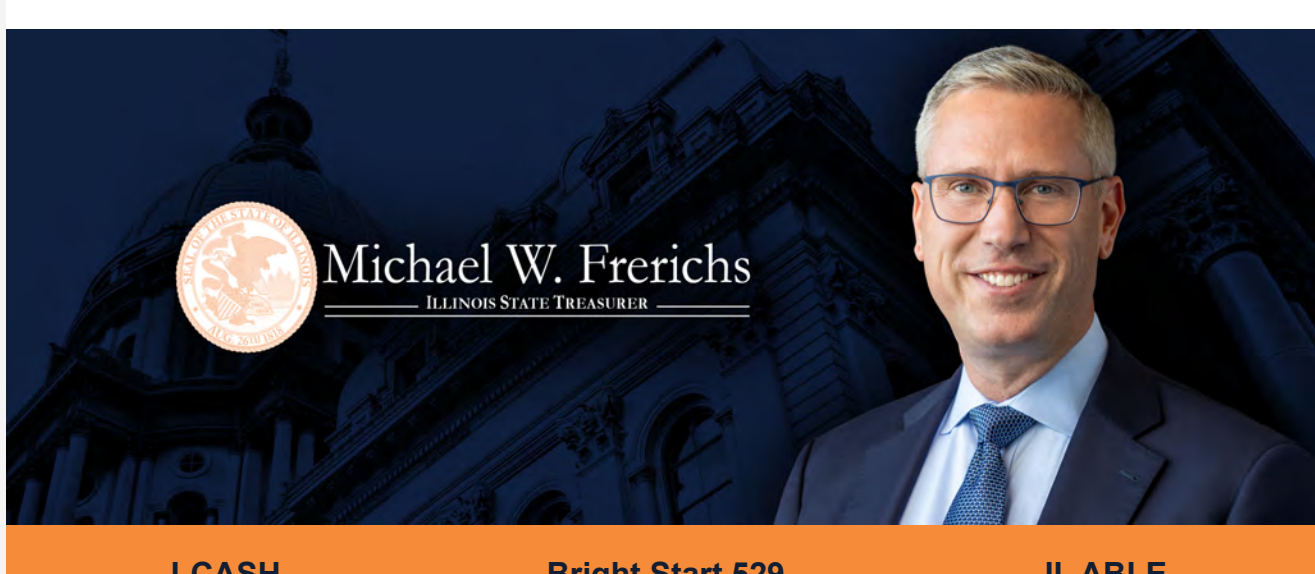


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### Treasurer's Note

April 15, 2025

#### Working Together to Protect Our Air and Water

With [Earth Day](#) approaching, I've been thinking a lot about my time as a kid picking up trash along the road.

I wish I could say that I originally did it out of a great love for keeping our outdoor spaces beautiful. The truth is I was motivated by money.

During the 1960s, Lady Bird Johnson [started a national campaign](#) to beautify America. One aspect of that campaign was to stop littering along our nation's highways. Back then, it was common for people to throw trash out of their car windows.

She made great progress. But in the late 1970s and early '80s, there were still a lot of people throwing beer and pop cans out of their car windows while driving through the country. Many of those cans were aluminum.



My parents didn't take pictures of me and my brother picking up trash, but just imagine something like this, minus the Boy Scout uniforms.

As a child, I always wanted to earn more money, but I was too young to have a job. One way that I could earn money was picking up aluminum cans. You could gather them up, and the recycling center would pay you for them.

Mom and Dad would let my brother and me walk along those country roads picking up cans as long as we took two garbage bags with us. One for the aluminum, and one for the rest of the trash. I made some money, and the ditches got a lot cleaner.

We have made great progress as a society. Our roadways are no longer as cluttered with trash as they were 50 or 60 years ago. Change takes time, but it also requires people to make changes in their lives. Today, my daughter tells me she cannot understand why anyone would litter. We have had a change in culture because there was a concerted effort, and there were individuals doing their part.



Here's an all-too-common sight from when I was growing up. Thankfully, my daughter doesn't normally see things like this today.

In the Treasurer's Office, we work to improve our air and water for future generations. We have invested in green bonds. First and foremost, these bonds generate a strong investment return for our state, but they also support positive environmental outcomes such as renewable energy and energy efficiency projects.

We also have engaged companies that have climate risk exposures, including Southern Company, an electric utility that is the nation's second-largest emitter of greenhouse gases. We led an effort that pushed the company to establish emission reduction goals, publish a decarbonization strategy, and link its decarbonization goals to executive compensation.

We engaged with Monster Beverage Corp. over its water use. The company now discloses to investors site-specific targets to improve water efficiency in areas where water is scarce, targets to improve water efficiency, and goals for newly acquired or established production facilities.

Environmental stewardship starts at home. We have worked to make the Marine Bank Building, our downtown Springfield headquarters, more energy efficient. We upgraded our office's fan controls and use software to guide our heating, ventilation and air conditioning system. The savings were even better than forecast, and we achieved a return on investment in less than two years. We have reduced electricity use by 36% and natural gas use by 51% since last November.

In today's times, I understand why some people might be afraid for our future. Even though you can't control a large federal bureaucracy, there are things everyone can do to help clean up our fields, rivers, and lakes, the three environments that most define our state.

This Earth Day, I encourage you to roll up your sleeves and set an example for others to follow. We have shown that when we work together, we can make the world a better place.

Sincerely,  
Michael



Welcome to "The Mailbag," which is your opportunity to [ask me](#) about topics like our programs, other state government functions, or anything else that interests you.

After my recent Treasurer's Note about [computer scammers](#), several of you contacted me and shared your own experiences with some of the shameless people who operate scams. For example, one reader who said he "should know better" was deceived when he got a call from a scammer posing as a bank employee. The scammer said the victim's bank account had been compromised, and he needed to take care of it quickly. The scammer got away with more than \$10,000 of the victim's money.

Another reader described how an older relative lost thousands of dollars to a scammer who called in the middle of the night, pretending to be the victim's grandson. This type of scam often uses artificial intelligence voice-cloning — a technology that creates realistic-sounding voices of loved ones, as this article from [Axios](#) explains.

I received many more stories like these. It's clear this is a widespread problem, and people need more tools to protect their hard-earned dollars.

Here are a few more resources we have found that, hopefully, can help you recognize scammers:

- [Fraud Fighting Fraudettes Discuss Internet Fraud](#) – from AARP Illinois
- [4 Ways to Stop AI Scams](#) – from AARP
- [Avoiding Scams and Scammers](#) – from the Federal Deposit Insurance Corporation (FDIC)
- [On the Internet, Be Cautious When Connected](#) – from the Federal Bureau of Investigation (FBI)
- [How to Avoid an Online Scam: 5 Ways to Protect Yourself](#) – from the National Council on Aging (NCOA)

If you have a question for "The Mailbag," please [send me an email](#) with the subject line "Mailbag." I can't promise that every one of your questions will run, but we do read them all and try to respond. And let us know if we can use your name, or if you'd prefer to be anonymous.

[Email Your Questions](#)

#### A Sweet Way to Save for Retirement



[Illinois Secure Choice](#) provides a way for small businesses to offer retirement savings programs to their workers, allowing employees to save for a dignified retirement. We've made it easy for employers to implement.

Treasurer Michael Frerichs recently visited [Bent Fork Bakery](#) in Highwood and talked with owners Liz and Mike Bearwald about how they're helping their employees save for retirement through Illinois Secure Choice. Bent Fork began with Liz and Mike selling pound cakes to pay for their wedding and has since become a community staple. Listen to their story in the video above!



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[Contact Us](#)

You can read important disclosures, including information about investments, fees, and risks related to Illinois Secure Choice [here](#).

Links to any third-party website do not constitute or imply an endorsement or referral. The Treasurer's Office is not responsible for the content or privacy practices of third-party websites.

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