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EDITORIAL

Two-way streets downtown? Bring it on.

BY STEVEN SIMPSON-BLACK FREELANCE CONTRIBUTOR

Supporters of converting Springfield's one-way streets back to traditional traffic flow were cheering last month at Downtown Springfield, Inc.'s annual gala, when Springfield mayor Jim Langfelder announced that the city would finally study the feasibility of such a change. The conversion back to two-way isn't without its detractors, though. Concerns about traffic flow are abundant, especially on the main arteries through downtown. More than likely, Fifth and Sixth will remain one-way streets, along with Jefferson and Madison streets, which are both state highways. The streets that would likely see changes are the minor streets of Adams, Monroe, Washington, Fourth and Seventh.

When the one-way street conversion occurred decades ago, downtown was the only business district of consequence in Springfield. There was no White Oaks Mall. There were no suburban shopping districts. Shopping and commerce largely occurred downtown. As such, one-way streets really were necessary to deal with the congestion of the magnitude you would see today at Wabash and Veterans Parkway. Additionally, downtown was missing some key connections that exist today.

Prior to the early 1990s, downtown lacked a clear easterly path for motorists. Madison Street was still an abandoned railroad. Motorists heading from west to east had only two real options through downtown: Washington and Monroe streets. Washington was not a direct route at the time, because the street between Fifth and Sixth was closed to auto traffic as part of the 1960s urban renewal that also closed Adams. Motorists using Washington would need to turn south on Fifth and east on Monroe and north again on Sixth to traverse through downtown. This circuitous routing through the downtown led to a lot of east-west traffic having to use northsouth streets to make the connection - further increasing traffic counts on north-south streets. Naturally, multilane, one-way streets were necessary to

facilitate all of this traffic. The one-way streets also reduced the congestion of left turns.

The opening of Madison Street changed all of this. Much of the eastbound traffic would bypass downtown to the north. Today, traffic counts on Washington, Adams, and Monroe have decreased significantly. The 1975 environmental impact statement from the Madison Street project had an average daily traffic (ADT) for those streets at over 10,000 vehicles per day. More recently, the traffic counts on these streets has declined to between 2,000 and 4,000 vehicles per day.

In addition to the shift in traffic to the north onto Madison Street, downtown has seen a significant decline in commuters. For better or worse, downtown is less of a destination for employment today than it was even 20 years ago. State jobs have left, and banks and other employers have consolidated.

Acknowledging that the days of the downtown being the primary center of employment are over is not accepting

defeat. Instead, it is realizing an opportunity. Many communities can have both a vibrant downtown and suburban office parks. In fact, reverse-commuting, in which residents living downtown commute to the suburban office park for work each day – is quite common across the country. In this way, downtown shifts from being a place that people are compelled to spend their time at work during the day, to a place where people want to spend their time living or recreating.

Downtown's purpose has been shifting due to economic and cultural reasons for many years. It is time for the community to acknowledge this and embrace it. Taking a look at the one-way streets and calming traffic is a great first step to achieving that goal. \blacklozenge

Steven Simpson-Black is an Enos Park resident and urban renewal advocate. He is a student of environmental studies at the University of Illinois Springfield and operates a commercial cleaning business.



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GOVERNMENT

Kennedy to challenge Rauner in 2018

BY MONICA STABILE EDITORIAL INTERN

Businessman Christopher Kennedy, son of the late Robert Kennedy and nephew of the late President John F. Kennedy, is making a run for Illinois governor to unseat Republican Gov. Bruce Rauner in the upcoming 2018 election.

Kennedy, the second challenger to announce a bid against Rauner, has never held public office before. However, he said his love for Illinois and the state heading in "the wrong direction" under Rauner's leadership influenced his decision to enter the gubernatorial race.

Chicago Ald. Ameya Pawar, representing the 47th Ward, was the first Democratic candidate to announce a bid for governor.

Kennedy said he has what it takes to turn the state around using his business expertise and his experience helping communities.

"I love this state, and I want my kids to have great jobs and long careers here," Kennedy said. "I think that's pretty much the same hope that every parent has for their kids and every community member has for the next generation."

When asked what factors would influence his decisions if elected, Kennedy said that he grew up with values that taught him to respect immigrants, help the poor and have a Catholic identity.

"That notion of social justice is critical to our beliefs of how we conduct ourselves," he said. "Illinois citizens will believe the decisions that I make as governor will be influenced by all of those factors and therefore I'll be a more thoughtful and considerate leader than they have right now."

Kennedy is the former president of the Merchandise Mart and former chairman of the University of Illinois Board of Trustees. Citing that experience, Kennedy says he knows how to attract business investors to Illinois, adding that it doesn't involve Rauner's pro-business "Turnaround

Agenda."

Kennedy said he's dealt with thousands of companies in his 25 years of working at the Merchandise Mart and has never been confronted by businesses demanding any of the elements of the Turnaround Agenda as a condition for doing business in Chicago.

"Not one of them ever said, 'I'd love to come in and make money in Chicago, but I don't like the way you draw your districts for state representatives,' "Kennedy said, referring to Rauner's push for changes to Illinois' redistricting process.

Kennedy said business owners have likewise never mentioned tort reform or workers' compensation. Calling the Turnaround Agenda an "illusion," Kennedy said businesses are more concerned with Illinois' lack of a state budget, citing their reluctance of investing in Illinois due to the instability and unpredictability of state government.

"Businesses, banks, (and other) financial institutions are now hesitant to loan money or to invest in companies that make their money in Illinois," Kennedy said. "They're afraid of this state now, and Governor Rauner's failure as a leader has brought that on."

Kennedy stresses the importance of a state budget because of how it has severely affected the state's ability to help its most vulnerable residents. Kennedy blames Rauner for failing to pass a budget, saying it is "unprecedented in the United States, that level of failure." Kennedy said that there is nothing in the Turnaround Agenda so important that it takes priority over passing a budget and restoring predictability to state government.

"I want government to help people, not to hurt them," Kennedy said. "I think a governor is there to heal, not to hurt; to help, not to hinder; to make the cities, the towns and the communities we live in across the state better for everybody who lives there."

Contrasting his career with Rauner's former job as a private equity executive, Kennedy said Rauner made money by

Chris Kennedy

PHOTO / PATRICK YEAGLE

"tearing things down, buying things and selling off the parts."

"He made his money by firing people," Kennedy said.

Kennedy said his own career revolved around building things, adding that he created jobs by expanding businesses in the Merchandise Mart.

"I think those experiences color our view of government," Kennedy said. He said he would accept campaign contributions, but that he is committed to investing in the campaign by "putting my money where my mouth is."

Kennedy and his wife, Sheila, are co-founders of Top Box Foods, a nonprofit organization that provides affordable food to communities in Chicago. Kennedy also serves as chairman of his family's investment firm, Joseph P. Kennedy Enterprises. ◆

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Workers' comp bill introduced

BY MONICA STABILE EDITORIAL INTERN

A mix of business groups, trial lawyers and health care advocates are fighting over new legislation attempting to change the Illinois workers' compensation system.

The proposal, sponsored by Senate Republican Leader Christine Radogno, would impose a four-year freeze on wages for permanent partial disability, cap disability benefits and limit physical therapy visits, among other measures.

"This bill is an effort to continue to respond to the concerns we hear from the business community that workers' compensation costs are too high," Radogno said. "We are trying to rein in the cost, but still protect workers."

Permanent partial disability benefits are intended for employees who have sustained a permanent disability or disfigurement, but are still able to work. After the four-year freeze, benefits would increase for permanent partial disability each year.

Todd Maisch, president and CEO of the Illinois Chamber of Commerce, said the proposed changes to workers' compensation don't go far enough. Maisch says workplace injuries should be redefined to identify what gualifies as a

workplace injury and what doesn't. "The workers' compensation package needs to be a lot stronger," Maisch said.

The legislation, Senate Bill 12, also calls for stricter American Medical Association guidelines for determining the seriousness of the injury. Currently, there are five AMA factors that the Illinois Workers' Compensation Commission uses to award permanent partial disability cases. Factors include the level of impairment, occupation, age, future earning capacity and proof of disability in medical records. The bill is part of a larger package of legislation dubbed a "grand bargain," aimed at reaching a compromise on the state budget impasse.

During Gov. Bruce Rauner's annual budget address to lawmakers on Feb. 15, he recommended that legislators create a workers' compensation system similar to Massachusetts, a Democrat-run state, to bring workers' compensation costs down. Massachusetts uses "causation" in identifying workers' compensation cases, meaning benefits are only administered if there's proof that the injury was a direct result of job duties and the injury happened at work.

Mark Selvaggio, president of Selvaggio Steel, Inc. in Springfield, would like to see workers' compensation in Illinois become more competitive with other states' systems. Selvaggio supports causation as a way of bringing down workers' compensation costs.

"Workers' compensation is crushing the state," Selvaggio said. "We need causation because the cause of injury (currently) needs 1 percent of causation to cover 100 percent (of benefits)."

Chris Hurley, president of the Illinois Trial Lawyers Association, said the real problem with the workers' compensation system is insurance companies using a state law to take advantage of workers and employers by profiting from the savings they receive instead of passing along their reduced business cost to employers.

"Cutting benefits, lowering medical reimbursements and denying more claims only further bolsters the insurance industry's profits," Hurley said in a statement.

The Illinois Department of Insurance released a report last year showing workers' compensation insurers' profits rose nearly 22 percentage points between 2010 and 2014, from negative 11 percent to positive 11 percent. Between 2011 and 2015, insurers' financial payouts for claims declined to below the national average, according to the report.

Illinois is an attractive environment for workers' compensation insurers, Hurley said, because of poor oversight and laws that benefit them over workers and employers. Illinois has 332 insurance companies involved in workers' compensation, the highest number nationwide.

According to a 2016 study released by the Oregon Workers' Compensation, Illinois ranks eighth in the country for the most expensive premium rate, dropping from seventh place in 2014. Hurley says that if Illinois developed a workers' compensation model similar to that of Massachusetts, it would raise concerns about injured workers receiving quality health care because Massachusetts doctors tasked with treating injured workers receive the lowest reimbursement in the nation.

"A patient's choice of physicians will be seriously limited and wait times for treatment are sure to rise significantly," Hurley said.

"If workers can't get access to quality care, their delay to return to work will be greater," said a representative of the Illinois Health and Hospital Association during a legislative committee hearing in Springfield in January.

Selvaggio said the state must find a way to bring workers back to the Land of Lincoln because Illinois is a better place to work than Indiana due to higher wages for workers and a better workers' compensation system.

"It's a good career if you're working a bluecollar union job in Illinois," Selvaggio said.

YOU PICKED UP THE KIDS (AND A FEVER SOMEWHERE ALONG THE WAY.)



Springfield Business Journal

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Not-so-risky business

Springfield medical cannabis dispensary marks first year

BY PATRICK YEAGLE

Chris Stone knew from the start that it would all work out. And even if it didn't, he wasn't afraid to fail.

Stone is part owner of HCI Alternatives, Springfield's first medical cannabis dispensary, which marked its first year in business this month. Opening the shop was a risk, Stone says, but he's confident in its future and that of the Illinois medical cannabis industry.

Besides his stake in HCl, Stone is a lobbyist, commercial real estate developer and owner of several video gaming parlors in Springfield. He says he became interested in medical cannabis after researching it for a liquor distributor who saw existing distribution infrastructure as potentially well-suited for the medical cannabis industry. Ultimately, the distributor decided not to get involved in medical cannabis distribution because of banking complications, but Stone saw an opportunity in the industry for himself.

Illinois lawmakers approved a limited medical cannabis pilot program in August 2013. Thanks to the painstaking process of creating administrative rules to govern the program, it would take more than two years before the first medical cannabis dispensaries opened in Illinois in November 2015. HCI Alternatives opened at 628 E. Adams St. on Feb. 15, 2016. A second medical cannabis dispensary, Maribis of Springfield, opened earlier this year under

different ownership.

In the early days of Illinois' pilot program, there were questions about whether the medical cannabis industry in Illinois could survive, given the strict limits on which conditions made patients eligible, cumbersome procedures for patient approval, costly minimum investments for cannabis growers and dispensaries and reluctance among doctors to essentially recommend patients for the program.

Since then, several things have changed. The list of eligible conditions has been expanded – both through legislative action and lawsuits. Patient approval for the program has been streamlined. Doctors no longer have to attest that a patient seeking approval for the program may benefit from marijuana use; they must simply sign a form confirming that a patient has a qualifying medical condition. As a result, the number of eligible patients statewide has grown from 4,400 when HCI Alternatives opened to 15,900 as of Feb. 1.

Stone says the changes are welcome, but he would have invested in the industry even without the expectation that the regulations would be loosened. While some in the industry are still concerned about the number of patients in the program, Stone says it takes time to establish a business – especially in a new market.

"Trust me, it's going to grow," he said. "We're in the first year of this thing. There are probably a lot of people who are burning through cash and not making any money. Venture capital funds burn through cash, and they generally don't make any money for three to four years. When they do make money, they generally return capital around year four, and from year five on, it's gravy if you do the right things. Don't think you're going to get your money back in six months or even a year. You don't get into a business like this thinking that's going to happen."

Stone says the biggest challenge for HCl in its first year hasn't been getting enough customers; it's been inventory control. State regulations mandate nightly inventory counts and extremely specific record-keeping to make sure no marijuana makes it to the street illegally.

"The computer systems the state has put in place on their side and on ours have to be completely, 100-percent accurate," Stone said. "If they're not, we have to reconcile it and figure out where we're wrong, whether it's dollar amounts or the inventory itself."

There are now 51 licensed medical cannabis dispensaries in Illinois, and it appears sales are picking up pace. From November 2015 to Feb. 1 of this year, dispensaries across the state made a total of \$42.2 million in retail sales. More than 10 percent of that total came in December of last year, at nearly \$4.7 million.

The Illinois medical cannabis program – and other state-level moves to relax marijuana restrictions – have developed despite the fact that the plant is still officially illegal at the federal level. Under the Obama administration, the U.S. Drug Enforcement Agency refused to reschedule marijuana from the most tightly controlled Schedule I classification to Schedule II or Iower. Other Schedule I drugs include heroin and LSD, while cocaine and methamphetamine are listed on Schedule II. Despite the DEA's reticence toward marijuana, a federal budget bill passed in 2014 directed the agency not to raid medical marijuana facilities in states where it's legal.

The stance of President Donald Trump's administration toward marijuana legalization at the state level remains to be seen. Although incoming U.S. Attorney General Jeff Sessions is considered strongly anti-marijuana by some observers, Stone notes that Sessions also places a strong emphasis on state's rights. Stone isn't expecting federal raids on state-licensed medical cannabis facilities to start under the new administration.

Instead, Stone expects social acceptance of marijuana to accelerate at "warp speed" over the next 10 years, probably to be accompanied by relaxed legal restrictions and more patients in Illinois' medical cannabis program. In the meantime, he says some medical cannabis businesses in Illinois will consolidate or even fail, but the industry itself will survive.

"The State of Illinois is the most restrictive and highly regulated state in the country when it comes to medical marijuana, and I think for good reason," he said. "To roll this out slowly is the better deal."



Paw Pals...

Just like their four-legged friends, the groomers at Bubbles of Fun are always happy to see their customers. Twin sisters and co-owners Terrie Brown and Carrie Brummett value having their colleague and long-time friend Caren Howie working in their business. With nearly 50 years of combined experience, the trio believes in doing the best job they can for their clients, which is probably why Bubbles of Fun has grown from 10 to 3,000 clients in just six years.

As animal lovers, the ladies give back by raising money to help animal control and also donating grooming services to the pound. One of their customers even wrote a children's book about their adoption experience and mentions Bubbles of Fun in the book. The ladies are all happy to say that their grandkids are big fans of *Einstein the Science Dog*.

Since Bubbles of Fun is about three weeks out for bookings (grooming over 30 dogs a day, six days a week), Terrie and Carrie have considered expanding to a new location. The sisters were recommended to First Bankers Trust by one of their customers and met with the bank president Greg Curl this past spring. Terrie remembers, "Greg didn't make it hard for us; he looked over our application and the next day we were approved."

Terrie and Carrie wanted to hold off on the loan, but based on their positive experience with Greg, they decided to move their business banking to First Bankers. As a newer customer, Terrie says, "It was the best choice that we could have made. I've banked a lot of places... I can walk in First Bankers and they all know me. I love banking with them!" Carrie is happy to add, "They are all very nice people. I just think First Bankers is wonderful."

They appreciate that Greg and his fur babies patronize their business, and know that if they find the right location, they can count on Greg for their lending needs. Terrie is pleased to add, "We definitely tell everybody about First Bankers, and we don't plan on going anywhere."

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Unitarians put faith in sustainability



ALUUC practices a controlled burn.

PHOTO / COURTESY OF ALUUC

BY NAOMI VELAZQUEZ GREENE FREELANCE CONTRIBUTOR

When an organization can bring together its beliefs with meaningful results, it's a win-win for all. That's what members of the Abraham Lincoln Unitarian Universalist Congregation (ALUUC) found when they started taking on environmental sustainability projects. It's been more than 15 years since they formed their Green Sanctuary Committee to undertake projects that were both cost effective and positive in nature.

"One of the seven principles that the Green Sanctuary Committee speaks to is respect for the interdependent web of all existence," said Jim Curran, committee chair

The committee's work evolved from simpler projects to larger, more involved work. Once they had their foundation and mission, the rest came into place.

Initial work began with a utility energy audit. Bob Croteau, who works for Springfield City Water, Light & Power, had the background and knowledge to help the ALUUC navigate some of its project challenges. The committee started by updating lighting fixtures with electronic ballasts, using higher efficiency fluorescent and LED lights and putting light-reflecting film on windows to conserve energy.

"In a commercial setting, you end up getting charged the wattage times the number of hours that (the power) is on,"

gallons of plastics and metals per week, along with 50 gallons of paper.

The committee also developed a native plant prairie with the help of a \$1,000 grant from the Illinois Native Plant Society. That project includes an annual, controlled prairie burn. The process gets rid of old dead plants, while the ash helps provide nutrients for the soil to help promote new plant growth.

The largest project the church has undertaken is its rooftop solar panel array. Bob Croteau and his wife, Becky, who already had solar panels on their home, proposed it to the congregation. With donations from members, ALUUC purchased 10 panels for a total of 2,700 watts. Because the system is connected to the power grid, the congregation gets credited for excess electricity that is delivered back to the grid. The congregation also receives solar renewable energy certificates or "SRECS" (pronounced S-RECS) which can be sold to utilities to help them meet their renewable energy goals or mandates. The initial capital investment for the

solar panels was \$8,000. At that time, CWLP had a solar power rebate program, which the congregation applied for, and received \$4,050. ALUUC has seen a savings of \$420 per year from reduced energy use, while also receiving \$315 per year in payments from the city's utility. ALUUC's solar panel project also produced business for WindSolarUSA, Inc., a Springfield-based business. It also led to employment for Lincoln Land Community College stude who took renewable energy classes, to install the panels.

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said Croteau. "We get charged by the kilowatt hour. That's a huge number."

By making their lighting more efficient, the congregation saw an eight-month payback for their efforts.

Another project the committee initially tackled was fairly common and easy: collecting materials for recycling that would otherwise be thrown away as trash. ALUUC not only started recycling a variety of materials, but also purchased new paper products made from recycled materials. Tracking the results of their work, the committee found they were recycling 33

Next up for the committee is consideration of a wind turbine project and possibly low-flow toilets.

Whatever they turn to, a team approach is something the congregation recommends. "Businesses look at the bottom line," said Croteau. "But being green is a great way to hit the bottom line. If you have a team on board, they're going to think of those green opportunities, rather than just doing what's always been done." •



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A Lincoln fan's dream job

Alan Lowe's journey to the ALPLM

BY KAREN ACKERMAN WITTER FREELANCE CONTRIBUTOR

Like Abraham Lincoln, Alan Lowe was born in Kentucky. Lowe cites the 16th president as one of his heroes, and in July 2016, he was appointed executive director of the Abraham Lincoln Presidential Library and Museum (ALPLM) in Springfield. He brings with him a love for Lincoln and many years of experience at presidential libraries.

Lowe, who is from Bourbon County, Kentucky, says it took only one semester for him to change his major from premed in favor of pursuing his passion for history. Lowe earned his Bachelor of Arts and Master of Arts degrees in history at the University of Kentucky.

His first job out of college in 1989 was archivist at the Ronald Reagan Presidential Library in Simi Valley, California. There he discovered how much he appreciated the concept of presidential libraries. His experience at the Reagan Library led to an opportunity at the central office of presidential libraries at the National Archives and Records Administration (NARA) in Washington, D.C. He describes this experience, which began in 1992 and lasted more than a decade, as "a great classroom." He interacted with numerous presidential libraries and learned about the many details of operational issues, personnel systems, budgets, foundation relations and other aspects of these unique institutions. He worked to develop joint programs among the libraries and served as an advocate for them. During that time, he also served as interim director of the Franklin D. Roosevelt Presidential Library in Hyde Park, New York.

Franklin Roosevelt was responsible for initiating the presidential library system. He donated his papers to the federal government, while the records of previous presidents were dispersed when their terms ended. He also built and gave to NARA the first presidential library facility, including the museum. Congress passed the Presidential Libraries Act in 1955 to preserve the records of presidents going forward. Herbert Hoover's presidency was included in the system, but not those of earlier presidents.

The Abraham Lincoln Presidential Library and Museum, operated by the State of Illinois, is not a part of the NARA system of presidential libraries. Because Lincoln's presidency was prior to the passage of the act, the ALPLM is not eligible to be part of the system. Currently, there are 14 presidential libraries included in the NARA, all privately built and federally maintained. From 2003 through 2009, Lowe served as the founding executive director of the Howard H. Baker, Jr. Center for Public Policy at the University of Tennessee in Knoxville. There he helped start and advance the organization, which was focused on increasing civic engagement and promoting a better understanding of public policy.

Helping start new institutions is a hallmark of Lowe's career. In 2009, he became founding director of the George W. Bush Presidential Library and Museum and was an integral member of the team responsible for designing and constructing the new facility on the campus of Southern Methodist University in Dallas, Texas. He was responsible for overseeing Lincoln Presidential Library and Museum, which he had not previously visited. He cites three things as the reasons he enthusiastically accepted the job: the amazing subject, passionate people and the additional responsibility for the state historical library, with its extensive collections and mission related to the entire state and not only one president. No other presidential library has responsibilities for preserving a state's history. The Illinois State Historical Library, formed in 1899, became part of the Abraham Lincoln Presidential Library.



Alan Lowe

PHOTO / COURTESY OF ALPLM

extraordinary. He observed that the staff, by necessity, has focused on the short term. He intends to take a fresh look, engage in both short-term and long-term planning, challenge his team to develop a vision for the future and define the goals and tactics to get there. His focus on having a long-term vision is grounded in his many leadership roles helping to start organizations and developing them from an idea to a functioning institution fulfilling the vision.

The biggest challenges he sees at the ALPLM are providing stability to the staff, making sure all are working together towards a common vision and trying to make sure they have the resources necessary to be successful. He considers it a major accomplishment to fill the state historian position with the appointment of Dr. Sam Wheeler. Changing the mindset from thinking about today to thinking about tomorrow is a high priority for Lowe. He considers the Abraham Lincoln Presidential Library and Museum Foundation to be a critical partner, and it was a priority for him to reach out and work closely with the foundation. He says "he couldn't ask for more" in the relationship he has developed with the foundation and its director, Carla Knorowski.

As part of taking a long-term perspective, he intends to pursue a strategic planning process. On a more nitty-gritty level, he's taking a fresh look at policies and procedures, creating them where they don't exist and ensuring there is a solid operational foundation – things he learned at the National Archives and Records Administration. All of these are critical to ensuring effective operations and being able to consider formal accreditation in the future.

Lowe says he enjoys Springfield and the small town atmosphere. He resides in Chatham with his wife, Kathy, and his daughter, Carolyn, who is a freshman in high school. They have two dogs, Lincoln and Rex – short for Theodore Rex, named in honor of Teddy Roosevelt.

Besides his 15-year-old daughter, when asked about his proudest accomplishments, he cites "promoting the understanding and knowledge of history and civics," noting that museums can do a lot of good in applied ways. He challenges his team to think about what

all aspects of the institution's operations, exhibitions, programs and external relations. He left the Bush Library and Museum last summer to lead the ALPLM in Springfield.

As a kid who grew up in Kentucky, Lowe visited Lincoln's birthplace as a child and read about Lincoln constantly. It was an easy decision for Lowe to accept an invitation to interview for the position of director of the Abraham Collections include letters and diaries of Civil War soldiers, personal papers of legislators and governors, records of businesses, and other significant collections related to Illinois history throughout the state, in addition to the remarkable Lincoln collection. In his first few months at the

ALPLM, Lowe says he discovered the collections are even more amazing than he had realized, and the museum is

the future holds and how to get there. \blacklozenge

Karen Ackerman Witter served as policy adviser to the governor, state agency director, and associate director of the Illinois State Museum during her 35year career in Illinois state government. She is past president of the Association of Midwest Museums and is presently a part-time museum and non-profit advocacy consultant and freelance writer.

What is mindfulness?



BY MICHAEL KOKAL FREELANCE CONTRIBUTOR

Corporate America's newest "hack" for productivity, creativity and wellness borrows from the ancient wisdom traditions of meditation and mindfulness.

In his recent book, "Mindful Work," *New York Times* business reporter David Gelles describes how corporations as diverse as Google, Ford, General Mills, Goldman Sachs, Target, Intel, Aetna and Davos have established corporate mindfulness programs. Last year, Aetna estimated that its mindfulness program saved \$2,000 per employee in health care costs and had similar benefits for productivity. Employees trained in meditation demonstrate improved concentration, exhibit less stress and are more creative.

What is the secret to mindfulness? It's part of the developing science behind what's known as neuroplasticity. Altering daily habits of behavior, such as including meditation, can affect the function and structure of the brain, including neurochemical and electrical oscillations of the brain.

Research subjects who undergo studies like fMRI scans while meditating have demonstrated increased activity in areas of the brain associated with decreased stress meditation can produce slower brain wave forms such as Alpha waves (8-12 Hz) and even slower Theta waves (3-8 Hz). When Alpha waves are prominent in the brain, the mind is typically in a state of relaxed awareness, free of distracting thoughts. This state is consistent with the practice of mindfulness, which involves the momentby-moment centering of one's attention to what is happening in the present moment. Studies have associated the presence of Alpha waves with creative states and reduced stress.

One of the most interesting areas of research is the "flow state," which has been described as an "optimal state of consciousness" in which we perform at our best – when our attention becomes, as author and researcher Stephen Kotler put it, "so laser-focused that everything else falls away. Action and awareness merge." Importantly, all aspects of our performance are improved in a flow state, including "creative performance." Flow states are generally present when our brain is demonstrating certain levels of Alpha or Theta waves – both of which are typical of the meditative state.

Of course, much more research needs to be done into this area. But, with studies from McKinsey and Co. finding executives 500 percent more productive in "flow," and Kotler's "Flow Genome Project" claiming even more provocative results studying scientists, writers and entrepreneurs, it is likely we will see increased corporate interest in mindfulness in the future.



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and anxiety, as well as increased focus and problem solving – all useful traits at work.

Mindfulness practices have also been shown to literally change the nature of brain waves as measured by an electroencephalograph (EEG). Most of the time, our brains produce Beta waves in the 12-30 Hertz frequency range. Beta waves are relatively fast waves associated with cognitive and other tasks, but can be associated with repetitive thinking patterns and anxiety.

By contrast, studies have shown

Who knows? It may not be surprising to someday find a meditation room next to the board room.

Michael Kokal is partner at the law firm of Heyl, Royster, Voelker and Allen P.C. in Springfield. He can be reached at mkokal@heylroyster.com.

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RESIDENTIAL REAL ESTATE AND DEVELOPMENT

Hope for a bright future

Calvin Pitts offers job training and second chances

BY PATRICK YEAGLE

Inside a nondescript brick building in Springfield's South Town business district, a wall covered with clear acrylic instead of drywall illustrates various tools and electrical wiring standards. Between the wooden studs, next to lineman pliers and a conduit bender, are inspirational messages about leadership and discipline.

Calvin Pitts built the wall as a teaching aid inside his South Town Training Center, which he's opening this year as a space dedicated to offering construction training for people who might not have any other opportunity for a career. It's an expansion of work Pitts started four years ago, providing job training and a healthy dose of hope. Soon, his students will learn skills such as solar panel installation and radon testing and mitigation through partnerships with other Springfield organizations.

Pitts started his jobs training program in 2013 through the Springfield Urban League. The course uses the Pre-Apprenticeship Certificate Training (PACT) curriculum, a nationally recognized standard used in the building industry to teach "at-risk and underserved populations, including academically-challenged individuals." Pitts says the PACT course gives trainees basic skills needed to compete for construction jobs.

"If you go in for an apprenticeship, and you have the ability to read a tape measure, identify tools or understand the safety practices of the construction industry, you're ahead," Pitts said. "Once a guy completes this, I'm going to know he's ready. I'm not going to have to send him somewhere and just hope he works out."

In addition to teaching trainees how to use tools and perform tasks like hanging siding, Pitts stresses "soft skills" such as proper dress, punctuality, positive attitude and teamwork. He says some of his trainees come from troubled pasts and lack the foundational skills needed for any workplace.

In contrast to some training programs which require participants to have a driver's



Calvin Pitts and his demonstration wall.

PHOTO / TERRY FARMER



license and a high school diploma or equivalent degree, Pitts says participants in his program may start without those things but must earn them before passing the course. Through a partnership with the Springfield-based Fishes and Loaves Outreach, a nonprofit focused on adult literacy, participants in the program will receive free tutoring twice per week at the South Town Training Center.

"We recognize the need to take that guy who may be ready for change but doesn't necessarily have the minimum qualifications," Pitts said. "That may not disqualify him, but it does add to his plan. You are going to have to make this a part of what you're doing. Sometimes, they have the ability to be productive members of society; they just need someone to help them to that next step."

For Pitts' program, the next step is partnering with other Springfield organizations to provide real-world experience and potential employment. One such partnership is with API Solar of Springfield, which designs, sells and installs solar power systems. Ben Roy, CEO at API, says the partnership developed when API needed workers for a project at Springfield engineering firm Crawford, Murphy and Tilly.

"He found me guys from his program, and he was very like-minded," Roy said. "It's been a beautiful relationship. When he sends a guy, the guy is ready and knows what's expected."

The next phase of that project is slated to start in the spring, and Roy says Pitts will send an additional eight workers who are being trained in solar panel installation.

Roy says the partnership is especially

timely because the solar power market is poised for strong growth in the coming years. He says that's due to a couple of factors. One is the decreasing price of solar panels, which allows a much earlier break-even point for home owners' costs and encourages more installations overall. Another factor is a new state law which provides funds for job training in sustainable energy industries, with a focus on low-income communities and other at-risk populations. Roy says his company is eager to build solar capacity owned by the same people who use the power – a concept known as "community solar."

"If you can pull these individuals from the community and develop projects in their area," Roy said, "that allows you to give them ownership of their futures."

In addition to the solar installation training, Pitts has also partnered with SIU Center for Family Medicine in Springfield to train workers on radon testing and mitigation. Dr. Tracey Smith, co-director of population health integration and director of community outreach at SIU, is spearheading the program. Smith says she met Pitts through their mutual work in the Enos Park neighborhood.

"I've seen the great things Calvin has been able to do for people trying to get into the workforce," Smith said. "I've always believed workforce development is one of the major keys when doing a community project."

Smith says the radon training program is supported by an Illinois Emergency Management Agency grant awarded to SIU in October, and it will start as a pilot program in Enos Park. Smith says radon mitigation can cost between \$800 and \$1,500.

"For someone who is just barely sustaining themselves, there's no reason to test for radon because they can't afford to mitigate it," she said.

State law prohibits the same company from doing both the testing and the mitigation in a home to prevent scams, so trainees in Pitts' program will learn both halves of the industry.

Smith says the radon training initiative meets several needs by fixing dangerous conditions in low-income homes, providing a career path for workers and filling a need in the workforce for people trained in radon detection and mitigation.

"We've seen that traditional models of post-education don't work for everyone," Smith said. "We need to learn how to help people who don't have vocational training sustain themselves. Being able to create a well-trained workforce is good for Illinois."

For Pitts, a crucial part of the training is teaching self-respect to prevent destructive behaviors.

"Every man wants respect," he said. "I want to instill in them that it's better to put yourself in a position where respect is earned. You don't have to be tough; you don't have to draw pistols to make someone respect you. You can do something in 10 minutes that it can take the rest of your life to get out of. And you don't have to make someone respect you. All you can control is how you respond."

Pitts hopes that the outcome of his program extends beyond his trainees to their families, potentially changing the path of future generations as children see their parents build things and succeed. "I don't want to look at what you've done," Pitts said. "I want to look at you as a person with potential and where you want to go from here. We'll change the mindset of these people and give them new options. A lot of times, we do what we do because it's all we know. We want to expose them to the potential that's been lying dormant in their lives."



Danyel and Calvin Pitts PHOTO / TERRY FARMER

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RESIDENTIAL REAL ESTATE AGENCIES

Sources: The real estate agencies; Illinois Association of Realtors website (illinoisrealtor.org), MLS Firm Market Share Report. + - does not include commercial division. Ranked by sales volume Jan. 1 - Dec. 31, 2016.

	NAME / ADDRESS	PHONE / FAX (=)	WEBSITE / EMAIL	MANAGING PARTNER(S) / OWNER(S)	NUMBER OF LICENSED AGENTS T	TOTAL	SALES IS VOLUME	% OF BOARD	YEAR EST'D
1	The Real Estate Group, Inc. 3701 W. Wabash Ave. Springfield, IL 62711	217-787-7000 217-787=7779	thegroup.com info@thegroup.com	Michael J. Buscher, Managing Broker; 32 individual broker/owners	145	2,954	\$486,417,127	23.18%	1997
2	Re/Max Professionals 2475 W. Monroe St. Springfield, IL 62704	217-787-7215 217-787=8957	viewspringfieldhomes.com	Michael D. Oldenettel, Managing Broker; Al & Linda Young, Owners	94	1,945	\$285,651,605	14.85%	1986
3	Coldwell Banker Honig-Bell 4205 W. Wabash Springfield, IL 62711	217-547-6655 217-679=8496	cbhonig-bell.com	Don Cave, Managing Broker	34	337	\$51,682636	2.34%	2000
4	Re/Max Results Plus 1046 W. Morton Ave. Jacksonville, IL 62650	217-245-9613 217-243=7183	jacksonvilleillinois-homes.com	Scott Eoff, Managing Broker Judy Eoff, Owner	8	270	\$31,033,610	1.72%	1996
5	Kennedy Real Estate LLC 400 W. Market, P.O. Box 764 Taylorville, IL 62568	217-824-8888 217-824=5080	kennedyrealestatellc.com info@kennedyrealestatellc.com	Helen Kennedy, Managing Broker	13	204	\$19,311,310	1.0%	2011
6	Steve Hills, REALTORS 900 S. Main St. Jacksonville, IL 62650	217-245-9589 217-245=4198	stevehillsrealtors.com hills@jlnc.net	Dianne Steinberg	6	166	\$17,499,791	0.95%	1965
7	Campo Realty, Inc. 610 Sixth St. Pawnee, IL 62558	217-625-4663 217-625=4664	camporealty.com nick@camporealty.com	Nicholas Campo, Managing Broker	8	133	\$15,808,402	0.73%	2001
8	Craggs REALTORS, Inc. 650 N. Webster, P.O. Box 109 Taylorville, IL 62568	217-824-8131 217-824=9315	craggsrealtors.com skcraggs@aol.com	Stephen B. Craggs	7	136	\$14,058,731	0.62%	2011
9	Blane Real Estate Inc. 121 E. Douglas Petersburg, IL 62675	217-652-7521 217-652=3262	blaneinpetersburgil.com homes@blaneinpetersburgil.com	Judy Blane-Olesen, Peter Olesen	2	91	\$13,902,188	0.70%	1950
10	Keller Williams Capital 3435 Liberty Drive Springfield, IL 62704	309-834-3400	kw.com	BJ Armstrong, Managing Broker	15	77	\$13,499,000	0.54	2016
11	Century 21 Real Estate Associates 2030 Timberbrook Springfield, IL 62702	217-789-7200 217-789=2600	reahouses.com kgraham367@aol.com	Kevin Graham	21	105	\$11,539,230	0.57%	2004
12	Do Realty 600 South 6th Street Springfield, IL 62703	217-391-3636 217-391=3666	dorealty.net BPO@dorealty.net	Stephanie L. Do, President/Broker	1	187	\$9,380,934	0.69%	2002
13	Prairie Property Solutions 600 S. Grand Ave West Springfield, IL 62704	217-670-1865 217-670=0771	ppsrealty.com	John Kerstein, Managing Broker	7	81	\$8,196,015	0.29%	2012
14	Freedom Real Estate 7040 Kingsmill Springfield, IL 62711	217-697-5650	dianedavenport217@gmail.com jmccormick114@live.com	Diane Davenport, Managing Broker/Owner; Julie McCormick, Owner	8	38	\$6,808,200	0.36%	2016
15	Curvey Real Estate, Inc. 611 Springfield Road, P. O. Box 677 Taylorville, IL 62568	217-824-4996 217-287=2111	curveyrealestate.com curvey@ctitech.com	Bernard A. Curvey, Owner/Broker; Joe Curvey, Managing Broker	9	75	\$6,641,050	0.36%	1985
16	Advantage Realty 933 South Grand Ave. West Springfield, IL 62704	217-528-1000 217-528=1026	528-1000.com advantagerealty1@hotmail.com	Marty Benoit	10	38	\$6,370,495	0.38%	1987
17	Snelling-Chevalier Real Estate Inc. 621 Seventh St. Pawnee, IL 62558	217-625-2411 217-625=7513	snelling-chevalier.com gail@family-net.net	Gail Chevalier Zini, Managing Broker	5	44	\$5,780,111	0.32%	1986
18	Springfield Real Estate 410 S. Grand Ave. West Springfield, IL 62704	217-525-2288	spisold.com info@spisold.com	Dowd Sullivan	4	17	\$4,636,200	0.19%	1989
19	Welcome Home Realty 211 N. Main St. Chatham, IL 62629	217-483-5501	welcomehomerealtyil.com jenchancerealtor@gmail.com	Jen Chance	4	33	\$3,822,950	0.14%	2015

A mentor and friend

BY PATRICK YEAGLE

There are few responsibilities so rewarding as following in a mentor's footsteps. For Jim Clayton, that opportunity came earlier this year.

Clayton is a government affairs director with the Illinois Realtors, a role he inherited from his longtime friend and mentor, Neil Malone. Together, Malone and Clayton have a big influence on public policy in the real estate world, both at the local and state level.

Beginning in 2004, Malone served as one of 11 government affairs directors - or GADs - for Illinois Realtors, covering a large swath of central Illinois, including Springfield. The GADs travel throughout their regions, coordinating with local officials and Illinois Realtors' members on public policy concerns and industry practices. While in that role, Malone also handled lobbying duties for Illinois Realtors, tracking legislation and representing the real estate industry in the Illinois Statehouse. Among Illinois Realtors' legislative victories for 2016 were stopping legislation to allow electronic-only public notices and legislation to create a new Class 4 felony for "criminal building management."

Malone was the only GAD out of 11 who also had responsibilities at the statehouse, and the two jobs eventually demanded too much of one person. Malone left his GAD role in January and began lobbying at the Statehouse full time.

"I kind of got to the point where I was doing too much," Malone said. "We've also gotten into a lot more grassroots mobilization stuff over the past decade, which is a trend nationally. We've got almost 45,000 members statewide, and as we're trying to mobilize those members, it just became a lot on the plate."

"I think a lot of it is that he was needed more," Clayton said. "His abilities and talents were needed more for the bigger things."

Malone's move created a need for a replacement GAD to cover central Illinois, a role Clayton was happy

says with a chuckle.

"Every time I'd come to the office to see my dad, I'd creep over to Neil's office," Clayton said.

"He's had a pretty strong interest in governmental affairs since he was a kid," Malone said. "I think he just wanted to be where the action is."



Jim Clayton (left) and Neil Malone

to fill when he took over in January. He formerly

electoral services coordinator for Illinois Realtors.

Association of Realtors, so the younger Clayton

grew up around Illinois Realtors' headquarters in

Springfield, learning the industry from his father,

Malone and others.

worked as the Realtor party programs manager and

Clayton's father, Gary L. Clayton, is CEO of the Illinois

"I've known him since he was a kid," Malone

DreamMaker. Bath & Kitchen PHOTO / PATRICK YEAGLE

Clayton, who played baseball in college, jokes that growing up in Springfield means three things: sports, politics and corn.

"I'm done with sports, and I don't have an interest in corn," he said.

Clayton says his friendship with Malone prepared him well for his new job.

"I would always follow him around and learn the ropes; you should see him work," Clayon said. "He's

always been right there if I had a question. Now that I have his former role, these last two months, he's taught me more than I've known in five years. He naturally took me under his wing."

The most important thing Clayton learned from Malone was the importance of honesty.

"He doesn't mess around with people's emotions if they are tied into an issue," Clayton said. "What I've seen from stepping back and observing is he's passionate about what he does, and he doesn't ever lead someone on or just say things to make someone happy. You can tell anywhere we go, when he walks into a room, not only are people excited to see him, but they know they can trust him, and what he says is his word."

Malone says he learned to value honesty himself by seeing it firsthand. He worked his first political campaign at 19 years old, helping one of his father's friends run for state's attorney in LaSalle County. He was also the first student member of the board of trustees for the University of Illinois Springfield. Through that experience, he made connections in the cabinet of then-Lt. Gov. Bob Kustra, leading Malone to a career in politics. He says his experience as a lobbyist at the Illinois Statehouse has shown him what happens without honesty.

"Credibility is so important," Malone said. "I know that I'm representing 45,000 people, and I would never want anything I did to reflect poorly on them or the organization. You see it at the Capitol; you know who you can take at their word and who you may want to, as Ronald Reagan said, 'Trust, but verify.' Trust is a perishable commodity, and once it's gone, it's gone forever."



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APPRAISERS

Sources: Capital Association of Realtors, the appraisers. Ranked by number of certified appraisers.

	NAME / ADDRESS	PHONE / FAX (=) / WEBSITE / EMAIL	NUMBER OF CERTIFIED APPRAISERS		% COMMERCIAL % RESIDENTIAL	YEAR EST'D
1	Taft Appraisal, Inc. 1999 Wabash Avenue, Suite 205A Springfield, IL 62704	217-787-5533 217-787=6949 barrytaft@aol.com taftapraisalinc.com	3	Barry Taft	90% 10%	1989
2	Green Appraisal Service 3624 Wexford Dr Springfield, IL 62704	217-698-1277 greenappraisalservice@comcast.net greenappraisalservice.com	2	Angela K. Chiaro	0% 100%	1994
3	Gary D. Harvey 6400 Preston Dr Springfield, IL 62711	217-483-3534 harveygd@comcast.net	1	Gary D. Harvey	0% 100%	1993
3	Kienzler Appraisal Service 410 South Grand West Springfield, IL 62704	217-525-6050 greg@apraze1.com	1	Gregory Kienzler, SRA	90% 10%	1973
3	Michael J. Call Appraisal Service 837 South Grand Avenue West Springfield, IL 62704	217-747-0252 217-747=0253 callappraisals@comcast.net callappraisals.com	1	Michael J. Call	0% 100%	1987
3	Phillips Appraisal Inc. 6305 Wind Tree Rd Springfield, IL 62712	217-529-7351 217-529=7351 rjp01@comcast.net phillipsappraisal.com	1	Randall J. Phillips, SRA	0% 100%	2000
3	Williams Appraisals 881 Meadowbrook Road Springfield, IL 62711	217-793-9234 217-793=9274 john.williams50@comcast.net	1	John Williams	0% 100%	1993
3	Findley Appraisals P.O. Box 18 Jacksonville, IL 62650	217-245-8141 findleyappraisals.com karylfindley@findleyappraisals.com	1	Karyl Findley	0% 100%	1995
3	Elder Valuation Services 3000 Professional Drive, Suite 200 Springfield, IL 62703	217-414-2201 217-528=5809 eldervaluationservices.com Michael.elder@eldervaluationservices. com	1	Michael D. Elder, MAI	100% 0%	2013



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SAHBA Associate of the Year

The Springfield Area Home Builders Association (SAHBA) is a nonprofit professional trade association representing members of the residential development industry around Springfield. Many SAHBA members serve on committees and the board of directors, and all are volunteers. They devote many hours of their personal time to assist not just the association but the building industry as a whole. They promote the association and its many benefits at all levels - local, state and national. The annual SAHBA awards highlight members who make outstanding contributions to the association and the residential development industry. See the remaining profiles on pages 19, 22 and 28.

-Lee-Ann Burgener executive officer, Springfield Area Home Builders Association

Carla Peavy

Springfield Electric Lighting and Design



Carla Peavy

PHOTO / PATRICK YEAGLE

BY PATRICK YEAGLE

The best part of Carla Peavy's job is bringing visions to life – especially when the visions aren't all that clear. Peavy is a lighting design expert and showroom manager at Springfield Electric Lighting and Design, where she has worked for 30 years. She was named associate of the wars by the Springfield Area Hama with the new generation of LEDs, Peavy says, adding new dimensions to old styles and allowing designs that never would have been possible before.

"What it can do to color and what it can do to style is amazing," Peavy said. In addition to her job at Springfield

Electric, Peavy serves as secretary for the Springfield Area Home Builders Association and is on several committees within the organization.

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the year by the Springfield Area Home Builders Association in December.

Peavy says guiding her clients to the right lighting and mood for their homes is satisfying and fun. Many clients only have a vague idea of what they want, she says, so helping them discover new options is satisfying.

"I think the light is the most important thing in your home," Peavy said. "It's all in the lighting. That's the intriguing part of it, that there are so many different styles and tastes out there."

The gamut of lighting options exploded

"She selflessly gives her time to assist with many events and is a strong supporter of the SAHBA," said Lee-Ann Burgener, the organization's executive officer.

Peavy says she enjoys working with SAHBA because she knows that the success of home builders in and around Springfield means success for the entire industry and the economy.

"We are here to support the builders in any way we can," she said. \blacklozenge

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Service tax eyed for budget deal

BY MONICA STABILE EDITORIAL INTERN

Lawmakers are considering a service tax expansion to boost revenue as part of the Illinois Senate's "grand bargain" on a state budget.

The proposed tax would lower the existing sales tax rate to 5.75 percent from the current 6.25 percent, but it would cover a wider range of services, including higher taxes on food and medical supplies.

Broadening the sales tax would affect landscaping, dry cleaning, cable satellite service and more.

The Home Builders Association of Illinois (HBAI) opposes the proposal because it would add a 5-percent tax on the total cost of home repair and maintenance. HBAI says that would lead to fewer customers using those services.

"This is a narrow-based form of taxation and isn't going to create the revenue they need," said Bill Ward, vice president and director of governmental affairs of the HBAI. "This won't make a dent for the state."

In 2014, Gov. Bruce Rauner campaigned to extend the sales tax to 32 services, ranging from attorneys' fees to maintenance work, and he advocated for it again during his 2015 State of the State address. Rauner said in his annual budget address to lawmakers in February that he is prepared to support a sales tax expansion to cover more services, but is against raising taxes on groceries, medicine and retirement income.

"We can find a way to balance the budget without hurting lower-income families and fixed-income seniors," Rauner said.

Carol Portman, president of the Taxpayers' Federation of Illinois, said it makes sense for the state to broaden its tax base, but she suggested lawmakers could have done it differently.Tax structures are already complicated, and now they'll be even more complicated, Portman explained.

"Instead of working with the existing tax structures, they created five new ones," she said.

Portman called the new tax proposals "troubling, but not disastrous."

The Civic Federation, a nonpartisan government research group based in Chicago, released a report which detailed its approach to dealing with the state's fiscal crisis for the upcoming Fiscal Year 2018. The report recommended lowering the sales tax from 6.25 percent to 5.5 percent, while expanding the sales tax to cover more services-excluding businessto-business transactions and medical services.

"This should be accomplished by lowering the state portion from 5 percent to 4.25 percent, without lowering the 1.25-percent share for local governments," the report said.

That would mean the state would see a 0.75-percent reduction in revenue received from the sales tax, while continuing to provide 1.25 percent of sales tax revenue for local governments statewide.

"The state's financial condition has worsened," the report said, "and it is necessary to look at a broader sales tax on services as part of a comprehensive plan to adequately address the state's financial crisis."

Ward at HBAI called the service tax "unfair" because it targets certain services, and he questioned why more services weren't listed. Home builders would be taxed "five different ways through income tax, corporate tax, business tax, an excise tax and a \$75 fee to process the excise tax for businesses," Ward said.

"The Home Builders Association is open to negotiating and would agree to something reasonable," Ward said. "We support increasing the income tax because we understand that it takes more than just cuts." ◆



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SAHBA Builder of the Year

Jason Easton Windsor Homes



Jason Easton

PHOTO / COURTESY OF JASON EASTON

BY PATRICK YEAGLE

Even as a young man, Jason Easton liked building things. He graduated from the University of Illinois at Urbana-Champaign in 2001 with a degree in engineering, but that was during the post-9/11 economic slump, and engineering jobs were sparse.

Easton was recruited to work for Windsor Homes in Springfield in 2002, and he grew to love the construction industry. Today, he finds great reward in his work as vice president of operations at Windsor,

SAHBA's board of directors and on several committees within the organization. He's also vice president of the board of directors for the Illinois Home Builders Association.

"Jason is always willing to take the initiative and assist with events and meetings," said Lee-Ann Burgener, executive officer for SAHBA. "He often volunteers to take on additional tasks to benefit the association and its members."

Mike Niehaus, president and owner of Windsor Homes, describes Easton as analytical, organized and thoughtful.

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which focuses on affordable housing developments.

"I love everything about it," he said. "I like the work culture; I like the people. A lot of people go to work and just do their job. I actually enjoy mine. We go into a corn field, and eight months later, there's a 30-house development that helps families."

Easton was named builder of the year by the Springfield Area Home Builders Association in December. He serves on

Niehaus says that Easton, who is celebrating his 15th year with Windsor Homes this year, is quick to fix mistakes and good with people.

"He is very empathetic with them but doesn't let them take advantage," Niehaus said. "Jason doesn't argue with people. He will stop, analyze a situation and then work with you to find the best approach to solving a problem. All in all, Jason is one of the best assets we have at Windsor Homes."

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HOME BUILDERS & REMODELERS

Sources: Springfield Area Home Builders Association; The Builders and Remodelers. Listed by number of full time employees.

	NAME / ADDRESS	PHONE / FAX (=)		NUMBER OF FULL TIME EMPLOYEES		% REMODEL RENOVATION	% NEW HOME Construction	YEAR EST'D
1	Buraski Builders, Inc. 3757 S. Sixth St. Springfield, IL 62703	217-529-5172 217-529=9356	buraski.com buraskibuilders@yahoo.com	22	Frank Buraski, Pres.; Barbara Buraski, Sec./ Treas.; Jason Buraski, Heather Sobieski	60%	40%	1981
2	Michael von Behren Builder, Inc. 3537 S. Douglas Ave. Springfield, IL 62704	217-698-8484 217-698=8486	mvbbuilder.com mike@mvbbuilder.com	19	Aaron Acree, Pres./Owner Jodi Acree, Sec./Owner	50%	50%	1982
3	Moughan Builders, Inc. 3140 Cockrell Lane Springfield, IL 62711	217-899-5484 217-793=6013	moughanbuilders.com jim@moughanbuilders.com	18	James E. Moughan, David P. Moughan	10%	90%	1992
4	Bobby Shaw Property Maintenance and Remodeling 3351 S. Sixth St. Frontage Rd E., Suite 5 Springfield, IL 62704	217-546-3973 217-546=6410	bobbyshawmaintenance.com bobby@bsmaint.com	13	Bobby Shaw, Owner	90%	10%	1987
5	Griffitts Construction Co., Inc. 1501 N. Dirksen Pkwy. Springfield, IL 62702	217-522-1431 217-522=5809	griffitts.net griffitts@griffitts.net	12	Harry Griffitts, Vicky Griffitts-Runyon	95%	5%	1953
5	Zinn Construction, LLC 1323 Hawthorne Chase Sherman, IL 62684	217-496-3112 866-359=0816	zinnconstruction.com phil@zinnconstruction.com	12	Phil Zinn	30%	70%	2003
6	DreamMaker Bath & Kitchen 3730 Wabash Ave. Springfield, IL 62711	217-529-9300 217-529=9333	dreammakerspringfield.com ctrampe@dreammakerspringfield.com	10	Curt & Deb Trampe	95%	5%	1998
7	Creasey Construction of IL., Inc. P.O. Box 9286 Springfield, IL 62791	217-546-1277 217-546=1760	creaseyconstruction.com creaseyconst@comcast.net	9	Jan Creasey, Pres., Lisa Creasey	90%	10%	1983
8	Craig Ladage Builders, Inc. 14915 Kennedy Road Auburn, IL 62615	217-438-9206 217-438=5706	clbuilders@royell.org	8	Craig Ladage, Debbie Ladage	40%	60%	1977
9	All-C Construction, Inc. P.O. Box 9737 Springfield, IL 62791	217-787-1900 217-787=1901	allcconstruction.com allcconstruction@att.net	6	Frank Conder, Paula Conder	30%	70%	1999
9	Coady Construction Co., Inc. 143 Circle Drive Springfield, IL 62703	217-502-0602	adamcoadyconstruction.com coadyconstruction@comcast.net	6	Adam Coady	20%	80%	2006
9	Timber Creek Home Sales, Inc. 2800 Via Rosso, Suite 1 Springfield, IL 62703	217-585-8900 217-585=8908	timbercreekliving.com frank@timbercreekliving.com	6	Douglas Daniels, President; Frank Hoover, Sales Manager	0%	100%	1999
10	D & S Builders 30 White Road Glenarm, IL 62536	217-529-6288 217-697=8149	todd@d-sbuilders.com or dan@d-sbuilders.com	5	Todd Dudley, Owner, Dan Schrage, Owner	40%	60%	1995
10	Hasara Construction Co., Inc. 125 E. Main St. Rochester, IL 62563	217-498-1472 217-498=1472	hasaraconstruction.com j.stites@comcast.net	5	John H. Stites, Jr., Pres./Owner	5%	95%	1976
10	Roth Homes 350 Williams Lane Chatham, IL 62629	217-483-6086 217-483=5200	www.rothhomesinc.net	5	Terry Roth	25%	75%	1984

11	Robert McCurley Contractor, Inc. 4152 Mt Zion School Rd Springfield, IL 62711	217-553-9730 217-679=3533	www.robertmccurleycontractor. com bobmccurley@comcast.net	4	Bob McCurley, President Ki McCurley, Sec./Tres.	30%	70%	1968
11	Ryan Homes & Development, Inc. Paula Ryan Designs 500 W. Monroe, Suite 2W Springfield, IL 62704	217-523-3976 217-523=3990	homesanddevelopment.com paula.ryan2321@gmail.com	4	Mike Ryan, Paula Ryan	30%	70%	1974
12	Illinois Builders & Contractors, Inc. 4120 S. Second St. Springfield, IL 62703	217-585-9490 217-529=9456	ilbuildersandcontractors.com ilbuilders2@yahoo.com	2	Fred Pryor	90%	10%	2003

No residential sprinkler push this year

BY MONICA STABILE EDITORIAL INTERN

The battle over fire sprinklers in new homes likely won't be refought this legislative session, but that doesn't mean the idea is dead.

Fire sprinkler proponents say the systems can curb fatalities for residents and firefighters, while minimizing property damage. Opponents say fire sprinklers are costly to install and maintain, and fire alarms are enough to alert residents of a fire and prevent fatalities.

In past legislative sessions, the Illinois State Fire Marshal has sought to pass state administrative rules mandating installation of sprinklers in new residential construction. Those efforts have been met with resistance from home builders, but it appears no such legislation or administrative rules have been proposed so far this year. Calls to the Illinois State Fire Marshal seeking comment were not returned before publication.

A Springfield ordinance allows home builders to opt out of installing fire sprinklers in new homes. However, home builders are obligated to inform home owners that they can install sprinklers if they choose, with homeowners footing the bill. Sprinklers are an additional cost to building a home, but there's added safety and insurance reductions if a sprinkler system is present, said Springfield Fire Marshal Chris Richmond.

"It is a fixture in the home that is a safety feature that can save your life," Richmond said.

Insurance companies typically offer customers a discount to install automatic sprinkler systems at home.

"State Farm offers discounts on any installed home monitoring system, including automatic sprinklers," said Missy Dundov, a State Farm spokeswoman.

Chad Fricke, president of F.J. Murphy & Son Inc., estimated that there are only about two dozen homes in Springfield with fire sprinklers installed. Fricke, whose plumbing company installs sprinkler systems, said the main factors contributing to the low number of homes with automatic sprinklers are a lack of education and affordability.

"If people were educated on it, I think people would agree it's a good idea and we should have it," Fricke said.

The National Fire Protection Association says that "fire sprinklers can control and may even extinguish a fire in less time than it would take the fire department to arrive on the scene."

Dean Graven, director of operations at

Safegaurd General Contracting, opposes mandatory sprinkler installation in new homes. Graven, who is also a director at the Springfield Area Home Builders Association, says the costs of installing automatic fire sprinklers are expensive to homeowners.

In 2013, the National Fire Protection Association studied 51 homes in 17 communities and found an average cost for sprinkler installation of \$1.35 per square foot. However, Fricke says the cost can be two to three times higher in Illinois than the national average.

In addition, Graven says sprinkler systems need annual maintenance checks conducted by the local fire department, and sprinkler heads must be changed every few years, depending on their life expectancy. Graven says smoke alarms should be prioritized over sprinklers because alarms alert people to fires, allowing residents to safely escape from their homes.

"Most of the fires where people die are not homes that are new," Graven said. "Most (older) homes did not have working hard-wired smoke detectors."

Some types of smoke detectors can be wired together throughout a home, creating an alarm in the entire system if one detector is triggered.

According to the U.S. Fire



Administration, thermal burns and smoke inhalation accounted for 90 percent of fatalities in residential fires from 2012 to 2014. The report showed that most fatal residential fires occurred between 11 p.m. and 7 a.m., when people are usually sleeping. The three factors that lead to human fatalities in a residential fire are sleeping, a physical disability, alcohol impairment or unconsciousness.

"It's the smoke and the toxic fumes that'll kill people, like carbon monoxide," said Fricke. "Sprinklers will stop that from happening."



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SAHBA Remodeler of the Year

Aaron Acree Michael von Behren Builder



Aaron Acree

PHOTO / PATRICK YEAGLE

BY PATRICK YEAGLE

Construction runs in Aaron Acree's blood. Although his father was a coal miner, he built the family's home. Acree's grandfather did the same for the previous generation. That's what first got Acree interested in construction.

After a decade of working as construction manager at Michael von Behren Builder in Springfield, Acree purchased the company earlier this year. Acree was also named remodeler of the year by the Springfield Area Home Builders Association in December. He brings to his new role at Michael von Behren Builder a steady enthusiasm, some new ideas and an appreciation of his hefty responsibilities. Acree earned his bachelor's degree in construction management from Southern Illinois University in Carbondale and worked as a construction site manager in Decatur before being hired at Michael von Behren Builder in 2006. Acree purchased the company in January of this year. "It was an opportunity to better

myself, to take something and grow it into something even better," Acree said of his decision to buy the company from previous owners Mike and Cheri von Behren, who will remain with the company.

Acree also serves on the board of directors for the Springfield Area Home Builders Association and helped implement a construction internship program with Lincoln Land Community College and the Capital Area Career Center.

Although Michael von Behren Builder primarily focuses on residential remodeling, Acree says he's hoping

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to expand the company's new home construction efforts. As a start, Acree has purchased a handful of vacant lots and plans to build spec homes on them. Acree says he has big shoes to fill as he takes over the company, which was established in 1969 by Robert von Behren and passed to Michael von Behren in 1982. "It's a big responsibility to keep the legacy going and keep the family name," Acree said. "That's pretty important, to keep that reputation going." ◆

The trouble with trash

BY PATRICK YEAGLE

In some Springfield neighborhoods, trash is a common sight. Old couches, broken appliances and shredded bags of household refuse sometimes litter alleyways and vacant lots, attracting vermin and reducing property values.

Last year, the City of Springfield reached a deal with waste haulers to address the problem. While neighborhood advocates say the situation has improved, they want a fundamental change to the system that they believe would end the problem once and for all.

Carol Kneedler, chair of Springfield's Inner City Older Neighborhoods (ICON), says the problem is that some residents whether home owners or renters - don't maintain garbage service, instead dumping unwanted items and trash in alleys or on curbs.

Waste collection in Springfield is offered by three companies: Republic Services, Waste Management and Lake Area Disposal. In December, Waste Management bought out the former fourth hauler, Illini Disposal, leaving Lake Area as the only locally owned hauler.

In 2016, the Springfield City Council voted to raise the cap on what waste haulers may charge customers, from \$11.25 to \$15 for a single can and from \$13.75 to \$18 for two cans. In return, haulers agreed to pick up overfilled trash cans and report large items abandoned in alleys for city workers to remove.

The city's existing ordinance requires home owners or renters to have garbage picked up at least once per week. Under the ordinance, property owners bear the ultimate responsibility to ensure garbage is picked up, even if a renter fails to maintain trash service.

The ordinance calls for the Office of Public Works to examine the monthly reports from the waste haulers to determine if any homes don't have weekly service. The department is supposed to assign a hauler to pick up waste from any homes that don't have service, and the cost of service may be charged to the owner's utility bill. The agreement also allows the haulers to charge a customer for a second can when the customer's waste routinely exceeds a single can.

Kneedler and Polly Poskin, president of the Harvard Park Neighborhood Association, credit the three waste haulers with improving their pickup service, but they say the problem still exists.

Poskin says enforcement of the ordinance has been complaint-driven in practice. Reconciling records from the haulers with a master list of residences each month has proved difficult and timeconsuming to the Public Works department, she says, meaning city inspectors are typically sent to investigate a possible violation only when a neighbor complains.

"Somebody usually has to make a complaint about overflowing garbage or garbage strewn about," Poskin said.

Mark Mahoney, director of the Office of Public Works, says the changes need time to work. He says the housing division's enforcement efforts typically increase during the spring, not only for garbage violations but also for issues like overgrown weeds. Mahoney notes that the waste haulers are indeed more aggressive now about reporting bulky items left in alleys so that city workers can remove them.

Mahoney says the changes last year allowed the city to collect a fine from chronic violators even if they correct the problem, which may deter temporary fixes from residences which sign up for service to avoid a fine and later drop the service.

"This is going to be our first full year, so we'll have a better picture of how effective the changes were," Mahoney said. "We'll see how it goes this season and make adjustments."

His department is also upgrading to new software which Mahoney says will allow easier identification of chronic garbage violators. Mahoney says the housing division has five inspectors who handle thousands of complaints each year for all sorts of violations, but the current software systems don't allow easy analysis of one type of violation. That means it's unclear how much time the inspectors spend on garbage violations alone.

Poskin and Kneedler say the best solution to inconsistent enforcement is

to change how customers are billed for garbage service. Instead of each customer finding a hauler and signing up for service, Poskin and Kneedler say Springfield City Water, Light and Power should automatically bill residential customers for trash service and remit payment to the appropriate hauler. Under that arrangement, customers would still have the ability to choose a hauler, they say, and the city could easily assign a hauler to any customer who hasn't chosen one.

Mahoney doesn't have an opinion one way or the other on that idea, simply saying he'll work to implement whatever the Springfield City Council decides.

The trouble with garbage collection isn't limited to homes without service, Poskin and Kneedler say. They're frustrated by the city's policy on bulky item pickup, which allows each residence two such pickups per year, with three items each time. Poskin and Kneedler say that's not enough; they say there should be monthly pickup of bulky items, rotating among neighborhoods. Kneedler says many residents simply store large unwanted items in attics, basements and garages because the current pickup system is inadequate.

"It may be painful in the short run," Kneedler said, "but if people have an avenue to get rid of things, demand would lessen."

In addition to limited pickups of large items, certain types of electronics like old TVs and computer monitors can be costly to dispose of legally because they contain leaded glass that's difficult to recycle. Even BLH Computers, which offers free recycling of most electronics to city residents, charges a \$20 fee to accept standard CRT TVs and \$40 to accept larger console or projection TVs. It's common to see old TVs abandoned in alleys and empty lots in some older neighborhoods.

Mahoney says the city has a pending request for proposals to increase collection of large electronic items and other bulky items. He says increasing the garbage rate and recycling fee allowed the city to fully fund its pickup programs.

When the Springfield City Council considered the CWLP billing model for the garbage system in 2012, resistance from Lake Area Disposal and Illini Disposal scuttled the proposal. With Waste Management's acquisition of Illini Disposal, Lake Area would likely stand alone in further attempts to prevent a switch to centralized billing. The larger waste haulers serving Springfield have typically stayed out of local politics. Lisa Disbrow, a spokesperson for Waste Management of Illinois, Inc., said the company provides service in several municipalities and works within each municipality's requirements. Dan Winters, general manager of Republic Services in Springfield, said his company also adapts to meet the needs of the city.

Rick Davis, a spokesman for Lake Area Disposal, said the company's allies are its customers. He says centralized waste billing would amount to government confiscating a private business asset - the haulers' customer lists.

"All I can tell you is that last year, there was no appetite on the city council for this at all," Davis said. "Several aldermen expressed to us they would never agree to centralized billing."

Poskin says the existence of only one locally-owned hauler doesn't really change the political landscape of garbage.

"I think the locally-owned hauler exerts the most political pressure and is accommodated the most by city leadership," she said.

Kneedler says Lake Area Disposal "has not been a friend to older neighborhoods."

"They haven't been cooperative," she said. "And in many cases, we feel they have been obstructionist."

Davis declined to respond, simply calling Kneedler's claim "baseless."

One area in which Kneedler, Poskin and Mahoney strongly agree is the need for education on garbage collection. Mahoney says his department has plans to ramp up communication with the public about garbage standards. Poskin says standardization and uniformity mean predictability for residents.

"This should all be as predictable as the sun coming up in the east," she said. "Otherwise, people just do it at their will and whim. You can't maintain an attractive, viable city when there is no real system." •



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Steady year for residential real estate in 2016

CAR optimistic on coming year

BY PATRICK YEAGLE

Home prices and sales increased around Springfield last year, according to Capital Area Realtors, but rising prices and a lack of inventory limited sales on the lower end of the market.

CAR says 2016 saw slow but steady improvement for the residential real estate market, and the coming year looks positive, with a few challenges.

The organization's 2016 annual report describes the housing market as "not a pronounced triumph but more of a measured success" with "a steady and mostly profitable walk from month to month." The median sale price increased 0.8 percent compared with 2015, and thanks to demand outpacing supply, sellers received nearly their entire asking price at 93.3 percent.

CAR's territory covers Sangamon

County and most of the adjacent counties, as well as an area near Galesburg.

In addition to stronger sales and pricing in 2016, there were a couple of trouble spots. Last year saw a large decrease in the share of homes which sold for under \$65,000. In 2015, such homes made up 32.3 percent of all sales, but that fell to 18.4 percent in 2016.

"This isn't great news for prospective first-time home buyers, looking to break into home ownership," the report said.

Additionally, inventory of homes for sale continued to fall. At the end of both 2012 and 2013, there were more than 1,600 homes for sale. That number has dropped considerably every year since 2014, with last year ending at just 1,062 homes for sale. From the 2013 high of 1,625, last year's end-of-year inventory represents a 34.6-percent decline. John Klemm, president of Capital Area Realtors, says that although 2016 wasn't a banner year for residential real estate around Springfield, steady progress is preferable to large swings. He jokingly describes Springfield as "kind of a boring city" because it didn't see the same incredible upswing in prices around 2007 as many larger markets and the same dramatic increase in foreclosures during the housing market crash.

"The stuff that happens in larger markets like Las Vegas and Phoenix can be very, very good," he said. "But when it goes bad, it's very bad. We're more just floating down the river here."

The number of completed home sales for the Springfield area increased 1.7 percent last year, from 3,769 in 2015 to 3,834 in 2016. The area encompassing Riverton, Barclay, Dawson and Spaulding saw the largest increase in sales – 51.9 percent more than in 2015. The largest drop in sales at 38.6 percent occurred around Pawnee, Divernon and Glenarm.

Homes spent less time on the market, too, dropping from 91 days in 2015 to 85 days last year. However, Chatham saw a 57.1-percent increase in days on the market, while homes in Auburn and Thayer spent 44 percent less time for sale.

At the national level, 2016 home sales were the strongest since 2006, according to the National Assocation of Realtors. Thanks to low mortgage rates and a strong job market, NAR says, home sales increased 3.8 percent to 5.45 million last year compared with 2015 – the highest number of sales since before the Great Recession. The national median home price increased 4 percent, while available inventory dropped to its lowest level since NAR began tracking all housing



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types in 1999.

Statewide, home sales increased by 3.9 percent over 2015, according to a report from Illinois Realtors. The median sale price jumped 6.4 percent last year, following three years of similar increases. Meanwhile, the average time on the market dropped from 70 days to just 63, down from a high of 106 in 2011.

Klemm says 2016 might have seen more home sales if not for the state budget crisis. He says the uncertainty

may have affected Springfield's residential market more than other Illinois cities because of the high proportion of state workers here.

"Some buyers maybe are not impacted," he said, "but state employees may not see this as a good time to take on a big mortgage."

Still, CAR is cautiously optimistic about 2017. Inventory will likely continue to be thin, the report said, but climbing wages and unemployment at a nineyear low could make for another year

of steady improvement. Sale prices are expected to increase again this year, and interest rates aren't likely to climb beyond 5 percent.

"If they rise above that mark, we could see rate lock, and that could cause homeowners to stay put at locked-in rates instead of trading up for higherrate properties," the report said. "Such a situation would put a damper on an already strained inventory environment."

Klemm says there may be a surge of sales in the spring as the federal

government releases grants for first-time home buyers. If that happens, he expects to see increased buying activity in Springfield neighborhoods like Sherwood and Westchester. However, he cautions that the total amount of money available and the size of each grant can change.

"You can anticipate that activity," he said, "but don't want to get to where you're telling people it will definitely happen because you can't predict anything for certain." •



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Springfield is open ground for Airbnb-type services

BY SARAH DELANO PAVLIK FREELANCE CONTRIBUTOR

Airbnb and its ilk have taken the travel industry by storm, and many governments and neighborhoods aren't happy about it. The story is similar to Uber: Technology is used to create a new paradigm, and people invested in the old system have a lot to lose.

In Springfield and elsewhere, this new paradigm raises questions about what's good for municipalities, property owners and neighborhoods.

Airbnb is an online rental site for accommodations of all types. It encompasses couch surfing (yes, you can "rent" someone's couch), renting a room, bed-and-breakfast-type places, renting an entire apartment or house and even renting luxury properties. As Airbnb's website says, you can rent "an apartment for a night, a castle for a week, or a villa for a month."

Millions of people use Airbnb each year. I have used it and have had great experiences. However, not everyone loves Airbnb – particularly governments that lose hotel taxes. Springfield just increased its hotel-motel tax from 6 percent to 7 percent, and the state imposes a 6-percent motel-hotel tax. In Chicago, the combined tax rate is 17.4 percent. Hotel owners want Airbnb rentals to also pay hotel taxes so they are not at a competitive disadvantage. Although Airbnb originally did not impose hotel taxes, it began charging Illinois state hotel taxes in 2016.

The other significant objection to Airbnb is from residents who do not want their building or neighborhood turned into a hotel. Hotels can be loud. You can frequently hear people talking in the hallways and children running up and down. Hotel guests come and go frequently, tying up elevators. Other than the host, no one in the building may know who Airbnb guests are, creating security issues. For these reasons, many apartment and condominium complexes have banned short term rentals, generally meaning less than thirty days.

Residents of single family homes want regulation, too. Last year, Chicago adopted regulations that, according to the Chicago Tribune, are "dizzyingly complex."

"In areas of the city with single-family

homes, residents in individual precincts [can] gather signatures on petitions to either outlaw new listings in those types of houses altogether, or to allow them only in the 'primary residences' of the people listing the properties," the Tribune writes. "If the petition gets signatures from 25 percent of registered voters in the precinct, the alderman for the area will be able to introduce a city council ordinance enacting the language on the petition for four years."

And, of course, since it is Chicago, there are multiple fees, including a 4-percent tax on each rental to fund services for homeless people and a \$60 charge for each Chicago address listed on the website.

In Springfield, a quick search in Airbnb showed 16 rentals for a week in March. The rentals ranged from a room in a single family home for \$37 per night to an entire home on the west side with four bedrooms for \$207 per night. There are also cleaning fees and service fees.

What does this mean for Springfield? The answer is unclear. Springfield has not adopted blanket regulations regarding short term rentals. However, in response to neighbor complaints, the Springfield City Council passed an ordinance in 2015 prohibiting long-term lease holders of cityowned lake properties from creating shortterm leases for fewer than six months without written consent from the mayor.

In the future, the city could adopt specific ordinances aimed at Airbnb-type services, or it could treat such rentals as bed and breakfasts, defined in the city code as "an operator-occupied residence providing accommodations for a charge to the public with no more than five guest rooms for rent, in operation for more than ten nights in a 12-month period." Bed and breakfast regulations also set standards for food service, cleanliness and fire safety, among other things. Forcing "regular homeowners" to comply with these regulations could put them out of the Airbnb business.

Bottom line: If you want to be a host, keep your eyes open for taxes and regulations. You can't stay under the radar too long. Just ask Uber. \blacklozenge

Sarah Delano Pavlik is an attorney with Delano Law Offices, LLC. She can be reached at sdpavlik@delanolaw.com.







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SAHBA Member of the Year

Thomas Kissel Bank of Springfield



Thomas Kissel

PHOTO / COURTESY OF THOMAS KISSEL

BY PATRICK YEAGLE

Thomas Kissel has seen a lot during his three decades in the lending business. What keeps him excited about his job is helping customers realize their dreams.

"When you deal with people who have an idea or a vision, they sometimes need help to make it a reality," said Kissel, who serves as senior vice president at Bank of Springfield. "I provide people with short term use of other peoples' money to make their dreams reality, so that hopefully others can benefit in the future." Kissel was honored by the Springfield Area Home Builders Association as member of the year in December. He has chaired the organization's membership committee since 2015 and serves on the board of directors. executive officer for SAHBA.

LaKeisha Purchase of Springfield has worked with Kissel to fund a handful of residential renovation projects in the Enos Park neighborhood. Purchase, who was recently named to the City of Springfield's Historic Sites Commission, says working with Kissel is "fabulous."

"He makes you feel important," Purchase said, adding that Kissel promptly returns her calls and emails. "To have a personal relationship with your banker, a senior vice president, is excellent."

Purchase says Kissel demonstrates respect and gives everyone a chance. He even visits the properties Purchase and her significant other rehabilitate before a project begins, during the work and after it's complete.

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"He is always helping the SAHBA, often behind the scenes and never asking for recognition," said Lee-Ann Burgener, "Through him seeing the properties hands-on, we've formed a great relationship," Purchase said. "He's so great that I don't go anywhere else." ◆

Trump blocks FHA rate cut

BY PATRICK YEAGLE

One of President Donald Trump's first actions in office was cancelling a mortgage insurance rate cut put in place by the outgoing administration. The move preserves the existing rate for governmentbacked mortgages.

The Federal Housing Authority, part of the Department of Housing and Urban Development, provides insurance on some home loans. FHA doesn't issue the loans itself, but rather insures private mortgages issued to borrowers who may not be able to make a sizeable down payment or who have credit scores below a certain threshold. The insurance protects private lenders in case the borrower defaults.

A few days before leaving office, former President Barack Obama took action to cut by 0.25 percentage points the premium that home buyers pay for loans insured by the FHA. Under that plan, the current rate of .85 percent for most borrowers would have been cut to 0.6 percent for mortgage loans that closed on or after Jan. 27. Over the life of a mortgage, a lower insurance premium rate can reduce a borrower's costs by hundreds or thousands of dollars.

Shortly after taking office on Jan. 20, Trump's administration indefinitely

suspended Obama's order to cut the rate. Kim Taylor, a former FHA lending specialist with Security Bank in Springfield, says the cancelation of the rate cut was aimed at preventing possible insolvency in the fund used to insure the loans. The "FHA is committed to ensuring its mortgage insurance programs remains viable and effective in the long term for all parties involved, especially our taxpayers," the announcement said. "As such, more analysis and research are deemed



announcement on Jan. 20 canceling the rate cut said the FHA is reevaluating its mortgage programs, hinting at such concerns. Taylor recently moved from Security Bank to a new position as a loan officer at Flanagan State Bank. necessary to assess future adjustments while also considering potential market conditions in an ever-changing global economy that could impact our efforts." However, the original announcement of the rate cut on Jan. 9 characterized the cut as required, saying the agency "has determined that the appropriate balance of its statutory operational goals now requires a reduction" of the rate.

"Pursuant to its statutory mandate, FHA continuously strives to achieve the appropriate balance between meeting the housing needs of the borrowers that FHA's mortgage programs were created to serve," the Jan. 9 announcement said, "and also the requirement of minimizing the level of risk to the Mutual Mortgage Insurance Fund undertaken relative to the insurance of those mortgages."

Taylor says that even without the rate cut, the FHA program is cheaper than the private mortgage insurance sometimes required for conventional home loans.

"It's still a good deal and a fantastic program," Taylor said.

She adds that an existing federal grant for first-time homebuyers is returning this year, with at least one change to tighten eligibility. In past years, she says, the grant required homebuyers to make a \$1,000 down payment; that will increase to a minimum \$2,000 down payment this year.

The funds will likely be made available in March. \blacklozenge

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From attorney to orchestras

Ken Lam's journey back to his first love



Ken Lam at the Charleston Gaillard Center in Charleston, South Carolina.

PHOTO / COURTESY OF KEN LAM

BY PATRICK YEAGLE

Growing up in Hong Kong, Ken Lam was exposed to music at a young age. It's common there for children to learn how to play many instruments, which Lam partly attributes to Hong Kong's limited space.

"We aren't terribly good at sports," he said with a laugh.

Lam would go on to a successful career as an attorney at the world's largest law firm, but his love for music eventually led him to become a music director. He now directs the Charleston Symphony Orchestra in South Carolina, and he's one of four candidates to take over as music director for the Illinois Symphony Orchestra. Lam is scheduled to lead the ISO at a performance in Springfield on Feb. 24.

Although Lam considered a career in music as a young man, he says his "very traditional" parents urged him to seek a more steady career. Lam's legal career led him to London, where he worked at the world's largest law firm coordinating international business deals for 10 years. He says the job took him around the world, but he laughs as he describes being "locked in the basement of a law office for two weeks" every time a deal required his expertise.

Several other attorneys at the law firm were musically inclined, often performing with prominent groups in addition to their legal careers. Lam himself began to conduct on the side, but he says he finally had to make a choice.

"Working at a law firm is incompatible with having any sort of life outside of the law," he said. "I thought, 'Maybe I should take a break and give conducting a chance.' "

Lam moved to the United States to attend the prestigious Peabody Conservatory at The Johns Hopkins University in Baltimore, but what was supposed to be a temporary hiatus from the law turned into a second career spanning a decade. convince other people of what we think is right. If you look at what a conductor does with an orchestra, it's really like our instrument. The key difference is that an orchestra is 80 to 90 human beings. It's very similar to managing people in a big law firm."

However, Lam says being a conductor is more than just managing people; it's a matter of leadership.

"You're not just telling them 'too fast' or 'too slow,' " he said. "It is a lot of times about how to motivate them. You want an orchestra that wants to give its best, and they can do it technically, but it's about whether they want to. Any leader must convince their subjects to go along with the vision and give their best. That is learned not from a position of leadership, but from a position of serving. When you get a sense of what it's like to serve, you learn to lead."

Lam says the most rewarding aspect of

Lam is one of four candidates to replace the Illinois Symphony Orchestra's former music director Alastair Willis, who stepped down from his role last year. Lam is scheduled to lead the ISO on Feb. 24 in Springfield, presenting Beethoven's "Prometheus: Overture" violin concerto and Jean Sibelius' "Symphony No. 2." The performance features Dutch violinist Simone Lamsma.

Sibelius, who was Finnish, composed his second of seven popular symphonies while traveling in Italy in 1901. Lam describes the piece as triumphant and hopeful, noting that it has been appropriated by Sibelius' fellow Fins as a symbol of their struggle for independence from Russia.

"That's interesting, because this symphony is a happy one," Lam said. "One can't listen to Sibelius without picturing the landscape of the North."

Lam has actually led the ISO twice

"They said music was best as a hobby, and I heeded their advice," Lam said. While studying economics at St. John's College, University of Cambridge, Lam continued his love affair with music by playing violin. He says he enjoyed performing so much that he decided to stay in school an extra year. Lam says he chose to study law at that point because "my friends who studied law were interesting people."

Lam says he took many lessons from his law career when he made the switch.

"On the face of it, people think law and music are so different, but the truth is, if you think about what we do as lawyers, we have to deal with a lot of people," Lam said. "We deal with clients, negotiate, present, argue and do a lot of things to being a music director is sharing the joy of music with other people.

"It's really quite wonderful," he said. "Music does bring people together. When you look out on the audience and the orchestra, you see people of all different shapes, sizes and colors, but we all experience the same thing. When you share an experience with another person, it creates something common between you. It's important to not lose sight of that." before – once late last year as a finalist in the music director search, and once in 2011, during ISO's previous search for a music director. Although Lam wasn't a candidate at that time, another conductor had to bow out of her opportunity to lead the orchestra because she went into labor on the eve of the performance. Lam stepped in to replace her with just one day's notice. \blacklozenge



MEDICAL NEWS

Milestones in Springfield for minimally invasive heart surgery

Prairie Heart Institute at HSHS St. John's Hospital in Springfield announced a pair of milestones for its minimally invasive heart surgery practices in February. Dr. Raja Gopaldas of Prairie Heart Institute has performed more than 100 minimally invasive heart surgeries, in which a heart valve or artery can be fixed, replaced or bypassed without cutting open the patient's chest. According to St. John's Hospital, it's the only place in Illinois performing what it calls "true minimally invasive" heart surgeries.

Doctors at Prairie Heart Institute and St. John's have also performed more than 500 procedures in which a catheter is passed through the leg to the heart, allowing replacement of an aortic valve which doesn't open correctly. Called transcatheter aortic valve replacement or "TAVR," the procedure allows patients who aren't candidates for traditional valve replacement surgery to be treated without stopping the heart or cutting into the chest.

Prairie Heart Institute has been using the TAVR method since 2012, and in January 2016, it was the first facility in the U.S. to successfully adapt the method to replace a mitral valve.

"These minimally invasive technologies are all about partnership and team-based care which enables us to serve a wider range of patients more effectively, drawing on our unique resources," said Dr. Marc Shelton, president of Prairie Cardiovascular Consultants. "The proven success of our cardiovascular teams, our commitment to quality and excellence in patient care makes these procedures a natural fit. It's a great example of how collaboration and innovation can dramatically improve the level of heart care for our patients across central Illinois."

Also this month, Prairie Heart Institute announced implementation of a new system which automatically gives doctors critical information about patients experiencing heart attacks. Called LIFENET, the system consists of 12 EKG sensors applied to a heart attack patient by first responders. As the patient is transported by ambulance to the hospital, the system transmits EKG data to doctors, providing information needed to assess the patient's condition and prepare treatment.

"From the onset of symptoms to treatment, time is the critical factor for improving survival and outcomes for these patients," said Dr. Greg Mishkel, interventional cardiologist and executive medical director of Prairie Heart Institute. "Having this new system will continue to help us beat the guideline of treatment in 90 minutes or less, as recommended by the American Heart Association and the American College of Cardiology." ◆

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'Soul-satisfying' at Fritz's Wagon Wheel

BY THOMAS C. PAVLIK JR. FREELANCE CONTRIBUTOR

Fritz's Wagon Wheel is about as American as you can get. Heck, there's no need to make it great again because America's always been great under the Wheel's roof. This place is all about the classics: No small plates. No molecular gastronomv. No fusion.

The Wheel is located on MacArthur. To a certain extent, it looks like time stopped there back in the late 1980s. Maybe that's why the clientele, at least during the early dinner hours, tends to skew to the older set. But don't let that dissuade you; there's plenty here for everyone.

Upon first entering, it might take the eyes a second to adjust to the dark hues and subtle lighting. The theme carries over into the front bar, which is my prototype of what a restaurant bar should be: dark light, dark wood, lots of hard liquor and available booth seating. Should you want to dine in the bar, it's best to make a reservation.

Seating is also available in the main section at traditional table seating. Although a bit brighter, dark wood and dark brick help carry the theme through the rest of the restaurant. However, my one guest commented that the ladies' restroom could be updated.

We visited just after the initial dinner rush around 6:30 and opted to sit in the main dining section. The restaurant was about two-thirds filled. We recognized quite a few of our fellow diners, including a large group that appeared to be there for a board dinner.

Our hostess quickly seated us and provided menus. Our server arrived moments later, took our drink order and left us with a cracker basket. We love that the basket came with copious amounts of plain, garlic, onion and sesame breadsticks. We weren't as enamored with the bread itself - too soft, with not much flavor. But you don't go to the Wheel for fancy bread.

Instead, you go for tried-and-true classics, like shrimp cocktail (\$8.95 - six jumbo shrimp), oysters Rockefeller (\$9.95) or sautéed mushrooms (\$8.95 - sautéed in red wine and topped with mozzarella) as appetizers. When it comes to entrees, the Wheel delivers dishes like chicken livers (\$9.95 - hand breaded and pan fried), broiled halibut (\$19.95 - topped with pecan lime butter), the chopped sirloin (\$14.95 - twelve ounces of chopped trimmings from the other steaks), and the tenderloin kabob (\$20.95). Or try the steak salad (\$13.95 - grilled strip, tomatoes, red onion, blue cheese and croutons over romaine). In addition to the standard steaks (hand cut and trimmed in house - choice grade or better and aged at least 21 days), the Wheel offers a selection of Bunn steaks for those so inclined.

All entrees come with a choice of potato or vegetable, as well as a soup or salad. Potato options include fries, hash browns, baked and twice-baked. If you're feeling really decadent, order the chive cheese sauce for an additional \$2.

If you're in the mood for something lighter, the Wheel offers several pasta options and a selection of horseshoes, sandwiches and burgers,

the latter of which come with a choice of fries, homemade chips or tater tots.

My guests and I decided to skip appetizers and instead proceed directly to entrees. We went with the pork chops (\$15.95 - two boneless chops totaling twelve ounces), the channel catfish (\$14.95 – 15 ounce whole catfish, deep fried), and the New York strip (\$22.95 - 16 ounces).

Two of us opted for salads. Nothing spectacular here - some iceberg lettuce and some tomato wedges. But the highlight was the Wheel's homemade Italian dressing. It was good stuff. My other guest ordered the French onion soup and had only superlatives to describe it. I must admit that with all the gooey cheese covering the amber broth, I salivated a little bit in jealousy.

The pork chops were perfectly broiled and came with a side of applesauce, naturally. I opted for the Montreal seasoning (\$1.50), but they would have been just fine without the extra flavor hit. I particularly appreciated that they retained some moisture and weren't bone dry. The fries were adequate, but when compared to my companions' choices. I was somewhat let down.

The whole fried catfish added some time to our visit, but my one guest informed us that it was well worth the wait. She was pleased with the crispiness of the coating and that the fish was firm but not overcooked. However, she was most tickled with her choice of hash browns, which were reported as some of the best in the city. Having managed to sneak a bite myself, I had to agree.

Our other guest's New York strip came out

cooked medium rare as ordered. To round out his order, he added an additional side of sautéed mushrooms (\$1.75). Again, I was a bit jealous; they looked and smelled great. He said they tasted as good as they looked and paired well with his twice-baked potato. All in all, my quest opined that the entire meal was soul-satisfying.

We like that the Wheel doesn't bow to every new food trend. It's proof that, when done well, the classics are sometimes just what you need. \blacklozenge

Thomas C. Pavlik is an attorney with Delano Law Offices, LLC in Springfield.

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2709 S. MacAarthur Blvd., Springfield IL (217) 546-9888 Hours: 4:30 p.m.-10 p.m. Tues-Thurs and Sun 4:30 p.m.-11 p.m. Fri and Sat Wheelchair Access: Yes Credit Cards: Yes Atmosphere: **** Service: ★★★3/4 Food: ★★★3/4 Price: **** Suitability for Business Lunch: ★★★★ OVERALL: ★★★★

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The business of art: Beth Anderson, Winterberry Design

BY ROBERTA CODEMO

FREELANCE CONTRIBUTOR

Glass artist Beth Anderson of Jacksonville grew up surrounded by art. Her grandfather was a painter, and her father was a former art student and metallurgist who often took the family on trips to places like the Corning Museum of Glass in New York.

"He taught us to look at a form and break it down into circles and shapes," Anderson said.

It was only natural for her to gravitate towards creating art. A landscape designer and horticulturist by trade, she sees her art as more a "crafty thing" and enjoys experimenting with different mediums.

Anderson first began working with fused glass about 10 years ago after taking a stained glass course, but it wasn't until she was cleaning out her office over the holidays and found some colored scraps of glass left over from the class that she started playing with glass again.

One of Anderson's first pieces was an angel fish. From there, she made a gar for her brother for Christmas and now makes dulcimers, fish, birds, sunflowers, bugs and whatever else moves her, along with basic plates and bowls.

An avid bird watcher and nature lover, Anderson' work evokes the natural world. To create a piece, she first hand-cuts the basic shape out of a piece of glass and then layers pieces of colored glass on top before firing it in a kiln. "It's fascinating, watching the colors melt together," she said.

She loves working with glass and says it's challenging to capture the look and feeling of the natural landscape.

"When I open the kiln, it's like Christmas," she said. "You never know what's in there. When something comes out and it looks nice, I get so excited."

When she's working, she tends to fall into a Zen-like state that takes her mind off other things.

"It takes me to my happy place," she said.

Anderson says she would love to create art like this full-time. One of her current projects involves taking aquariums and turning them into art installations, complete with glass fish and accessories. She says the idea would be great for businesses.

Asked what she calls her business, Anderson laughs, saying it was the name of her landscape company a long time ago. She and her husband, Mike, were in Ely, Minnesota, where they saw an equipment outfitter called Wintergreen. Winterberry happens to be one of her favorite plants, so she thought, "If they can be Wintergreen, I can be Winterberry."

Beth Anderson's work is available at the Passavant Area Hospital gift shop and Hockenhulls by Eclectic in Jacksonville. Find her online at facebook.com/ Dguyglass. ◆



A batch of glass insects (above) and school of glass fish created by Beth Anderson PHOTO / COURTESY OF BETH ANDERSON





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Illinois Women in Leadership (IWIL)

IWIL promotes professionalism and develops members' leadership and management abilities through education, mentoring, networking, participation, encouragement and support, as well as community involvement. There will not be a membership meeting in March. Meetings will resume in April, for more information visit www.iwil.biz.

Women Entrepreneurs of Central Illinois (WE-CI)

WE-CI will hold its monthly meeting on Wednesday, March 8 from 11:30 a.m.-1 p.m. at Sangamo Club. Join us as Julie Davis presents "Things I Know For Sure" and tells about what she has learned through her years of experience as a small business owner. The cost for this meeting will be \$15 for members, \$10 for guests and \$20 for walk ins. Additional information about this event is available by contacting Stephanie McDannald at emersonpress@comcast.net. We ask that you RSVP by March 3 to reservations@we-ci.org, or reserve a spot online at www.we-ci.org.

Association for Women in Communications (AWC)

AWC will hold a luncheon on Wednesday, March 8 from 11:30 a.m.-1 p.m. at the Sangamo Club. Dana Saal will speak on "Ways to Take the Boring Out of Your Meetings." She'll share ways to bring that zip and zing into your meetings that will make people want to attend and have them looking forward to the next one. For more information or to make a reservation, visit www.awcspringfield.org.





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