23%			
CPI	1.90%	2.30%	1.40%	5.00%	5.00%	3.40%		<b>2.90%</b>	
Developer Donations	\$0	\$0	\$0	\$147,016	\$112,679	\$85,532		<b>\$25,000</b>	
New Growth	\$2,302,679	\$774,094	\$724,425	\$1,395,431	\$943,615	\$264,897		<b>\$850,000</b>	

DIAMOND LAKE SCHOOL DISTRICT 76  
26156 N. ACORN LANE  
MUNDELEIN, ILLINOIS

**Resolution**  
**TRUTH IN TAXATION RESOLUTION**  
**FOR THE TAX YEAR 2025**

WHEREAS, the Truth in Taxation Act (ACT) requires that when the provisions of the ACT are applicable, the taxing district must determine not less than twenty (20) days prior to the official adoption of the aggregate levy of the district, the estimated amounts of taxes necessary to be levied for the year; and

WHEREAS, when the estimated amounts of money necessary to be raised by taxation through the aggregate levy exceeds 105% of the amount of property taxes extended upon the final aggregate levy of the preceding year, public notice shall be given and a public hearing shall be held on the district's intent to adopt a tax levy in an amount which is more than 105% of said extension for the preceding year; and

WHEREAS, the amount of property taxes extended upon the final aggregate levy for the year 2024 was \$16,225,294 and

WHEREAS, it is hereby determined that the estimated aggregate levy for the year 2025 is \$17,643,741.

NOW, THEREFORE, BE IT HEREBY RESOLVED by the Board of Education of Diamond Lake School District 76, Lake County, Illinois, as follows:

Section 1. The statements set forth in the preamble hereto are true and correct.

Section 2. The percentage increase of said aggregate levy estimated for the year 2025 does exceed the taxes extended or abated upon the final aggregate levy for the district in the year 2024 by 8.74%.

Section 3. Public notice shall be given in the Mundelein Daily Herald, a newspaper of general circulation published in the district, and a public hearing shall be held, all in the manner and time prescribed in said notice, which notice shall be in the following form and shall be published not more than 14 days or less than 7 days prior to the hearing date.

Section 4. This resolution shall be in full force and effect forthwith upon its passage effective this day, December 16, 2025.

Member \_\_\_\_\_ moved the foregoing resolution be adopted, and

Member \_\_\_\_\_ seconded the motion. Upon a roll call vote being taken on the motion, the Members voted as follows:

AYE: ( ) \_\_\_\_\_

NAY: ( ) \_\_\_\_\_

ABSENT: ( ) \_\_\_\_\_

The President declared the motion duly adopted.



**Diamond Lake School District 76**  
**Embrace Empower Excel** Each Child Each Day

# Diamond Lake School District 76

## 2025 Tax Levy

December 16, 2025





# Levy Calendar

- **November 18** - Tentative tax levy is presented and Board of Education takes action to approve and certify the tentative tax levy
  - Approval needs to occur at least 20 days prior to the Levy Hearing
- **December 5** - Levy notice in newspaper
  - Needs to be published no more than 14 but no less than 7 days from hearing
- **December 16** - Board/Public hearing and levy adoption
- **December 31** - Last day to file with County Clerk



# Levy Process

- Property tax levy: the amount of property tax dollars a school district requests to operate the district for the subsequent fiscal year. The property tax cycle is the annual process of adopting a levy and then receiving the tax money.
- First step: The District determines the revenue it will need to operate and then levies that amount. This is done through developing long-term projections and a conservative budget process.
- Property taxes capped: Property Tax Limitation Act ensures the protection of taxpayers by limiting the increase in total tax dollars collected by the school. This limits the increase of property taxes to 5% or the Consumer Price Index (CPI) rate, whichever is lower.
- Property Tax Rate Increase Limited to:
  - **CPI on existing property property - 2.9% (max CPI under PTELL is 5.0%)**
  - **Plus new property**
    - Gather new growth data from the local assessor's office. Currently project ~5.0% growth on existing property countywide.
    - Actual EAV not known until March



# Levy Process continued...

- School districts must deposit property tax revenue into appropriate accounting funds as determined by the Illinois School Code and the Illinois Program Accounting Manual. A formula determines the amount of property tax revenue each fund is entitled to receive:

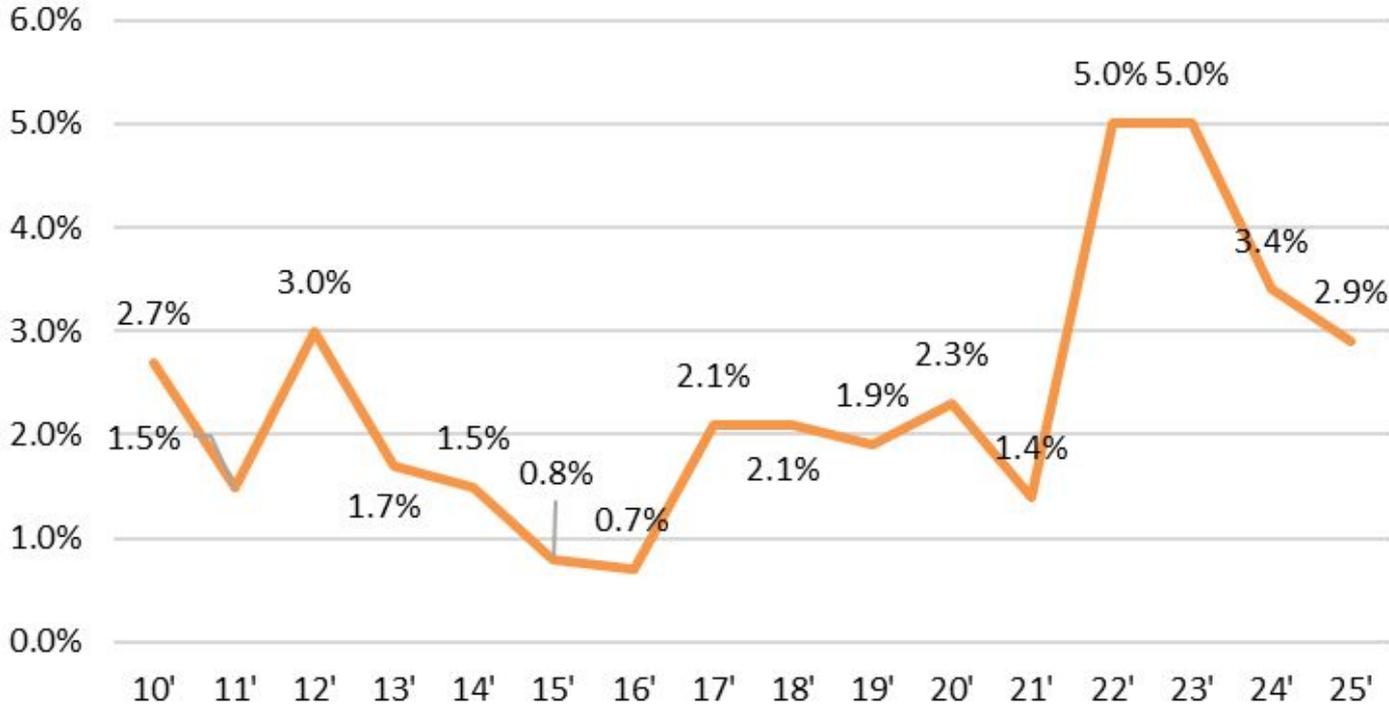
$$\text{tax rate} \times \text{equalized assessed valuation (EAV)} = \text{property tax revenue}$$

- County clerk calculates the final property tax billings using this formula and direct these billings to owners of parcels of land located in each school district. The process of preparing property tax billings is the "property tax extension".
- The District collects tax extension payments in the Spring and Fall.



# Historical CPI

## CPI by Levy Year



### Current CPI Trend

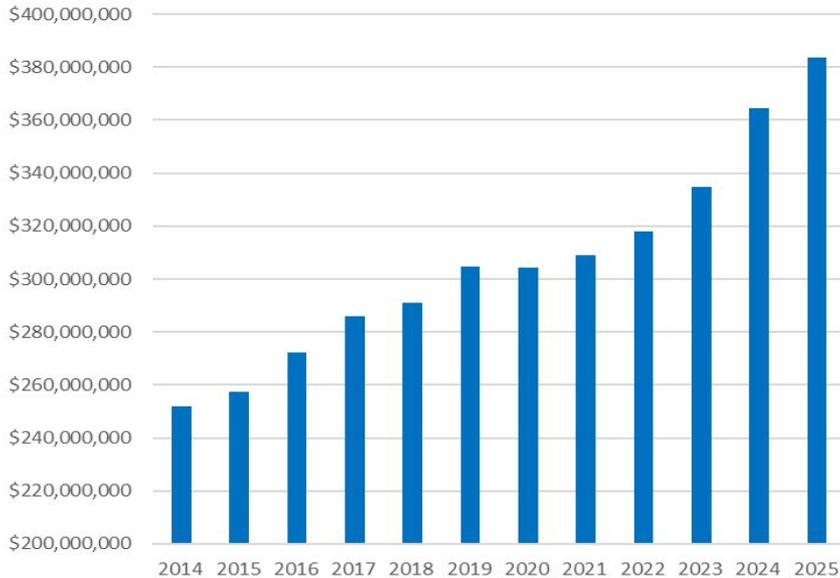
- July - 2.7%
- August - 2.9%
- September - 3.0%

September considered "cooler-than-expected" because it came in below the widely anticipated 3.1%.

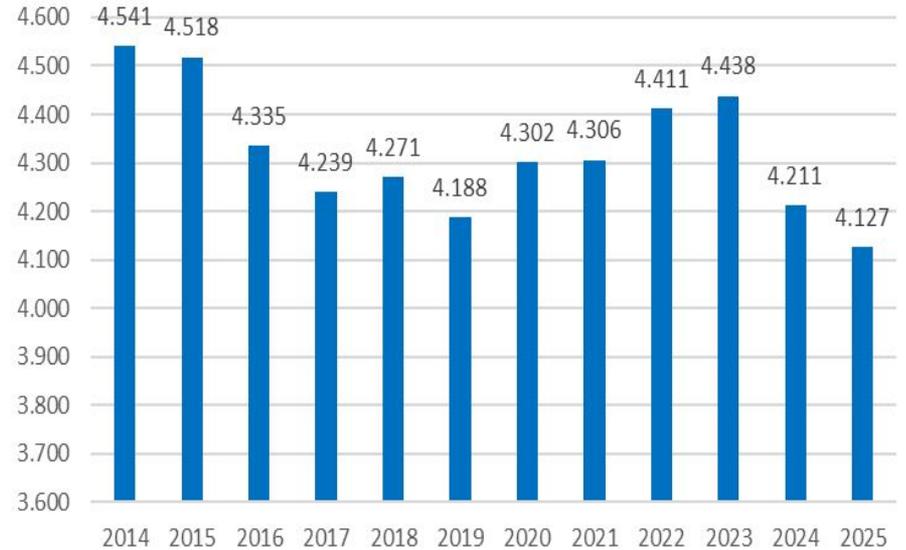


# Historical

### Equalized Assessed Value (EAV)



### Limiting Rates (minus SEDOL and Bond & Interest)



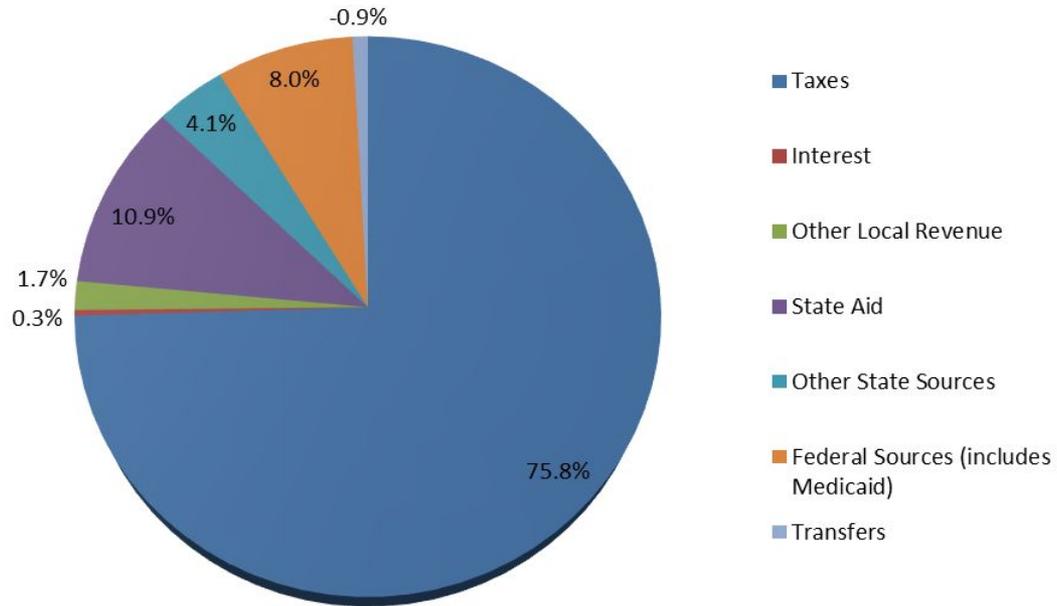
- As property values increase faster than CPI, tax rates decrease
- When property values decrease, tax rates rise



5.0% CPI (PTELL Limit)



- Property Taxes = 76% of revenue





# 2025 Proposed Tax Levy

	5.30%	8.83%	Maximum	<b>PROPOSED 11/2025 5.23%</b>	
EAV Increase from prior Year	5.30%	8.83%	Maximum	<b>5.23%</b>	
	EAV	EAV	Allowable	<b>EAV</b>	2025 Best Guess
	<b>\$334,797,175</b>	<b>\$364,356,825</b>	Rates	<b>\$383,424,667</b>	Levy Extension
<b>FUND/LEVY</b>	<b>2023 EXTENSION</b>	<b>2024 EXTENSION</b>		<b>PROPOSED 2025 EXTENSION</b>	(5.23%) EAV growth
<b>Educational</b>	\$11,498,783	\$12,076,618	as needed	<b>\$12,800,000</b>	\$12,229,875
<b>O &amp; M</b>	\$1,519,936	\$1,367,333	0.550%	<b>\$1,600,000</b>	\$1,457,014
<b>Transportation</b>	\$772,692	\$895,837	as needed	<b>\$1,050,000</b>	\$958,562
<b>Working Cash</b>	\$73,910	\$80,155	0.050%	<b>\$90,000</b>	\$84,353
<b>IMRF</b>	\$147,820	\$3,571	as needed	<b>\$180,000</b>	\$145,701
<b>Social Security</b>	\$147,820	\$278,755	as needed	<b>\$180,000</b>	\$168,707
<b>Tort</b>	\$50,394	\$46,426	as needed	<b>\$60,000</b>	\$49,845
<b>Special Education</b>	\$671,908	\$678,575	0.400%	<b>\$800,000</b>	\$728,507
<b>Life Safety</b>	\$1,259	\$1,417	0.100%	<b>\$1,500</b>	\$1,297
<b>Lease Purchase</b>			0.100%		
<b>SEDOL IMRF Levy</b>	\$6,067	\$6,026	0.008%	<b>\$2,974</b>	\$2,974
<b>Debt Service</b>	\$884,514	\$881,485	0.235%	<b>\$882,241</b>	\$882,241
<b>Total</b>	<b>\$15,775,101</b>	<b>\$16,316,197</b>	<b>1.443%</b>	<b>\$17,646,715</b>	\$16,709,076
<b>Total w/o Bond/Sedol</b>	<b>\$14,884,520</b>	<b>\$15,428,686</b>		<b>\$16,761,500</b>	\$15,823,861



# Why “Balloon Levy”

- A “balloon levy” is a term used to describe the practice of requesting more money than we reasonably expect to receive.
- The reason for this is two-fold:
  - Under the Tax Cap Law, if you under levy, you can never recapture the lost revenue to the District.
  - At the time the tax levy is due, the EAV and new property of the district is unknown.
- Due to the Tax Cap formula should ACTUAL growth exceed PROJECTED growth, levying dollars in this manner will allow the district to receive all additional new property revenues. Should ACTUAL growth equal or fall below PROJECTED growth, the dollars received by the district, and thus the tax rate, will be limited by the assessed valuation and the Illinois School Code. Therefore, the taxpayer is not harmed when the district balloons its levy in those funds where a tax rate limit is imposed.



# The Miller Ratio

- The Miller Ratio is a law under Public Act 103-0394 (SB1994)
  - The goal is aimed at limiting excessive school district cash reserves
  - Requires starting in the 2024-2025 school year and in each subsequent school year:
    - any district that does not receive federal impact aid to calculate the combined, annual average expenditures of its operational funds for the previous three fiscal years, as reported in the school district's most recently audited annual financial reports.
    - If a district's combined cash reserve balance of its operational funds exceeds 2.5 times
    - annual average expenditures of its operational funds for the previous three fiscal years, the school board shall adopt and file with the State Board of Education a written operational funds reserve reduction plan by December 31. - Also requires the State Board of Education to publish these plans on its Internet website.
- If excess exists, levying bodies are subject to Tax Objection lawsuits



# The Miller Ratio

Expenditures	Education	Operations & Maintenance	Transportation	Totals
	Fund 10	Fund 20	Fund 40	Operational Funds
2021-22	\$ 13,407,319	\$ 1,490,552	\$ 1,426,802	\$ 16,324,673
2022-23	\$ 14,242,937	\$ 1,132,348	\$ 1,640,366	\$ 17,015,651
2023-24	\$ 14,536,970	\$ 1,243,223	\$ 1,898,283	\$ 17,678,476
3-Yr Avg Expenditures	\$ 14,062,409	\$ 1,288,708	\$ 1,655,150	\$ 17,006,267
* Cash Reserve as of 6/30/2025	\$ 14,974,507	\$ 2,393,825	\$ 1,345,244	\$ 18,713,576
Cash Reserve as a % of Expenditures	106.49%	185.75%	81.28%	110.04%

- Statute (105 ILCS 5/17-1.3): Districts must disclose cash reserve balances and related obligations at the annual levy hearing
- Board Policy 4:10: Districts must report 3-year average operational expenditures; if reserves exceed 2.5 times that average, a Reserve Reduction Plan is required



# Estimated Impact on Taxpayer

Using the projected 2025 tax extension rates the District anticipates it will receive, provided below is the projected impact of the 2025 Tax Levy on a residential home owner. This calculation is based upon the estimated change in the equalized assessed valuation and the tax rate generated.

The actual percentage change for each taxpayer will vary based on each individual assessment from the Lake County Assessment office.

<b>Fair Cash Value of Home</b> <small>*Estimated 5.0% increase to home value, on average</small>	\$300,000	\$315,000
<b>Assessed Valuation</b> (33.3% estimated) <b>w/ Homestead Exemption</b> <b>Taxed Value</b>	\$99,900 \$8,000 \$91,900	\$104,895 \$8,000 \$96,895
<b>D76 Estimated Tax Rate</b> <b>D76 Estimated Taxes</b>	4.478 \$4,115	4.358 \$4,222
<b>Estimated \$ Increase</b> <b>Estimated % Increase</b>		\$107 2.60%
<b>D120 Estimated Tax Rate*</b> <b>D120 Estimated Taxes</b> <small>*Sourced from the November 2025 D120 Board of Education Packet</small>	3.795 \$3,487	3.559 \$3,448
<b>Estimated Taxes D76 &amp; D120</b>	<b>\$7,602</b>	<b>\$7,670</b>



# Frequently Asked Questions

- **Why doesn't the District lower its Levy?**

We would be penalized due to the Tax Cap formula for future years as each year is limited by the year prior. This results in a permanent reduction in revenue that can never be recovered. For example, the District is estimating around a \$480K increase in revenue in this year's extension vs. last year. If we were to keep the tax extension the same as last year we would not only lose out on that revenue this year, but exponentially every year after that. Assuming a 2% CPI over the next 5 years, the district would forfeit \$2,498,199 in revenue.

- **Did the District raise my tax rate this year?**

The District does not set tax rates and did not raise the rate. By law, the school district requests a specified amount of money. This amount of money is capped by the Property Tax Extension Limitation Law (PTELL) at no more than the CPI (plus new construction). Tax rates are established by the county after the total equalized assessed value in the taxing district is taken into account. The school district receives only an increase of CPI (capped at 5% plus new construction).

- **If the District is only getting an increase of CPI, why are my taxes going up more than that?**

This has to do with the value of your home in relation to others in the district. If your value is higher than the previous year, in relation to other properties in the district, you may pay more than the CPI. Conversely, if your value is lower than in the previous year, in relation to other properties in the district, you pay less than CPI. If all properties either went up or down the same percentage, or stayed the same, the tax rate for everyone would increase only by CPI.



# Frequently Asked Questions

- **How does Diamond Lake SD 76 tax rate compare to other districts?**

The amount and type of property in a community affects individual homeowner's tax bill. A community that has more successful commercial/industrial property will typically have a higher overall EAV. This balanced mix of properties helps distribute the tax burden throughout the community. The higher the combined property value, the lower the tax rate.

Tax Rate = Total Tax Extension / Total EAV

	EAV Per Pupil *	Tax Rate (2024)
Diamond Lake SD 76	\$459,466	4.213
Hawthorn SD 73	\$487,205	3.333
Mundelein SD 75	\$323,348	3.797
Fremont SD 79	\$592,828	2.715
Kildeer Countryside SD 96	\$445,433	3.946

\*From Forecast5, tax rate minus Bond & Interest

# Friends refuse to disclose why they're divorcing after 20 years

**Q:** We have two friends we've known for over a decade. They recently separated and are getting a divorce. He moved out two months before the oldest child graduated from high school with what we perceive as no warning.

Neither of them will tell anyone why they're getting divorced. When we've asked them individually, or other people in the friend group have, they just say they don't want to talk about it. It's really awkward hanging out since it's a giant elephant in the room.

To be married for 20-plus years and then just stop? We wonder if we ever really knew



Carolyn Hax

these people to start with.

What do you think would be the best thing to do?

— **You're Really Not Telling Me?**

**A:** Get over yourselves.

Or, cultivate some imagination? Or boundaries.

Any one of these can get you where you need to go, which is to the aha point where you recognize you actually don't need to know — because this is not

your business, and what made you friends is (so far) unaffected.

Therefore, it's possible to be normal in a room with two people who have chosen not to remain married for valid-to-them reasons they're absolutely entitled to keep private. When you understand your discomfort is a choice, then you can make a different one.

Seriously. What if the reason is embarrassing? Or complicated? What if a 20-plus-year-old lie just got exposed? What if their marriage didn't "just" stop, except to your eyes? What if they want a molecule of oxygen so they can process? OK then.

We're done here, right? Please? Yes, Virginia, some 20-year marriages end.

I am exasperated, obviously. Entitlement has that effect on me, almost as much as the pearl-clutching "we."

But I am not saying this is not hard — of course it is. When you feel close to friends, you do enjoy a warm sense of VIP access, and no doubt you all feel the chill of a slammed door now. Plus your comfy-place friend group is in flux. This is going to be a difficult adjustment for all of you.

Just nowhere near as tough as it is for them. So stop acting like you're the injured party here. My

goodness.

VIP passes never work behind the velvet ropes of friends' partnerships, even if the couple themselves let you back there sometimes for a peek. Know where you belong, know you'll never have the full story, and support the people in actual crisis. Start by taking "they don't want to talk about it" for an answer that's final and fine by you.

• *Email Carolyn at tellme@washpost.com, or chat with her online at 11 a.m. Central time each Friday at washingtonpost.com.*

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## Improv: Troupe's radio play will have a different sound

*Continued from Page 1*

and Sam Wainwright; and Steve Plumhoff (Gurnee), Pop Bailey and Nick the Bartender.

The youth roles — Zuzu, Janey and Petey — are played by children from the Improv Playhouse Training Program.

Egon Schein, who plays both Clarence and Potter, said, "In one moment, I'm playing a ruthless tycoon, and 10 minutes later I'm an angel trying to earn his wings. It's every actor's dream to be wicked and holy in the same evening."

Unlike most stage productions that use Foley props, this version "wraps the audience in sound," as Stuart puts it.

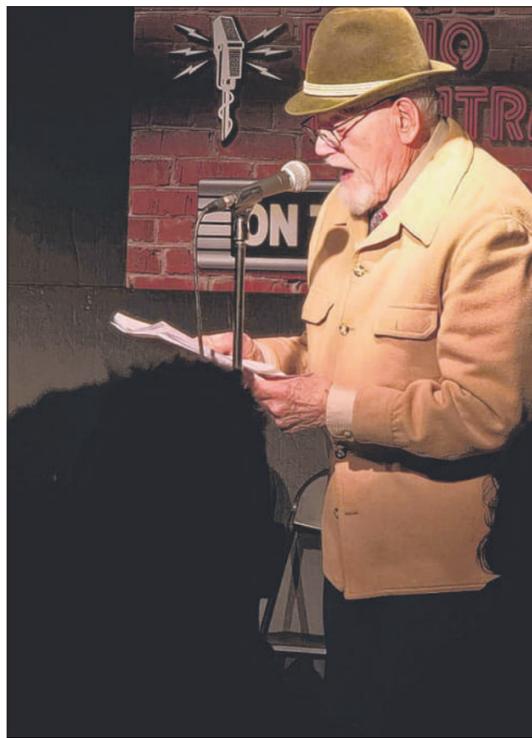
Carefully crafted audio — from steps through the snowfall to distant church bells to George's final epiphany — amplifies the emotional arc, without diverting attention to performers manually creating effects.

The result is a seamless, radio-driven, theatrical experience that feels both vintage and surprisingly cinematic.

Audience members are encouraged to arrive early to explore the Bedford Falls Winter Wonderland, a lobby display of 1940s-era memorabilia, original radio posters, vintage photographs, film artifacts, and warm holiday décor.

This production marks not just a new holiday season, but a milestone: 25 years of Improv Playhouse.

Thousands of students trained. Dozens



COURTESY OF IMPROV PLAYHOUSE

**Egon Schein of Libertyville stars as Clarence and Mr. Potter in Improv Playhouse's production of "Frank Capra's It's a Wonderful Life: A Live Radio Play."**

of original productions. Hundreds of graduates now performing professionally. Countless stories told. And now, a new home in downtown Libertyville, a space for community and creativity. And a place where angels can get their wings.

As Stuart puts it: "In the end, it's not a story about Christmas. It's a story about belonging, about knowing your life mattered. That's what a theater should do for a community: remind it of who it is,

and who it could be."

Performances will be at 7:30 p.m. Fridays, Dec. 12 and 19; 7 p.m. Saturdays, Dec. 13 and 20; and 2:30 p.m. Sundays, Dec. 14 and 21, at Improv Playhouse Theatre, 130 N. Milwaukee Ave. in Libertyville.

The runtime is 75 minutes. Recommended for ages 7 or older.

Tickets are \$25, \$20 for ages 65 and older, \$15 for students and youth. For tickets or group information, call (847) 968-4529 or visit improvplayhouse.com.

## Ravinia District to host Cookie & Cocoa Crawl

Submitted by Ripple Public Relations

The Ravinia District of Highland Park will host its annual Cookie & Cocoa Crawl from 11:30 a.m. to 1 p.m. Saturday, Dec. 6.

New this year, children accompanied by an adult will take part in an interactive Cookie Craft (and Cocoa) Scavenger Hunt of participating businesses throughout the district.

Each child will start at 594 Roger Williams Ave., the southeast corner of Roger Williams and Pleasant avenues, where children, accompanied by an adult, will pick up a collection bag courtesy of Gilbert Orthodontics along with a scavenger hunt form.

Children can visit with Santa at 595 Roger Williams Ave., enjoy a DJ spinning holiday tunes in front of Viaggio, grab a cup of hot cocoa outside of Abigail's, and visit other participating businesses along the path.

Kids will then choose to follow one of three scavenger hunt "paths" based on the cookie design they would like to enjoy.

At participating businesses along the path, kids will pick up one cookie form in the shape of a snowman, gingerbread man, or mitten, accompanied by a cup of frosting, a bag of candy pieces (based

on the one path they choose), as well as a make-your-own Olaf craft project.

All children will end at the final stop, where they can decorate their cookies and put together their Olaf.

Stops on the Cookie & Cocoa Crawl include cookie pickup locations: Astra Coffee Roasters, Steep Ravine Brewing Company, and Yana's Barbershop & Speakeasy, as well as Abigail's, BWB Shakes, Griswold Home Care, Happi Sushi, IQ Bar, Mil Colibris Bakery & Café, Ravinia Barber Shop, Ravinia Books, Antiques, Etc., Spool Clothing, Vintage Rescue, and Zolboo Skincare.

Special thanks to the Ravinia District Special Service Area 17 property owners for sponsoring, all participating businesses, and the Cookie & Cocoa Crawl sponsors, including: Arbor Terrace, Carolyn Cerf @ Properties, Conciurgent Care, Foss Swim School, Gilbert Orthodontics, Matchmaker Bookshop, and Wayfarer Theaters.

For more information on the Ravinia District of Highland Park and event updates, like and follow RaviniaDistrict. HighlandPark on Facebook and @RaviniaDistrict on Instagram, or visit enjoyhighlandpark.com/cookiecocoacrawl.



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### NOTICE OF PROPOSED PROPERTY TAX INCREASE FOR DIAMOND LAKE SCHOOL DISTRICT 76

- I. A public hearing to approve a proposed property tax levy increase for Diamond Lake School District for 2025 will be held on Tuesday, December 16, 2025, at 7:00 p.m. at Diamond Lake Elementary School, 25807 Diamond Lake Road, Mundelein, IL 60060.

Any person desiring to appear at the public hearing and present testimony to the taxing district may contact Dr. Erin Knoll, Supt. of Schools, 26156 N. Acorn Lane, Mundelein, IL 60060; phone 847-566-9221.

- II. The corporate and special purpose property taxes extended for 2024 were \$15,343,809. The proposed corporate and special purpose property taxes to be levied for 2025 are \$16,761,500. This represents a 9.24 percent increase over the previous year.
- III. The property taxes extended for debt service and public building commission leases for 2024 were \$881,485. The estimated property taxes to be levied for debt service and public building commission leases for 2025 are \$882,241. This represents a 0.08 percent increase from the previous year.
- IV. The total property taxes extended for 2024 were \$16,225,294. The estimated total property taxes to be levied for 2025 are \$17,643,741. This represents a 8.74 percent increase over the previous year.

Dated: December 5, 2025

Elisa Bailis  
Secretary,  
Diamond Lake SchoolsBoard of Education  
Lake County, Illinois

### PUBLIC NOTICE

#### Notice of Proposed Property Tax Increase for Kildeer Countryside Community Consolidated School District 96.

- I. A public hearing to approve a proposed property tax levy increase for Kildeer Countryside Community Consolidated School District 96 for 2025 will be held on December 16, 2025, 7:00 P.M., in the EDC Room of Ivy Hall School, 1072 Ivy Hall Lane, Buffalo Grove, Illinois.

Any person desiring to appear at the public hearing and present testimony to the taxing district may contact Mr. Jonathan G. Hitcho, Associate Superintendent of Business and Operations/CSBO, 1050 Ivy Hall Lane, Buffalo Grove, Illinois 60089, 847-459-4260.

- II. The corporate and special purpose property taxes extended or abated for 2024 were \$61,490,359.49 plus the amount abated by the taxing district prior to extension. The proposed corporate and special purpose property taxes to be levied for 2025 are \$68,910,346.16. This represents an 12.58% increase over the previous year.
- III. The property taxes extended for debt service and public building commission leases for 2024 was \$0. The estimated property taxes to be levied for debt service and public building commission leases for 2025 are \$0. This represents an 0% increase from the previous year.
- IV. The total property taxes extended or abated for 2024 were \$61,490,359.49. The estimated total property taxes to be levied for 2025 are \$68,910,346.16. This represents an 12.58% increase over the previous year.