

Springfield business journal

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E-powerment

Broadband Illinois, ANPI accelerates Internet

By Gabe House,
Correspondent

Broadband Internet and telephony services are seemingly ubiquitous for urban areas. There is no shortage of providers and opportunities for small business owners to easily tap

into the power of the Internet and its multi-faceted communication uses. But utilizing those services in more rural areas can be a daunting, if not downright impossible task.

Two Springfield-based organizations are working to change that, though. Broadband Illinois is a non-profit entity with three goals: to determine broadband coverage in Illinois through the

collection of data, work to provide coverage where there is none and promote broadband education. ANPI LLC, a business communications solutions provider, has begun to roll out comprehensive cloud-based communications solutions with existing providers to rural small businesses.

Although Broadband Illinois and ANPI were unfamiliar with

one another, it is quite easy to see how their work relates. If Broadband Illinois instigates the propagation of broadband service, ANPI later steps in – with the help of existing rural telecommunications providers – to help small and medium-sized business owners better utilize

*Continued on Page 9,
E-powerment*

Hy-Vee takes shape



Hy-Vee construction on MacArthur Boulevard

Inside: Correspondent Mary Beth Stephens visits Hy-Vee in Peoria

By Mary Beth Stephens,
Correspondent

As the 90,000 sq. ft. facility begins to take shape on MacArthur Boulevard, the Hy-Vee grocery store is projected to open

in late spring or early summer 2014.

Ruth Comer, Assistant Vice President Media Relations for Hy-Vee, said roofing and pouring the floors inside are almost complete, allowing construction workers to concentrate their efforts inside during the winter.

"While using the steel skeleton framework from the previ-

ous building doesn't save time, it follows our corporate culture of reusing materials as much as possible," Comer said. Reusing materials is a factor in Leadership in Energy & Environmental Design (LEED) certification.

"We strive for LEED certification with each building, but can be limited by site considerations," Comer said.

Even though a grand opening is not expected for another six months or so, Hy-Vee is beginning the process of selecting their site director for the store. "We call them site directors, other stores would call them managers," Comer said.

*Continued on Page 10,
Hy-Vee*

COMING NEXT MONTH...

• Architecture and Engineering will be featured in next month's Business Journal. In addition to local news and information pertaining to these industries, we will also list local architecture and engineering firms. Get a start to your new year by being informed.

January 2014



INSIDE NEWS THIS MONTH

MAD FOR RETRO

A retro trend in office furniture has made a comeback in the workplace, according to central Illinois office furniture business owners and managers.

P. 5

FOOD FOR THOUGHT

There has been a resurgence of interest in the food co-op movement as people become more aware about where the food they put in their mouth comes from and how it is grown.

P. 12-13

GETTING NAKED

Guest columnist Bridget Ingebrigtsen reviews Patrick Lencioni's book about being vulnerable, fears that sabotage client loyalty and more.

P. 15

BANK EXPANSION

As Springfield's economy pushes westward, banks are following and expanding their footprint along Wabash Avenue and what factors they consider when locating a branch.

P. 18-19 & 23

FUTURE STOCKS

Even though major market indices – like the Dow, Standard and Poor's and Nasdaq has hit record levels in 2013 – financial planners do not have a crystal ball to forecast what the stock market is going to do in 2014.

P. 27

TAXING TIMES FOR HOME-BASED BUSINESS

Tax Day – April 15 – may be months away, but it's never too early to prepare, especially for persons who work out of their home.

P. 29



Forms are inside to nominate your company for Best Places to Work.

Insert

QUOTE OF THE MONTH – P. 45



"Illinois' high workers' compensation costs are a major contributor to our low economic development rankings."

Douglas L. Whitley, president and CEO of Illinois Chamber

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Animal Protective League



Kid's Cafe



Girls on the Run



Governor's Service Volunteer Award



United Way Day of Action



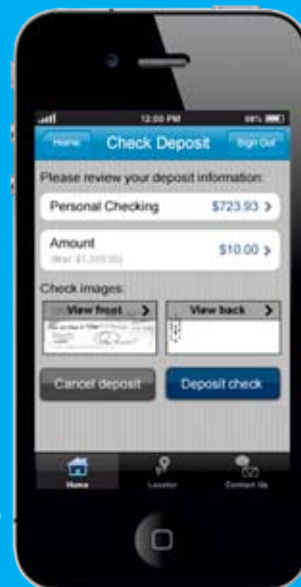
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• the rookery

Best Places to Work still accepting nominations

Time is running out to nominate your place of employment for the 2014 United Community Bank's Best Places to Work in Central Illinois program. Each year companies or organizations in Central Illinois are recognized for their dedication to their employees' growth and providing a quality workplace.



The Best Places to Work program is open to all organizations in Central Illinois with 35 employees or more. The selection process involves careful review of nominations received for each company. Each of the selected companies distinguished themselves for being dedicated to their employees in one form or another.

Previous recipients are AIG American General (2008), BJ Grand Salon, Inc. (2011), Brandt Consolidated (2010), Crawford Murphy & Tilley (2008), Express Employment Professionals (2012), Hanson Professional Services Inc. (2009), HD Smith Wholesale Drug (2008), The Horace Mann Companies (2009), Kerber, Eck & Braeckel LLP (2013), Lincoln Land Community College (2010), MJ Kellner Food Service (2011), Orthopedic Center of Illinois (2010), Sacred Heart-Griffin (2013), Sikich LLP (2009), Springfield Clinic (2011), Springfield Electric Company (2009), St. John's Hospital (2012/2013) and Systemax Corporation (2012).

To nominate your employer, fill out the nomination form inside this month's Business Journal, or download a form at springfieldbusinessjournal.com.

For more information on this program, call the Business Journal office at 726-6600.

Local First Sweepstakes

More than 120 Local First Springfield business members are participating this holiday in the fourth annual Local First Holiday Sweepstakes promotion which encourages consumers to focus their holiday spending with locally owned independent businesses.

LRS is the primary sponsor of this year's Holiday Sweepstakes and Isringhausen Imports was the sponsor of the Kick Off Party and Press Event.

During the Holiday Sweepstakes, which runs through Dec. 12, each participating business will donate three prizes and display a 'register to win' box, entry form, and "Merchant Directory." Consumers are encouraged to enter at as many participating businesses as possible.

Every Thursday individuals will win \$75 or more in gifts and prizes that were donated by the participating businesses. The names of the weekly winners will be featured on <http://www.LocalFirstSpringfield.com> and the Local First Springfield Facebook page.

Express Pay It Forward

Express Employment Professionals has set a goal to put 50 local job seekers to work from Dec. 2-15 as part of its Pay It Forward Hiring Drive.

During the drive, Express will discount

its fee by 25 percent for all new assignments of an Express associate. This year, the staffing firm is partnering with the Salvation Army to give more opportunities for as many people as possible to earn a paycheck during the holiday season.

For more information or to participate in the Pay It Forward Hiring Drive, contact Heather Stanley at (217) 528-3000 or heather.stanley@expresspros.com.

Allegiant begins non-stop to Orlando

The inaugural non-stop flight from Springfield's Abraham Lincoln Capital Airport to Orlando/Sanford International Airport on Allegiant departed Friday, Nov. 22 at 7:20 p.m.

The non-stop service to Orlando represents the second Florida destination from Springfield's Abraham Lincoln Capital Airport provided by Allegiant. The airline resumed its schedule of non-stop flights to the Fort Myers/Punta Gorda area.

"The continued success of the Fort Myers/Punta Gorda schedule over the last year set the stage for Allegiant to make another investment in our market," said Mark Hanna, Springfield Airport Authority executive director.

Airport completes solar thermal project

The Springfield Airport Authority completed the installation of four roof-mounted solar thermal collectors designed to capture solar heat to help decrease electric utility usage during the process of heating the hot water supply for the main passenger terminal building.

A grant was secured from the Illinois Clean Energy Community Foundation in the amount of \$12,800 to offsetting the installation cost of \$28,200. The water heated from the solar thermal collectors will provide the hot water supply for a number of tenants located in the terminal, public restrooms, and various Authority operational areas. It is estimated these four thermal collectors, heating approximately 160 gallons a day, will provide the Authority a savings of \$900 annually in electric charges.

"As much as we like to conserve energy we are also motivated to discover new ways to reduce operating costs throughout our facilities. This project allows us to do both," said Frank J. Vala, chairman of the Springfield Airport Authority.

Outlets at Springfield announces first tenants

Among the names to sign leases for The Outlets are Banana Republic, Coach, J. Crew and Nine West.

Names familiar to the Springfield area have signed on, including American Eagle, Christopher & Banks, Gap and Maurices.

Other names include Book Warehouse, Brooks Brothers, Claire's, Crocs, dressbarn, Famous Footwear, Gold Toe, Jones New York, Kitchen Collection, Lids, Michael Kors, Oshkosh B'gosh, Skechers, VF Outlets and Wilsons Leather.

The Outlets at Springfield will be located in Legacy Pointe and is scheduled for a spring 2014 opening. Currently, the outlet center is planning for around 80 stores to occupy the space.

While more names will be added as leases are signed, the initial announcement was made on the center's Facebook page, <https://www.facebook.com/The-OutletsAtSpringfield>.

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regular meetings •

Monday

- Springfield Luncheon Optimist Club, 11:45 a.m., (2nd & 4th weeks) MCL Cafeteria, 2151 Wabash Ave.
- Sertoma Club of Springfield, Noon, (1st & 3rd weeks) Hilton Springfield
- Noontime Toastmasters, Noon, Laurel United Methodist Church, Walnut & S. Grand Ave. West
- Rotary Club of Springfield, 6 p.m., Maldaner's Restaurant (upstairs), 222 S. 6th St.

Tuesday

- Jacksonville Sunrise Rotary Club, 7 a.m., Comfort Inn, 200 Comfort Dr., South Jacksonville
- Capital City Business Builders BNI, 7:30 a.m., Hickory Glen, 1700 West Washington St.
- Tuesday BNI, 11 a.m., Remax Building, 2475 West Monroe St.
- The Network Group, 11:45 a.m., The Sangamo Club, 227 E. Adams St.
- Rotary Club of Springfield-Mid-town, Noon, Inn at 835, 835 S. 2nd St.
- Kiwanis Club of Lincoln, Noon, Al's Main Event, 1230 Fifth St., Lincoln
- Springfield Noon Lions Club, Noon, Golden Corral, 1038 Le June Dr.
- Springfield Parkway Pointe Toastmasters, 12:05 p.m., AIG Building, 3501 Hollis Dr.
- Altrusa International of Springfield, 7 p.m., (1st & 3rd weeks) Laurel United Methodist Church, Walnut St. & S. Grand Ave. West

Wednesday

- Rotary Club of Springfield - Sunrise, 7 a.m., Hoogland Center for the Arts
- Central Illinois Referral Network, 7:45 a.m., The Real Estate Group, 3701 W. Wabash Ave.
- Westside BNI, 11:30 a.m. Scheels, 3801 S. MacArthur Blvd.
- Prospectors Referral Group, 11:30 a.m., (1st & 3rd weeks) American Harvest, 3241 W. Iles Ave.
- Rotary Club of Springfield-Westside, Noon, Brickhouse Grill & Pub, 3136 Iles Ave.
- Jacksonville American Business Club, Noon, Ponderosa Restaurant, Morton Ave., Jacksonville
- Kiwanis Club of Springfield-Downtown, Noon, Hilton Springfield, Manhattan Grille Room
- Capital City Toastmasters, Noon, IDOT Building, 2300 Dirksen Pkwy. Room 214 A & B
- Springfield Jaycees, 7 p.m., Jaycees Activity Center, 2525 S. 12th St.

Thursday

- Thursday Morning Business Builder BNI, 7:30 a.m., Coldwell Banker, 3201 Old Jacksonville Rd.
- Springfield Thursday Lunch BNI Chapter, 11:30 a.m., Lake Pointe Grill, 1386 Toronto Rd.
- Rotary Club of Springfield South - Noon, Centrum Coffee Cafe, 1370 Toronto Rd.
- Springfield American Business Club, Noon, Hilton Springfield, 29th Floor
- Kiwanis Club - Jacksonville, Noon, Hamilton's Catering, 110 N. East St., Jacksonville
- Lincoln Douglas Toastmasters, 6 p.m., Our Saviors Lutheran Church, 2645 Old Jacksonville Rd.
- Kiwanis Club of Chatham, 6:15 p.m., Chatham Library, 600 E. Spruce, Chatham

Friday

- Springfield Breakfast Optimist Club, 7 a.m., Atonement Lutheran Church, 2800 W. Jefferson St.
- Frontier International, Noon, Hilton Springfield, Manhattan Grille Room
- Jacksonville Noon Rotary Club, Noon, Hamilton's Downtown, 110 N. East St., Jacksonville

Do you have a regular business meeting to include?
Send your regular meeting to info@springfieldbusinessjournal.com

after hours •

The difference is in the details

Rachel Broughton

Profession:
President,
Perry Broughton Trucking
& Excavating

Passion:
St. Nicholas dolls

By Raegan Hennemann,
Senior Correspondent

A shopping trip in the mid-1990s inspired Rachel Broughton to challenge her artistry skills.

She was in a specialty shop in St. Louis with her husband's aunt, Doris Lamkey, when she spotted St. Nicholas dolls that drew her interest. Broughton, the president of Perry Broughton Trucking & Excavating, is a long-time crafter whose abilities include sewing and needlepoint.

"We're standing there looking at them and I said 'You know I bet we could make those,'" Broughton remembered. "My mother always said I never could make anything without putting a little change on it, so I said (to Lamkey) 'But you know I would do this different' or 'I would do that different.'"

With the idea to replicate the decorative doll in her head, Broughton started collecting materials, such as a miniature copper coal shuttle and a cameo earring to be used as a brooch for her future St. Nicholas.

Broughton named him Woodland St. Nicholas and also wrote a poem about him, which mentions some of the various pieces included in the design – a hand-carved stick horse, a violin, a bundle of switches.

"The first ones we did, you would make a doll and stuff them. But then I was real interested in making them posable so we began making the armature out of wire so they could be posed, their hands and their feet, to make them give that movement, to make more lifelike," she said.

Broughton also switched to a porcelain head and hands. All of the St. Nicholas creations are one of a kind and include a beard made of real wool.

"Not all wool is the same. Some of it's curly, some of it is straight," Broughton said. "We prefer the curly wool because it just gives so much more character."

Since Woodland St. Nicholas, Broughton has created at least another dozen versions of St. Nicholas, including a few commissioned pieces. She made one for her mother-in-law which had St. Nicholas' coat made from a fur collar off of a coat the woman owned. St. Nicholas is holding his list that includes each family member's name written in script.

Broughton and Lamkey combine their talents on the commissioned St. Nicholas, many of which have turned into memorials with family heirlooms such as a hat pin, cuff link or piece of clothing included in the design. Broughton writes a poem about each St. Nicholas that references the unique pieces as well as personal information about the family like the street they lived on, an occupation or hobby.

"We really didn't start out planning to do any commissions, it was something that just evolved," Broughton said.

One of the most surprising requests was to incorporate a Rockport shoe into a St. Nicholas. Broughton cut some of the leather off the shoe to create the head of a stick horse in Santa's sack. She even fringed a piece of leather to replicate the horse's mane.

Another person requested that a stole be used for St. Nicholas' coat but didn't want the length shortened.

"You make your armature, the legs and the body and everything, you make it proportional to what materials you have to work with," Broughton said. "So it's not like a cookie cutter thing where you say 'OK, all of the heights are 20 inches.' It's really custom made to the fabric that we're given."

Another woman whose husband had recently died found out about Broughton's hobby and thought it would be a perfect way to use some of his items, including fabric from one of his suit coats. Before starting her commission pieces, Broughton finds out about the person or family and incorporates accessories that are significant – a globe for someone who likes to travel, miniature books for an avid reader, a sailboat and sailor doll for a person who enjoys sailing.

"It really is those little details that we feel make the difference between them being something mass produced and something very unique," Broughton said.

Even the frustrations that come up during the process can be enjoyable. Broughton's favorite St. Nicholas is known as Father Christmas. He is wearing a white fur coat and has a polar bear alongside.

"We had such a hard time finding that polar bear because it had to be the right height. We even went to the zoo gift shop in St. Louis trying to find it," she said.

While Broughton enjoys designing new pieces, every project takes time. When all is said and done, Broughton can put up to 80 hours of work on a St. Nicholas.



Professional Women's Calendar of Events

You play a key role and we thank you for your contributions to our community.

Association for Women in Communications (AWC)

AWC will host a Holiday Social, December 12th, 2013 from 5:30 -7:30 pm at the Capitol City Bar & Grill, 3149 S. Dirksen Parkway in Springfield. The cost of the event will be \$5 - members, \$10 - guest/spouse. Heavy hors d'oeuvres will be served.

This year, AWC will be helping two social service agencies in gift-giving. We invite you to contribute to these causes by bringing your items suggested below to the AWC December meeting. Donations are welcome but not required. We hope that you will consider contributing to these worthwhile causes that promote literacy in our community. We invite members to bring their guests to this event. The more the merrier!

Illinois Women in Leadership (IWIL)

Illinois Women in Leadership will hold a Holiday Social, Friday, December 5th from 5:30 - 7 pm at Illini Country Club, 1601 Illini Road, Springfield, Ill 62704. \$35 includes heavy appetizers and cash bar.

For more information, please contact Darlene Kmett at (217) 622-7066 or dkmett@ibankmarine.com.

Women Entrepreneurs of Central Illinois (WE-CI)

Women Entrepreneurs of Central Illinois's, monthly meeting will be held on Wednesday, December 11th from 11:30 am to 1:30 pm, at The Inn At 835, 835 S. 2nd St., Springfield, Ill 62704.

Program: Corporate Sponsor's Recognition & installation of Officers: WE-CI, a not-for-profit organization, thanks our corporate sponsors for their support for our mission to inform, support and encourage local women business owners. Our new board and officers will be installed. We have an exciting new year of programs to help your business. Please join us for luncheon and a preview of the 2014.

The cost for the meeting is \$17 for members, \$20 for guests, and \$25 for walk-ins. Reservations are non-refundable. Additional information is available by contacting Cherrill Lewis @ (217) 622-0189. Please make your reservations at: reservations@we-ci.org.



To have your event added to the Women's Calendar of Events, Please fax your information to (217) 726-8300 or e-mail to info@springfieldbusinessjournal.com



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COMMUNITY BUSINESS REPORT

December 2013



Make your nomination today –
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Mad for retro

Office furniture trending to yesteryear

By Teresa Paul,
Correspondent

A retro trend in office furniture has made a comeback in the workplace, according to central Illinois office furniture business owners and managers.

"Styles for fashion as well as interiors tend to go in waves," said Diane Beauchamp, vice president of sales and design at Wiley Office Furniture in Springfield. "So we are seeing resurgence from earlier eras making their way back to now, most specifically the 50s to the early 70s."

"Office furniture is a durable good, with many desks and chairs in service for 10 to 50 years or more," Beauchamp said. "So changing trends are not as deep, and often are more apparent in paint colors, upholstery, carpets, and other details and accessories."

Donna Mauzey, owner of Illini Supply Inc. in Forsyth, said the retro style is reappearing.

"It's like the old clogs we used to wear; everything seems to circle its way back," Mauzey said. Illini Supply Inc. has been



Cindy Davis, co-owner and president of Resource One, sits on a glacier white EKO two-piece sectional seating lounge set

cent of what we call Mid Century Modern – beginning during WWII, and continuing in popularity through the 60s to early 70s." Wiley Office Furniture has been in business since 1958.

"Manufacturing production

arts and crafts appeal of warm woods and carefully chosen ornamentation," Beauchamp said. "The marrying of metal, plastics, woods and textiles was done in a way never seen before."

Nostalgia plays a hand in of-

"But most of the trend is influenced by television, movies, fashion and automobiles; anything influenced by designers, just like office furniture and interiors have followed that trend," Hovey said. "Vintage retro is cool."

"It is a direct relationship with going green. A lot of people recognize these styles from the 1930s through the early 1970s as days gone by, the days of less hustle bustle, less pressure and less difficult economic times."

"I think people are comfortable with the retro style because we have been going green and there are a lot of those styles still available and easy to acquire, repurpose, re-upholster and re-finish. Television has helped," Hovey said.

Angela Rogers, designer at Midwest Office, said, "Pop culture is bringing the retro feel back to present day through fashion, television and home furnishings."

One such television program is "Mad Men." The program is set in the 1960s, initially at the fictional Sterling Cooper advertising agency on Madison Avenue in New York City, and later at the newly created firm, Sterling Cooper Draper Pryce (later Sterling Cooper & Partners), located nearby in the Time-Life Building, at 1271 Avenue of the



Wiley Office Furniture displays an Eames Compact Sofa with Nelson Pedestal Table, Eames Molded Plywood Lounge Chair and Noguchi Table from Herman Miller

in business since 1949.

Beauchamp said: "From a furniture standpoint, we are seeing cleaner lines and carefully chosen accessories that are reminis-

breakthroughs in the 40s and 50s with plastics, metals and the bending and molding of wood resulted in a collaboration of mass produced furniture with an

fice furniture. "Most of it has to do with a longing of the days gone by," said Robyn Hovey, owner and president of Work Space Solutions.

• new businesses

• All About Kids, 939 Clocktower, Suite C, Springfield, 62704, Brandi Ludwig, (217) 787-8616.

• All States License & Title Service, 2052 Skipton Road, Springfield, 62702, Alice M. Furlow, (217) 753-4532.

• Automotive Ignition Reconnection, 10190 Buckhart Road, Rochester, 62563, A-I-R- Inc. COM, (217) 698-8858.

• Big Daddy Tattoo, 1409 South Fifth Street, Springfield, 62703, Heather Johnson, (217) 553-7428.

• Bridgette Thomas Home Goods & Decor, 3336 E. Carpenter, Trailer 1, Springfield, 62704, Bridgette R. Thomas, (217) 638-9021.

• Brooks Art Glass, 821 ½ E. Miller, Springfield, 62702, Steve J. Brooks, (217) 789-9523.

• Cassangie's Candies & Novelties, 2659 S. 11th St., Springfield, 62703, Angie M. Nicks, Cassandra Bergman, (217) 638-3383.

• Certified Mitigation Solutions, 2213 W. Iles, Springfield, 62704, Aaron Mazrim, (217) 670-1491.

• Clean Right, 613 S. 12th St., Springfield, 62703, Amy L. Lange, (217) 306-2128.

• Craft-Tastic, 1423 Carolina Ave., Springfield, 62702, Dawn M. Powless, (217) 899-8341.

• EPS Employee Payroll Solutions, 920 S. Spring Street, Suite 1600, Springfield, 62704, Corey Wickerson, Brandon Johnson, (217) 971-0268.

• E-Z Go Cab Company, 107 E. Spruce, Chatham, 62620, Midwest Auto World Inc., (217)

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New Businesses

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Second Front

	October		January - October	
	2013	2012	2013	2012
New Single Family Residence				
Permit	15	6	70	76
Valuation	4,014,000	1,815,000	19,949,000	22,358,800
Revenue	4,341.52	2,093.95	21,295.93	23,525.26
Dwelling Units	15	6	70	76
New Two Family Residence				
Permit	3	1	23	26
Valuation	908,000	320,000	6,901,000	7,217,000
Revenue	1,243.20	767.04	9,363.26	10,656.04
Dwelling Units	6	2	46	52
New Multi-Family Residence				
Permit	0	0	0	0
Valuation	0	0	0	0
Revenue	0	0	0	0
Dwelling Units	0	0	0	0
New Commercial				
Permit	5	1	35	21
Valuation	21,648,691	600,000	87,176,348	45,874,204
Revenue	67,718.73	2,350.20	262,985.46	154,649.02
Total (New, Remodel, Addition & Misc.)				
Permit	387	353	2,912	3,106
Valuation	51,744,952	11,587,115	239,225,042	139,609,944
Revenue	157,807.03	37,836.21	759,409.93	443,892.23
Dwelling Units	21	8	116	128

Abraham Lincoln Capital Airport – Springfield, Ill.
Total Monthly Enplanements and Deplanements

	October			Year-To-Date		
	2013	2012	Change	2013	2012	Change
Airline Passengers Enplaning						
American Connection	1,881	1,860	1.13%	16,913	16,517	2.40%
United Express	3,326	3,075	8.16%	30,513	32,339	-5.65%
Direct Air	0	0	0	0	5,294	0
Vision	0	0	0	0	2,496	0
Allegiant Air	0	0	0	9,650	0	0
Sun Country / Honor Flight	159	160	-0.63%	956	798	19.80%
Sun Country / Riverside	110	155	0	701	231	203.46%
McClelland Aviation	3	5	-40.00%	34	26	30.77%
Charter - Other	0	26	0	0	244	0
Sub-Total	5,479	5,281	3.75%	58,767	57,945	1.42%
Airline Passengers Deplaning						
American Connection	1,855	1,916	-3.18%	16,626	17,113	-2.85%
United Express	3,369	3,260	3.34%	30,565	31,972	-4.40%
Direct Air	0	0	0	0	4,990	0
Vision	0	0	0	0	2,573	0
Allegiant Air	0	0	0	10,107	0	0
Sun Country / Honor Flight	159	160	-0.63%	956	798	19.80%
Sun Country / Riverside	0	155	0	591	231	155.84%
McClelland Aviation	3	5	-40.00%	34	26	30.77%
Charter / Other	0	26	0	0	148	0
Sub-Total	5,386	5,522	-2.46%	58,879	57,851	1.78%
TOTAL	10,865	10,803	0.57%	117,646	115,796	1.60%

*information provided by
the Springfield Airport Authority

After Hours, Continued from Page 4

“It is such a creative process that it is exciting to do it and it’s enjoyable. I think the biggest payoff for the hours that we’ve put in is when we deliver one to a client or they come to pick it up and they stand there and look at it with tears in their eyes and say ‘This is exactly what I wanted. This reminds me so much of my grandmother,’ or husband or whoever that they had used materials from or in memory of,” Broughton said.

Raegan Hennemann is a senior correspondent for Springfield Business Journal.
She can be reached at info@springfieldbusinessjournal.com

new businesses •

New Businesses,
Continued from Page 5

483-3370.

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- Fancy Pants Designz, 600 S. Grand Ave., Chatham, 62629, Deborah A. Shawgo, (217) 494-5737.
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- HMH Consulting Services of IL, Inc., 3451 Ridge Ave., Springfield, 62704, William Randall Hodgson, Gail Lynn Hodgson, (217) 523-9338.
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- The Little Gym of Springfield, 3043 Hedley, Springfield, 62704, Kids in Motion LLC., (618) 292-0678.
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**Second Front,
Continued from Page 5**

Americas.

"It's funny. A lot of people think that shows such as 'Mad Men' have brought back the interest in Mid Century Modern design," Wiley's Beauchamp said. "Actually it never went out of style; it is all about applying it in degrees."

Cindy Davis, co-owner and president of Resource One echoed the sentiment that the retro trend in office furniture can be traced to television series like, "Mad Men" and television commercials.

"The retro style seems to be more pop-

"It's like the old clogs we used to wear; everything seems to circle its way back."

*Donna Mauzey,
owner of Illini Supply Inc.*

ular with clean lines," Davis said. "The other interesting thing is that we represent Knoll Furniture which is celebrating its 75th anniversary this year."

"Hans Knoll who founded Knoll Furniture in 1938 is responsible for the furniture styles you see today that he produced back in the 1940s," Davis said. "Knoll Furniture is still producing the same styles today and the weird thing is that the furniture styles are just as popular. The styles are classic."

After the death of Hans in 1955, his wife Florence Knoll took over as head of the company. Davis said the reason why the styles of Knoll are classic is Florence Knoll had architects design the furniture.

"Architects have the taste for clean lines," Davis said. In 1956, Knoll commissioned Eero Saarinen, an architect, to design the Tulip chair and table for production. Saarinen is also known for his design of the Gateway Arch in St. Louis.

"Most people recognize the tulip table and chairs as a piece of postmodern fur-

"But most of the trend is influenced by television, movies, fashion and automobiles; anything influenced by designers, just like office furniture and interiors have followed that trend. Vintage retro is cool."

*Robyn Hovey, owner and
president of Work Space Solutions*

niture," Davis said. "It is in the Museum of Modern Art because it is a classically designed piece by a famous architect."

The most popular piece of retro furniture that Resource One sells is the Saarinen table and chairs.

"We also have other brands of classic furniture that is not Knoll and we also have pre-owned furniture that is from that same period," Davis said. "People purchase pre-owned furniture because it is the green thing to do."

"Ten years ago, the people that would have said, 'that is ugly' are the same people that are buying those pieces today," Davis said. "People want those furniture pieces again because of their simplicity. The younger generation appreciates the design and fine lines."

Donna Pritchard, marketing administrator at Lincoln Office in Washington, Ill. said central Illinois tends to be conservative.

"We've not seen a large push for retro styles in offices," Pritchard said. "However, the residential world is seeing it and the office may not be too far behind."

"Lincoln Office is seeing brighter color and materials that have a retro feel, such

as felt and velvet," Pritchard said. "These are being created in unexpected colors and large scale patterns. The office with a contemporary style might lean toward retro style in order to keep a simple aesthetic. Simple lines, simple patterns, minimal parts and pieces keep the focus on the business and how work gets done."

Illini Supply's Mauzey said the most popular retro items in office furniture are in seating, tables and lighting with carpet and paint colors becoming bolder.

Beauchamp said the individual fur-

niture items that are most popular are pieces by Charles and Ray Eames – and have remained popular since their introduction – the Eames Lounge and Ottoman, Eames Tables, and sofa. She warns that knockoffs of classic pieces thrive on the Internet and buyers purchase at their own risk.

Roberts said Midwest Office's most popular collection would be the Flock Collection from HON.

"This collection showcases tables, seating, ottomans and lighting in a modern and stylish, yet very retro feel," Rogers said. "This entire col-

"This collection showcases tables, seating, ottomans and lighting in a modern and stylish, yet very retro feel. This entire collection has simple shapes with the design of furniture from the 1960s, but made current for today's office environments."

*Angela Rogers,
designer at Midwest Office*

lection has simple shapes with the design of furniture from the 1960s, but made current for today's office environments."

And, it's not hard not to work in an office furniture store and not indulge in retro. "I have 1950s chrome office furniture in my office with a tulip table and a retro lamp," Work Space Solution's Hovey said. "I like some of the old Heywood Wakefield furniture and have numerous pieces in my personal office."

Teresa Paul is a freelance writer from Taylorville. She can be reached at info@springfieldbusinessjournal.com



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personality profile •

The radio gymnast

By Eric Woods, Correspondent

Springfield -

What is your favorite part about living in Springfield? Outlaw loves the Springfield community as a whole. "Everyone celebrates our successes together," she said. "I enjoy the strength of the community and the community spirit."

What is the worst part about living in Springfield? "There is no easy way to get to Idaho from Springfield," said Outlaw, who also manages a station in Idaho.

The biggest issue Springfield currently faces is... The homeless population is an issue, according to Outlaw. "Any numbers are too many," she said. "Temporary housing for the homeless is important."

Employment -

"When I was 10, I wanted to be..." in advertising and sales. "I watched Bewitched as a kid and wanted Darren Stevens' job," said Outlaw.

First job? Outlaw started teaching gymnastics at L&M Gymnastics when she was

15 years old.

Current job and responsibilities? Outlaw has been with the company for nearly 12 years, starting as a salesperson before moving up to her current position. She is currently in charge of 12 commercial radio stations in central Illinois as well as a television station in Twin Falls, Idaho. Outlaw has a number of responsibilities including generating revenue for the markets, training the sales team, and developing sales campaigns and marketing solutions for clients. "I make sure there is synergy between all the markets," she said. Having consistent products and services throughout the company is very important. Selling is another key function of Outlaw's job as she sells radio, digital, video

production, print pieces, e-commerce, streaming products and event sales.

Philosophical -

What do you want to know about the future? Outlaw wants to know about the next technological trend. "Things you learn as a freshman in college has become

obsolete by the time you are a senior," she said. "Being able to offer that new product puts us at an advantage."

How do you envision your life in 10 years? Expansion is what Outlaw sees in the future. "We want to pick additional markets and offer new products to our arsenal," she said. "I hope to grow as the company grows."

Something you learned early in life and still use? Outlaw worked at her mom's store as a teenager and learned to have a yes mentality. "I was taught to think about what you can do for someone instead of what you cannot," she said. "Handle a situation from a positive perspective."

Advice -

Advice for someone seeking a career in your field? "Seek professional development opportunities," said Outlaw. "Know not only your industry trends, but the industry trends of your clients. Find new ways to help people." Outlaw also advises that people who want to remain in the industry must have integrity.

Best advice you have ever been given? Outlaw once had a pastor who said that it was OK to back track if going down the wrong path. "I do not waste my time doing something that will not get me where I want to go," she said.



Achievements -

As a kid? Competitive gymnastics has been a big part of Outlaw's life from an early age. She was able to travel and compete all over the world. "It taught me about discipline," she said.

As an adult? In 2011, Outlaw graduated from Rising Through the Ranks, an industry training program for women in radio. Over both of the next two years she was asked to return as a speaker.

Future -

Upcoming job news? There will be more video-centric products and on-demand content, and the digital content will be used in new ways.

Any vacation plans? "Our vacations are scheduled around my daughter's gymnastics," said Outlaw.

Eric Woods is a freelance writer from Springfield. He can be reached at eric@springfieldbusinessjournal.com

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Low Cost Business Workshops

E-powerment, Continued from Page One

these high speed connections.

"Illinois is so diverse; you can't talk about the Internet the same in Cook County as you can down in Springfield and Effingham. These are local problems that need to be addressed at a local level," said Roxana Ryan, a communications specialist with Broadband Illinois. "So we have e-team leaders that are local experts, and they live in those areas. They bring together the people in that region who can actually address those issues."

The people Ryan referred to are representatives from local broadband providers as well as people from hospitals, schools and local businesses that most definitely have a need for high-speed Internet and communications. They come together and discuss access and usage in an effort to determine the best course of action to improve – or even initiate – broadband adoption.

"I think it's really special and unique that we're not trying to apply a blanket solution to the entire state of Illinois," Ryan said in regards to Broadband Illinois' approach, which adopts the Illinois

and online media."

Whereas Broadband Illinois is utilizing its vast caches of data to provide better broadband coverage and useful knowledge, such as providers in a given area, ANPI is focusing on improving the broadband experience for existing providers and the client bases they serve. The main focus is on cloud-based services, or off-site network solutions for communications and software applications. They have partnered with BroadSoft, Inc. and Sonus Networks, Inc. to achieve this goal of delivering comprehensive service to rural carriers and the businesses they in turn serve.

"By moving into the cloud, (businesses) get an improvement in pricing, cost, features, they leverage the investment of other businesses that are sharing the same applications, the time to get the business up and running is much shorter and it reduces the amount of space needed," said David Bryd, ANPI's chief marketing officer. "For smaller providers to be able to provide these services is a very positive thing for small businesses."

Byrd said small businesses wanting to take advantage of cloud-based communications services would need to replace

par. The local providers will often refer to an ANPI-provided best practices checklist to assist in that step.

So with the hardware and infrastructure in place, it's up to ANPI to provide the servers necessary to power the nebu-

nois' community-based work and ANPI's desire to empower rural-based businesses is that of future-proofing. Broadband Illinois believes every Illinoisan should have access to broadband; that it is no longer a luxury, but is essential.



ANPI offices at 3243 Meadowbrook Rd.

lous cloud that hosts all the valuable information and applications for the myriad businesses that access it.

"You have to have more than one (server) location, so we have redundant servers in Chicago and in Los Angeles. A single fault cannot take down either location, each of which can support everything nation-wide," Byrd explained. "So if we had a major disaster and lost a hub, the other one would take over and provide service. Continuity in these applications is very, very important because as we convince businesses to move their mission-critical applications over to the cloud, we have to provide the highest level of availability."

The end result of both Broadband Illi-

ANPI wants every business and provider it serves across the nation to have the best possible experience now and for years to come.

"ANPI is leveraging not only its history, but has also brought on industry experts so we can provide the same level of leadership that we provided in the past 17 years and to what we think they'll need to be successful over the next 17 years," Byrd said.

Gabe House is a freelance writer from Auburn. He can be reached at info@springfieldbusiness.com.



Broadband Illinois offices at 531 E. Washington St.

Department of Commerce's division of Illinois into 10 regions, each of which has an aforementioned e-leader.

Clayton Black is one of Broadband Illinois' e-team leaders. He said through the course of the organization's research since 2009, they have discovered that more than half of small businesses in Illinois said they would readily relocate if broadband was not available to them in a current location.

"The idea is to reverse the natural instinct of businesses to cling to antiquated technical tools," Black wrote via email. "The applications that drive the biggest financial benefits for businesses are things like selling (products) online, teleworking

traditional telephony systems with Internet protocol systems, but he pointed out the pricing is easily tailor-made for a particular business' needs.

The switch to cloud-based software applications, meanwhile, can save valuable space on a business site otherwise occupied by large, costly local servers and mainframes.

And while ANPI is located in Springfield, its customers are nationwide. As such, a stable and constant connection is absolutely vital for rurally located businesses. Typically, Byrd said, the local providers ANPI works with function as the "trusted advisors" for clients in their area and make sure the infrastructure is up to

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Hy-Vee, Continued from Page One

Mary Fuhrman, Assistant Vice President of Operations for Hy-Vee is looking at opening up the position to Hy-Vee employees after the first of the year.

"We try to get our site director in place about 16 weeks prior to opening so they can create their staff and begin the hiring process locally," Fuhrman said.

Hy-Vee is a homegrown company and site directors have moved up through the corporation, often having begun as part-time employees in high school.

"We don't assign or reassign employees to location," Comer said. "We open up the job position and employees apply. It's always interesting to see employees applying to move since they may be re-

ates a unique culture within our company. Our motto of 'A Smile in Every Aisle' really is true since every employee has a vested interest in the store and company doing well."

Fuhrman and Laryssa Chockley, a manager at the Peoria Hy-Vee, both indicated the employees are what makes Hy-Vee stand out.

Chockley said "the hiring process is rigorous since we're looking for people who understand what customer service is about and that it extends to literally every employee in the store."

"They have skin in the game," Fuhrman said. "Since we are employee-owned, we have a vested interest every day."

"We want our employees to take a vested interest in their community," Comer

A trip to Hy-Vee

By Beth Stephens, Correspondent

I visited the Hy-Vee in Peoria as part of this article. Upon entering you are in the produce area, but you can see to the back of the store. On my right was the restaurant which did not have table service, but several women were playing cards there late in the afternoon. I could purchase take and bake pizza or cooked slices, sushi, partake of a Chinese buffet, fried chicken, and grilled sandwiches.



Across the area, you could select any of several dinners in a refrigerated case such as a two-piece chicken dinner or a Swedish meatball dinner.

In the meat department, they offered seven different kinds of bratwursts, and butchers will custom cut meats for customers.

While I was in the bakery area, Natalie, a pastry chef at Hy-Vee for two years, asked if I

needed help. I explained why I was there, and she became my new best friend. "I love working here," she said, and then proceeded to point out all the different varieties of breads and pastries she and the other staff make – cranberry walnut, soup bread bowls, coffee cake, crumb cake, sticky buns, and on and on.

As I walked around I thought how open the store felt and realized the aisles were virtually free of any clutter and no boxes were stored on top. A row of windows on the side of the store allowed natural light in.

The Health Market area was located in the front part of the store, next to the floral department. Behind the floral department were magazines and paperback books, and a large leather chair.

The main grocery aisles occupy the back half of the store and run parallel to the sides of the store. Personal care items were in aisles running perpendicular to the grocery aisles. While a bit confusing, since the aisles were so wide, it did seem to break up the store and make it feel smaller.

Free Wi-Fi is available to customers. While there, I heard several announcements about current and upcoming specials. I realized I've never heard an announcement in a grocery store. The pharmacy is along the front wall, with a dietitian's office.

The wine and spirits area is separate from the main store, allowing customers who are just making a quick pick up to get in and out quickly. You can enter this area directly from the outside, pay at the dedicated counter, or enter the area from the main part of the store.

While there, I purchased a few of their store-produced items – a take and bake pizza, a cupcake, a loaf of Asiago bread and two bratwursts (cheddar and jalapeño and plain). This article is not a food review, but I liked everything I bought.

The Springfield store will have a different look than the one in Peoria since Hy-Vee has developed a new design over the past year, but in general Springfield's shoppers can look forward to this new addition and option for their grocery shopping needs, especially with its location near two large neighborhoods east and west of the MacArthur Boulevard location.

– Mary Beth Stephens is a freelance writer from Springfield

turning to where they grew up or have family."

Based in West Des Moines, Iowa, Hy-Vee began as a partnership between Charles Hyde and David Vredenburg. Other stores with different partnership arrangements followed, until in 1938, the 16 partners became stockholders and employees. Hy-Vee has been an employee-owned business ever since.

"Publix based in Florida is the only employee-owned business in the U.S. larger than Hy-Vee," Comer said. "It cre-

said. One way of doing this is to allow site directors to tweak their Hy-Vee location to fit the needs of the community.

By having site directors who have come up through the system, they not only understand the Hy-Vee culture, but also fully embrace it. Comer explained this through a phone call she received recently. Someone called to ask if she knew that the Peoria Hy-Vee had volunteered to cater Thanksgiving to people who had

Continued on Next Page

Continued from Previous Page

lost their homes in the Nov. 17 tornadoes in Washington, Ill.

"I said, 'No I had not heard about it, but I'm not surprised.' He didn't have to call the corporate office to ask permission, he was able to make the decision himself, knowing it was the right thing to do." Fuhrman said the same Hy-Vee had donated a truckload of bottled water the day after the tornadoes hit.

"I've been to Springfield a few times since I'm in charge of the construction,

Customer Service is the third of three priorities this 234-store chain upholds. The first is Culinary Experience.

"At 90,000 sq. ft., the Springfield store is on the larger end of our stores, and with it we will bring in a full-service restaurant with table menu service and wine and beer. Our full breakfast bar in the mornings will convert to a soup and salad bar for lunch and dinner. There will be a wood-fired pizza oven and perhaps as many as seven chefs on site in the different departments to assist with menu planning and cooking," Comer ex-

bution centers to be local."

Health and Wellness is another priority. "We have dietitians on staff who can help with food selection, consult on dietary needs, and on consultation basis, even develop entire menu plans and go around the store with their client, helping them pick out the foods," Comer said. Organic, gluten-free and specialty products are located in their Health Market area of each store.

Another aspect of the customer service priority is the number of checkout lanes. "If we have more than two people in line at a checkout, our standard procedure is to open another lane," Comer said. "And, our employees aren't just there to make sure the shelves are stocked, they know their job is to make the customer's shopping experience easier."

The Springfield store is not Hy-Vee's only project. New stores are under construction in Fitchburg, Wis. and Kearney, Neb. The Nebraska store is about six weeks ahead of the Springfield store. They are also remodeling and relocating existing stores, such as their store in Peru, Illinois.

"We just began the remodeling at that store along with an addition," Comer explained.

When asked about Hy-Vee coming into a busy grocery store market in Springfield, Comer wasn't fazed.

"We look at it that we are bringing in items and experiences that Springfield shoppers haven't had before – our Health Market, the restaurant, and we have a very strong store brand that doesn't exist in Springfield," Comer said.

Mary Beth Stephens is a freelance writer from Springfield. She can be reached at info@springfieldbusinessjournal.com



Hy-Vee detached convenience store to the south of the grocery store

and I've spoken to the Greater Springfield Chamber of Commerce and joined that organization, and to Mike Farmer [Director of the Springfield Office of Planning and Development], and spoken to the directors of the Illinois Products Expo, so I've already started to make contacts," Fuhrman said. "The site director will continue with that once he or she is on board."

plained. Hy-Vee also strives to provide as much organic and locally sourced items as possible.

When asked what the definition of "locally-sourced" meant to Hy-Vee, Comer responded with their autonomy, "site directors can go out and find local providers of tomatoes, or squash if they want. But we also consider items grown in the Midwest that go through our distri-

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Food for thought

Interest in food co-op being surveyed

By Roberta Codemo,
Correspondent

There has been a resurgence of interest in the food co-op movement as people become more aware about where the food they put in their mouth comes from and how it is grown.

Amy Bishop believes Springfield is ready for a food co-op. Earlier this summer, she created a Facebook page and invited people to an informational meeting.

"I was looking for a few people to come," said Bishop. "A little over 100 showed up."

Bishop has long embraced the food co-op movement. "I felt someone had to step up and do something," Bishop said, who has spent the past year educating herself on the issue.

Organizations like the Food Co-op Initiative work with local groups to help organize retail food co-ops, which are member-owned and member-run. Food co-ops have learned what works and what doesn't.

"There is a process you go through," said Bishop. "Memberships are key. You need 500 members to proceed to the next step."

A member of the steering committee created a survey on Survey Monkey to gauge how many people were interested in starting a food co-op. According to the preliminary data:

- 60 percent showed favorable interest in starting a brick and mortar co-op grocery store and 12 percent were not as interested.

- 64 percent were interested in a local co-op selling local products and offering educational opportunities and 11 percent were not.

- 61 percent were very interested in supporting a co-op and three percent said "convenience is my bottom line." The remaining percentages showed some interest but not exclusive interest. No one said they didn't care where their monies go.

- 82 percent said they would be interested in becoming a member.

- 61 percent were interested in helping in the formation of the co-op.

- 63 percent said they would shop at a co-op frequently.

There are approximately 350 food co-ops in the United States. "Co-ops are about the relationship between local farmers and the food community," said Bishop. By nurturing this relationship, you know where your food comes from and who you are buying from.

Bishop wants to establish a professional retail grocery that contributes to the local economy. All members would have a voice in how the food co-op was organized and ran and employees would receive a living wage. "It's good for the community," she said.

The food co-op would be open to everyone and would offer special services to members. Shoppers could opt to join by making a one-time equity investment. Future plans include adding a commercial kitchen, cooking classes and even food classes.

Stu Kainste has been the manager of Food Fantasies, 1512 Wabash Ave., for more than 20 years. He was involved with the King Harvest Food Co-op, an all-volunteer member-run organization that started in a church basement in the late



Members of the steering committee for a potential food co-op in Springfield; Amy Bishop pictured front row right

1960s or early 1970s. At its peak, over 500 families belonged to the co-op.

"There were a number of co-ops in town," said Kainste, who moved to Springfield in 1971. "It was a different era."

Food Fantasies is a 3,100 square-foot full-service grocery store that employs 31 people and has 2,700 square-feet of selling space. It carries a selection of local, organic products from central Illinois farmers. "We work closely with local farmers," said Kainste. "They are an important part of the food chain."

Kainste said the quality of our food supply has declined dramatically over the last 40 to 50 years. The store draws people from all over central Illinois. "We have a diverse customer base," said Kain-

ste. "People want to eat well."

Kainste doesn't know how a food co-op would perform today. "It's a different world," he said. He does feel, however, that Springfield can't support two natural foods stores. "It's a niche business," Kainste said.

Bishop, however, believes a food co-op would complement Food Fantasies. "A rising tide raises all ships," she said. "Stu [Kainste] has the expertise and knowledge that people rely on."

Lisa Clemmons Stott runs edgewise Consulting and serves as the co-chair of the Springfield SDAT action committee. She attended the food co-op's informational meeting.

Continued on Next Page

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Buying club a food option

By Roberta Codemo, Correspondent

Kendra Taplin started Prairie Bounty seven or eight years ago which operates as a buying club, where members place orders with United Natural Foods, Inc. (UNFI).

"Several friends talked me into starting it," said Taplin. The buyers club started with seven members and has grown to more than 80, approximately 40 of whom place orders on a monthly basis.

"I had no experience with food co-ops growing up," said Taplin. Her parents were very involved with health and nutrition.

"There are not a lot of options to purchase natural, organic products outside of Food Fantasies," said Taplin. "Their selection is limited."



The buying club purchases non-perishable items like flour, butter, milk and yogurt. "We purchase items that you can't always find locally," said Taplin.

There is no cost to buy in and membership is open to everyone. Taplin said people come from all over, including Jacksonville, Petersburg, Pittsfield and Springfield.

UNFI operates locations throughout the United States. It works with local buying clubs and retail stores and requires food co-ops place a minimum \$750 monthly order. Taplin routinely places a \$6,000 to \$7,000 monthly order.

"I looked into a retail site two years ago," said Taplin. "It was not a good option. We looked at several locations but had trouble finding one."

Taplin wanted to open a retail location on Route 97. She wanted to start a farm on the site and have a space where people could come in and do demonstrations and operate a fair trade store.

Members place orders and once a month a truck delivers food to their temporary location at First Seventh-Day Adventist Church, 3168 West Jefferson St. Members come to unload the truck and arrange to pick up their orders.

Two years ago Taplin started a second buying club that purchases products from Azure Standard. "It was easier to get started with them," she said. "They were willing to give us a better discount and required a \$500 minimum order."

Thirty to 35 people order from Azure Standard, who also delivers to the First Seventh-Day Adventist Church location. Orders have risen from 10 to 12 to 50 or 60 a month, totaling approximately \$5,000 a month.

"I enjoy running it," said Taplin. "It's a fun thing to do."

Taplin said there is room in Springfield for a food co-op. "I go to Food Fantasies when I can't get something or run out of something," she said. "We both get along."

The natural food market is growing by leaps and bounds. "People have more health challenges," said Taplin.

Taplin encourages people to join a food co-op. "There's no reason not to," she said.

Roberta Codemo is a freelance writer from Springfield

Continued from Previous Page

Stott is a proponent of the local foods movement. "I want to know where my food comes from," she said. She belongs to the CSA (Community Supported Agriculture) run by Oak Tree Organics, a fam-



Stu Kainste, manager of Food Fantasies, 1512 Wabash Ave.

ily-owned farm in Ashland.

She said there is room for a food co-op in Springfield. "This will increase the number of local businesses that cater to people who care about their health," said Stott.

Stott would love to see a food co-op

located downtown. "There is 600,000 square-feet of vacant space downtown," she said. "People are used to coming downtown for the farmer's market. Let's put a vacancy to use."

There is a growing trend towards moving back to downtown. "This is what people who live downtown are looking for," said Stott. "It's a good fit."

Bishop said it takes, on average, three to five years to open a food co-op. "It takes time to build a membership base and raise the financing," she said.

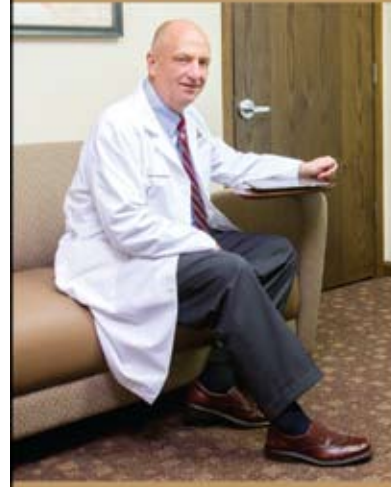
"We are looking at three locations," said Bishop. Once the steering committee knows there is enough interest, it will apply for a grant to do a market study.

"It takes everyone's vision to make it happen," said Bishop. "There are a lot of decisions that still need to be made."

Roberta Codemo is a freelance writer from Springfield. She can be reached at info@springfieldbusiness.com.

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Solving the mystery of shopping

By Eric Woods, Correspondent

Springfield –

What is your favorite part about living in Springfield? Furrie enjoys the light traffic and nice people of Springfield. She is also a fan of the city's size. "You can get anywhere in 10 minutes," she said.

What is the worst part about living in Springfield? "There is too much political talk and not enough cutting spending," said Furrie.

The biggest issue Springfield currently faces is...? The city's focus on politics instead of innovation is an issue to Furrie. "There is not enough fostering of new thinking," she said. "We moved back here from Austin, where the focus on innovation was invigorating, and I miss that."

Employment –

"When I was 10, I wanted to be... what-ever her older sister was going to be."

First job? In her early teens, Furrie worked as a nanny.

Worst job? While in college, Furrie had a work study assignment in which

she was a tutor for a program lab in which she was also a student. "I had to tutor the class I was in," she said. "I asked the smart kids to help me help someone else."

Current job and responsibilities? Quality Assessments Mystery Shoppers provides services in all 50 states as well as Canada and Puerto Rico. Furrie bought the business 10 years ago while living in Austin. "Helping companies in all industries improve service is our goal," she said. "We send mystery shoppers to company locations or via the phone to check to see if service is consistent. We provide this feedback with surveys, graphs, and dashboards so they can improve service for every customer, everywhere, all the time." Clients come from all industries including food service, retail, fine dining, utilities, banking, and healthcare.

Philosophical –

What do you want to know about the future? "I would like to know that I would never lose the excitement about the new day," said Furrie. "I wake up early and

can't wait to get the day started."

How do you envision your life in 10 years? Furrie plans to continue growing the company and remaining innovative in the process. "Most of my clients and staff live all over the country," she said. "With technology, maybe I could still live here but travel more."

Something you learned early in life and still use? "Give back every day and always take chances," said Furrie. Although there are risks with trying something new, Furrie learned that the benefits can be well worth the risks.

Advice –

Advice for someone seeking a career in your field? Listening to customers and mobilizing technology are key factors in running a small business, according to Furrie. "I worked for both start-ups and large corporations in Austin before buying my business," said Furrie. "That prepared me for the flexibility that is necessary to run a successful business."

Best advice you have ever been given? "Give back, work hard, and always take chances," said Furrie.

Achievements –

As a kid? Furrie paid for college by working during both high school and college.



As an adult? "I am proud of being a renegade entrepreneur that owns a successful virtual business while raising the best daughter on the planet," said Furrie.

Future –

Upcoming job news? Furrie continues to tweak the technology for her clients by leveraging smart phones and GPS devices. "We are looking to help the medical community and call centers as a whole focus on just general customer service needs as a new industry segments along with price audits," she said.

Any vacation plans? "Every day is a vacation," said Furrie. "Our vacations have to be planned with internet access to just keep things moving back at work."

I want to retire when I'm ... (age)? "I will retire on my last day here on earth," said Furrie. "I hope to give back every day and never retire."

Eric Woods is a freelance writer from Springfield. He can be reached at eric@springfieldbusinessjournal.com

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• business reading

It's ok to be vulnerable

While perusing my company's bookshelf for a good book to read, Patrick Lencioni's "Getting Naked" grabbed my attention for obvious reasons. Published in 2010, I've heard about it but not as often as Lencioni's other books like "Death by Meeting," "Three Dysfunctions of a Team" and "The Advantage." I figured that maybe it wasn't as strong as his other books – but found out that wasn't the case.



Book Review

Bridget Ingebrigtsen

When Jack tried to explain these points to the leadership team at Kendrick and Black, they didn't understand. So Jack got one of Lighthouse's clients on the phone – a client that recently chose Lighthouse over Kendrick and Black. Jack asked the man for his honest opinion of why he chose Lighthouse. Meanwhile the Kendrick and Black folks were cringing at what Jack was doing, but Jack decided to stick his neck out and be vulnerable – Why did you choose Lighthouse over Kendrick and Black?

The man responded, "It just felt like you guys were going to tell us how to run our business, and you were trying to convince us that you knew more than us ... and you were telling us all the things that you would do for us if we hired you."

Lighthouse, on the other hand, "didn't come with any answers ... they had suggestions, but admitted they might not be right ... it felt like there were more interested in helping us figure out our problems than they were in closing the deal." They were "consulting" instead of "selling."

The way Jack saw it, the Lighthouse people didn't fall victim to the three fears that sabotage client loyalty:

Three fears that sabotage client loyalty:

"Getting Naked" by Patrick Lencioni

1. Fear of losing the business.
2. Fear of being embarrassed.
3. Fear of feeling inferior.

So Jack was surprised when he went into work one day and learned that his company had acquired Lighthouse. The strategy behind this acquisition was to eliminate the competition, not to emulate what appeared to be a winning approach to gaining and retaining business.

As if the acquisition wasn't hard enough for Jack to swallow, he was put in charge of integrating the Lighthouse team into Kendrick and Black.

Prior to meeting the Lighthouse team, everything Jack had heard about the Lighthouse culture was unbelievable. The culture was described as a "country club." No one worked late or worked weekends. They preferred not to take on clients that would involve travel because that would mean taking employees away from their families.

Upon meeting the Lighthouse team, Jack found out even more unbelievable information: They charged more than Kendrick and Black, paid their staff more and earned a higher profit margin. They even turned down work if they felt they had too much on their plates – something that never happened at Kendrick and Black.

Hearing all of this, Jack's cynicism started to turn to curiosity. What were they doing that Kendrick and Black wasn't doing? Why were the employees so happy? Why were their clients so happy? What do they do that enables them to win business time and time again?

From Jack's observations, Lighthouse was doing everything wrong. They didn't prepare for interviews ahead of time. Instead, they showed up and asked a lot of questions. They were at times irreverent with clients when an arguing an important point. But they were genuine about wanting to do good work for their clients, as opposed to Kendrick and Black's constant focus on the bottom line.

Bridget Ingebrigtsen is a marketing professional and an avid reader from Springfield

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business lunch •

Flipping over Five Guys fries

By Tom Collins

Five Guys is one of the newer entrants to Springfield's burger scene, and a welcome one at that – as long as you don't check out the nutritional information. Even if you do, Five Guys is still worth a visit.

I'm a big fan of eating local and supporting local businesses. Five Guys, of course, is a chain. But it's a chain that manages to nail the basics of burgers and fries.

Five Guys is located in White Oaks Mall. No worries for those allergic to malls – it has a separate exterior entrance (but no drive-thru). The day we visited, Five Guys was about half filled with a healthy mix of West side business types

\$2.99 (plain hot dog) to \$4.39 (bacon cheese dog). In addition, Five Guys offers a grilled cheese (\$2.99), a BLT (\$5.39), and a Veggie Sandwich (\$2.99, with cheese \$3.59). All sandwiches are available with the same toppings as the burger.

French fries come in three sizes – little (\$2.39), regular (\$3.19) and large (\$4.99). Fries are also available "cajun" style. Be warned that large (1314 calories) is enough to feed a family of four. Don't make our mistake and order a large for yourself.

My diners and I opted to eschew the hot dog and go straight to burgers and fries. We got what we craved from a burger joint – a grilled patty that managed to retain some juiciness with just the right

Five Guys

Overall Rating: ★★★★★

Atmosphere: ★★★★★ (casual)

Service: ★★★★★ (self serve)

Food: ★★★★★

Price: ★★★★★ (good value)

Suitability for Business Lunch: ★★★

Address: 2501 Wabash Ave.,
Springfield, Ill. 62704

Website: fiveguys.com/

Phone: (217) 546-8230

Hours: Monday – Sunday
11:00 a.m. – 10:00 p.m.

Credit Cards: Yes

Wheelchair access: Yes

*Menu listings and prices subject to change



WHAT THE STARS MEAN:

(None) Poor to satisfactory

★ Average

★★ Good

★★★ Very Good

★★★★ Excellent

★★★★★ Extraordinary

and those out for some early Christmas shopping. There's no table service at Five Guys. Diners order at the counter and, when the food is ready, your number is called out. As a result, Five Guys might not be the best place for that all-important client meeting. But, for a lunch with friends and co-workers, Five Guys will do just fine.

We particularly appreciated the large bin of unshelled peanuts. On the way to pick out your table make sure to scoop up some to feast on until they call out your order. (If you've got a peanut allergy, you might want to dine elsewhere.) I tossed my shells on the floor. Looking around, I was in the decided minority on this one. Oh well.

The décor is simple and attractive. Red and white tiles evoke the days of the diner. There's a healthy mix of high top and low top tables. Walls are lined with newspaper reviews and press clippings of other Five Guys locations. Make sure to grab some extra napkins – they will come in handy.

Five Guys' menu is pretty basic – it's all about burger, fries and hot dogs. Burgers come in two sizes – "little" (a single patty) and "regular" (two patties). Be warned, however, that your definition of little and Five Guy's definition of little are highly unlikely to be the same. Burger prices range from \$3.99 (Little Hamburger) to \$7.09 (Bacon Cheeseburger).

Burgers are available with up to 15 toppings at no additional charge. "All the way" comes with ketchup, mustard, mayo, lettuce, pickles, tomatoes, grilled onions and grilled mushrooms. Other notable toppings include A1 steak sauce, grilled jalapenos, and green peppers. For the carbohydrate adverse, burgers are available in two versions without a bun – wrapped in lettuce or served in a bowl.

Although I can't imagine why anyone would opt for a hot dog over a burger, Five Guys offers dogs that range from

amount of grease. I forgot to ask for a toasted bun, yet noted with a smile that Five Guys was ahead of me on this one in that my burger came with a "griddled" bun. Unlike some of its peers, I appreciated that the bun didn't fall apart, but rather wrapped around the burger. Nonetheless, the burgers were decidedly not the star of the show.

As to the fries, I tend to judge a burger joint on its fries. I abhor matchstick style fries – they are too hard to eat and don't lend themselves to the proper ketchup to potato ratio. Five Guys' fries, thankfully, are handcut and perfectly sized. I guessed that they were cooked in peanut oil – if so, nicely done, Five Guys. My only complaint was that they may have had a bit too much salt on them. In any event, they were crisp on the outside and fluffy and starchy on the inside. Other than my one guest who prefers skinny fries (to each their own), my other guests all concurred that Five Guys' fries were reason enough to visit. These fries made my top five list – that's high praise indeed.

Regarding ketchup: One of my guests pointed out that she particularly appreciated the ease with which ketchup was available. I had to concur – packets are just wrong.


Five Guys may not be high on your list for a traditional business lunch – it's a food coma inducing experience that may tend toward an unproductive afternoon. Still, when on the west side, it's well worth a quick detour to the mall.

Tom Collins is a freelance writer from Springfield


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• monthly drive

Toyota Corolla S Plus targets younger drivers

By Jane Driver

After reviewing my list of cars I've test driven over the last several years, I realized I needed to drive a Toyota again. I chose their entry-level Corolla S Plus. At \$21,585 my Blue Crush metallic certainly fits the budget for many. This bright color will attract a lot of attention from the outside. At 29 miles per gallon in the city and 37 on the highway, it will attract lot of attention from the driver too.

Dan Koepfel, my salesman on a very cold and windy day, was very attentive and enthusiastic, especially about some of the special features – the smart key allows you to unlock the car by sliding your fingers under the door handle on the outside and lock the car by simultaneously touching two strips on the door handle (as long as the key is within just a few feet of the car. Apparently, manufacturers have finally realized that remote keys need smaller ranges to prevent inadvertent operation.)

The Corolla, newly designed for 2014, has more angles in the hood, three rather than one metal grill, and a more visible second light in the front. It adds up to more aggressive styling and a leaner look

but settles immediately. And it turns on a dime, which a young future urbanite would find handy.

For those of us who are a little older, the seats were firm, but lumbar support was static and acceleration on the 1.8 L, 4-cylinder engine was decent, but not exciting. The brakes were very tight and suspension was comfortable, and I was pleasantly surprised by the lack of road noise.

The back seat was quite roomy, even with the front seat almost all the way back. But the front headrests were overly large, and distracting to backseat passengers. Ingress and egress were quite easy with the wide-opening doors, and low threshold.

While driving, I had a good view out the front and back, and the steering wheel was a good fit. Curiously, the Corolla sets you

back from the front windshield, enlarging the front dash area; it made me feel safer in a smaller car.

The trunk's opening is wide with a much wider trunk area inside and a fairly low threshold to overcome, should you have heavy luggage.

Toyota continues to market to the young people or young families with the

2014 Toyota Corolla S Plus

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Wiley Office celebrates 55 years of getting people out of a tight spot.



Congratulations Zachary Hoffman - new president, Wiley Office!

As Wiley Office celebrates 55 years of business, the nature of the office furniture industry is changing at a dramatic pace. Wiley Office is perfectly positioned to assist all types of clients in navigating these changes. Businesses are moving more people into smaller settings. They need a partner that can create modern, open spaces that are fresh, functional and bright, conveying the internal and external image the organization wants to cultivate.

The on-staff designers at Wiley Office are called upon more and more to develop flexible, modern systems that are lightweight and simple to configure (and reconfigure) for sharing space. The expertise of Wiley Office reduces brick and mortar overhead while fostering communication and idea generation within a customer's business.

It is no coincidence, however, that Wiley Office is a leader in the changing business climate. In 1968, the company became a dealership with Herman Miller and was one of the first in the country to design and install the Herman Miller Action Office system — the first cubicle workstation product line.

In this rapidly changing business environment, Wiley Office has been one of the first to realize that "office" is now a very broad term. Different businesses and even different generations view office space in entirely separate and varied ways. Within the next two years, 63 million adults will be working, at least occasionally, from a home-based office. Traditional ideas of office space are changing to accommodate flexible, open environments with greater emphasis on collaborative spaces and seamless integration of technology into the physical space. Wiley Office's skilled staff is knowledgeable about the changing office environment and can provide innovative ideas to modernize your office environment.

This rapidly evolving business environment also means that time is at a premium. Professionals don't have time to dig into a 100-piece shipment of office furniture, unfold a road map of instructions in multiple languages and put together a not-so-ready ready-to-assemble item. People want to concentrate on their own business; not on designing and assembling office furniture. Wiley Office is there for all types of businesses, with turnkey service on the design, delivery and installation of their project.

Now under the leadership of new president, Zachary Hoffman, and vice-president, Diane Beauchamp, Wiley Office Furniture remains committed to the goal it has had from its first day of business 55 years ago – to provide you and your business with the highest quality office furniture at a price that fits your budget. Wiley Office represents Herman Miller, Kimball, Geiger and National as well as being the Office Furniture USA franchise for downstate Illinois. We have the experience and depth of product lines to meet your business goals and budget at Wiley Office Furniture.

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2014 Toyota Corolla S Plus

in the front. Inside they changed the dash to sleeker horizontal styling and more acute angles. Shiny black plastic and chrome accents definitely highlight the center console on the 2014 Corolla. The gear shifter remains sporty, surrounded by leatherette, but is quite jerky in downshift.

Hard plastic panels on the doors and a cheap plastic drink holder in back remind you that Toyota spent their money on this car in other places – the sound system, touch screen control, and maneuverability.

John Driver, my intrepid sidekick on this test drive, marveled at the quality of the sound and the Corolla's handling on the road. When you swerve, it swerves,

Corolla. It meets many of their needs through price, gas mileage, styling, and handling.

Green Toyota has a nice waiting area, with small desks for working, and a separate room for TV with padded benches. They offer coffee, tea, soda and cookies. Several salesmen inquired as to whether I had been assisted as I waited for Koepfel to bring my car around. The sales manager also called the day after my test drive to ask if I had any additional questions.

Jane Driver is a freelance writer from Springfield. She can be reached at jane@springfieldbusinessjournal.com

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Bank expansion

Wabash destination location

By Roberta Codemo,
Correspondent

As Springfield's economy pushes westward, banks are following and expanding their footprint along Wabash Avenue.

Bob Wingert, president of the Community Bankers Association of Illinois (CBAI), said the number of branches on the west side has increased over the past five to 10 years.

Mike Kelley, president of Community BancService Corporation, Inc., said there are very few regulatory hurdles banks have to jump over to open a branch. The main charter has to file a notice with the State of Illinois Division of Banking. The CBAI opposed branching. "It helped preserve community banks," said Kelley.

Dating back to 1870 the Illinois Constitution forbade branching. In 1993 all branching restrictions were lifted in the State.

Each bank must decide for itself if branching is right for it and where to locate a branch. One tool that bankers use is Bancography.com, which provides a bank with the data it needs to make informed branching decisions.

Electronic banking is also changing the banking industry. Wingert said the function of a bank changes over time in terms of the products and services it offers and how it positions itself in the market.

"There is still enough business to justify the cost of opening a physical branch," Wingert said.

Savvy Springfield bankers could sense

trends in site selection. "My dad was past president of the CBAI," said Tom Marantz, CEO and chairman of the board of Bank of Springfield. When the branching laws were eliminated, his father learned how to work within the new rules.

"He was the first person to put a branch on Wabash," said Marantz. His father liked one location and he liked another so his father asked 10 friends and Marantz asked 10 friends which was the best location.

His father won. "The city was growing this way," said Marantz. "He was right. It was a good place to put a branch."

The 19,000 sq. ft. branch opened in 1996. Since that time, 21,000 sq. ft. have been added on, bringing the total square-footage to 41,000.

The bank had wanted to expand into the metro east area for the past decade. The marketing department crunched the numbers and used local knowledge to build a branch in Swansea in 2008.

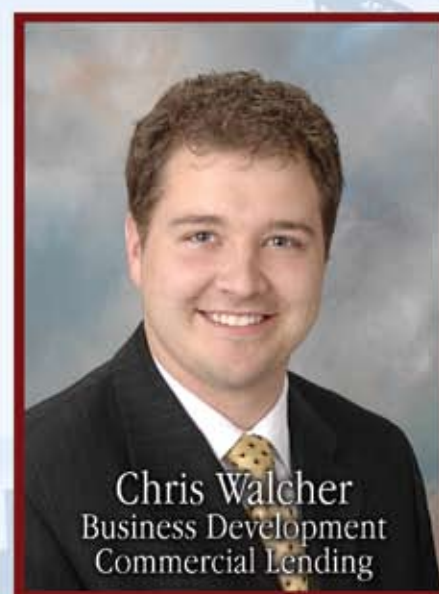
"We looked at the income of the area, industry and the average home values," said Marantz. "We're a real fan of local knowledge. We picked two or three locations and asked the person who was going to head the branch where he wanted it to be."

"We have three locations in Springfield," said Marantz. The bank employs 240 people and has \$740 million in assets.

It's expensive to open a brick and mortar location. In Springfield, it costs, on av-

Continued on Next Page

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• financial institutions & services

Continued from Previous Page

erage, one to two million dollars, depending on the size and location.

"We could have branched a lot more," said Marantz. "We'd rather grow our products locally."

Joseph Hardy, president of Prairie State Bank & Trust, is overseeing the construction of a new full-service branch on

in Bloomington, which is scheduled to open in 2014.

"A lot goes into site selection," said Todd Wise, president and chief operating officer of United Community Bank (UCB). The last branch it built from the ground up was in Divernon.

"It was a strategic move to put a location there," said Wise, as UCB has branches across central and west central Illinois.



Hickory Point Bank, Illinois National Bank and Bank of Springfield at the corner of Wabash Avenue and Koke Mill Road

the northeast corner of Mercantile Drive. Hardy said Springfield is "blessed with great community banks."

The new 9,000 sq. ft. facility is scheduled to open in 2014. The bank currently operates locations in Springfield on Toronto Road and Durkin Drive.

"We wanted to go a little south and west of where we already are," said Hardy. "We looked at multiple locations. Real estate is a long term investment."

Customer demographic data is taken into consideration. Hardy works with

"We look for opportunities within that geography."

UCB does not use an outside vendor when selecting a site. An internal committee looks at areas it strategically needs to expand into. Once a community or geographic area has been identified, the team begins to look at sites.

It looks at ingress and egress, visibility, and traffic count. "Most data is readily available on the Internet," said Wise. "It's a wonderful tool."

The team also looks at customer de-



Future site of Prairie State Bank and Trust on Wabash Avenue

HPR Marketing, which maps the bank's customer and individual geographic locations. It also provides information on data like household income, percentage of home ownership and credit scores.

Hardy said many people live, work and travel through the area. He obtains traffic count numbers from the Illinois Department of Transportation.

"We want to locate where it is convenient for our existing customers and next to people who are good potential customers," said Hardy. He also looks at easy ingress and egress, visibility and lot size.

Prairie State Bank & Trust operates 21 locations throughout central Illinois and has deposits of \$597 million and assets of \$688 million. It is also building a location

mographics. "We look at where our existing customers are located relative to our facilities," Wise said. "We also look at areas that we can go into to service new customers."

"We needed a greater presence in Springfield," said Wise. "We decided to build branches on Stevenson Drive and Bruns Lane. We look for good corners with high traffic and enough room to build a nice facility."

While Wise sees fewer brick and mortar locations going up in the future because of electronic banking, it won't eliminate the need for new branches. "The need

*Continued on Page 23,
Bank Expansion*

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Banks - Sangamon County

(Ranked by Local Federal Deposits for the Period Ending June 30, 2013)

	Bank Name Address City, State, ZIP Code	Telephone (-) Fax (=) Website (www.)	Total Deposits (\$000)	Market Share	Local CEO	Holding Company	Number of Locations	Year Established
1	JPMorgan Chase 1 E. Old State Capitol Plaza Springfield IL 62701	217-527-3860 217-753=3169 jpmorgan.com	611,929	12.46%	Management Committee	JPMorgan Chase & Co.	4	1851
2	United Community Bank 301 N. Main St. Chatham IL 62629	217-483-2491 217-483=7608 ucbbank.com	521,828	10.62%	Robert A. Narmont	United Community Bancorp, Inc.	19	1907
3	Bank of Springfield 3400 W. Wabash Ave. Springfield IL 62711	217-529-5555 217-698=4570 bankwithbos.com	511,083	10.41%	Tom E. Marantz	Spring Bancorp, Inc.	4	1965
4	Illinois National Bank 322 E. Capitol Ave. Springfield IL 62701	217-747-5500 217-747=8782 illinoisnationalbank.com	506,831	10.32%	Sarah C. Phalen	Illinois National Bancorp, Inc.	11	1999
5	Marine Bank 3050 W. Wabash Ave. Springfield IL 62704	217-726-0600 217-726=0645 ibankmarine.com	444,770	9.06%	Chris R. Zettek	Marine Bancorp, Inc.	11	1993
6	PNC Bank 1 Old State Capitol Plaza North Springfield IL 62701	217-753-7100 217-753=6267 pnc.com	381,385	7.76%	Bill Demchak	The PNC Financial Services Group, Inc.	7	1845
7	US Bank 205 S. Fifth St. Springfield IL 62701	217-753-7530 217-753=7558 usbank.com	324,598	6.61%	Mike Johnson	US Bancorp	4	1863
8	Town and Country Bank 3601 Wabash Ave. Springfield IL 62711	217-787-3100 217-698=4529 townandcountrybank.com	226,804	4.62%	Micah Bartlett	Town and Country Financial Corp.	13	1962
9	Carrollton Bank 2135 W. Wabash Ave. Springfield IL 62704	217-793-8696 217-793=9503 carrolltonbanking.com	164,179	3.34%	David S. Haney, Regional Pres.	CBX Corporation	1	1877
10	Illini Bank 3200 W. Iles Ave. Springfield IL 62711	217-787-5111 217-547=9659 illinibank.com	162,322	3.30%	Greg Birky	Illini Corporation	12	1983
11	Security Bank 510 E. Monroe St. Springfield IL 62701	217-789-3500 217-789=6729 securitybk.com	138,782	2.83%	Eloise L. Mackus	NA	4	1906
12	Prairie State Bank & Trust 1001 Durkin Drive Springfield IL 62704	217-793-7700 217-793=7722 psbank.net	133,500	2.72%	John D. Vaughn	American Central Bancorp. Inc.	3	1890
13	Warren-Boynton State Bank 702 W. Illinois St. New Berlin IL 62670	217-488-6091 217-488=6216 wbsb.com	103,948	2.12%	James Weast	W B Bancorp. Inc.	2	1877
14	Williamsville State Bank & Trust 3341 Old Jacksonville Road Springfield IL 62711	217-698-9728 217-787=5150 wsbt.net	102,123	2.08%	Catherine J. Gonzalez	WSB Financial Ltd.	5	1890
15	Rochester State Bank 133 N. John St. Rochester IL 62563	217-498-7111 217-498=8674 rochesterstatebank.com	68,217	1.39%	Sam Leak	Rochester State Bankshares Inc.	1	1912
16	Bank & Trust Company Rt. 4 at Plummer Blvd. / P.O. Box 228 Chatham IL 62629	217-483-3343 217-483=6325 banktr.com	64,908	1.32%	R. Kent Redfern	LBT Bankshares Inc.	7	1902
17	Regions Bank 3000 S. Sixth St. Springfield IL 62703	217-788-6400 217-544=8389 regions.com	60,155	1.22%	Patrick Dienslake	Regions Financial Corp.	2	1869
18	First Bankers Trust Company 2201 W. Wabash Ave. Springfield IL 62704	217-546-6151 217-546=9164 firstbankers.com	36,593	0.75%	Art Greenbank, Greg Curl - SVP	First Bankers Inc.	1	1906
19	Hickory Point Bank & Trust, fsb 3131 W. Wabash Ave. Springfield IL 62704	217-547-3600 217-547=3605 hickorypointbank.com	34,206	0.70%	Tony Nestler	First Illinois Corp.	1	1979
20	Athens State Bank 200 North West St. Athens IL 62613	217-636-8214 217-636=7458 athensstatebank.com	34,097	0.69%	Richard S. Dennis	Athens Bancorp Inc.	4	1910
21	People’s Bank and Trust 2840 Mansion Road Springfield IL 62711	217-483-3337 888-638=5845 bankpbt.com	12,877	0.26%	David C. Stake	People First Bancshares Inc.	1	1954
22	West Central Bank 979 Clock Tower Drive Springfield IL 62704	217-726-9600 217-726=9001 westcentralbank.com	7,391	0.15%	Jay Barnes	West Central Bancshares Inc.	1	1876

Sources: FDIC Website for “Total Deposits” for period specified; the banks for contact information; NA - Not Applicable. *The Independent Bankers Bank (not open to the general public) - 242,125,000 total deposits / 4.93% market share.
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Banks - Morgan County


(Ranked by Local Federal Deposits for the Period Ending June 30, 2013)

	Bank Name Address City, State, ZIP Code	Telephone (-) Fax (=) Website (www.)	Total Deposits (\$000)	Market Share	Local CEO	Holding Company	Number of Locations	Year Established
1	Jacksonville Savings Bank 1211 W. Morton Ave. Jacksonville IL 62650	217-245-4111 217-243=2088 jacksonvillesavings.com	220,460	25.39%	Richard A. Foss	Jacksonville Bancorp Inc.	7	1916
2	The Farmers State Bank & Trust Company 200 W. State St. Jacksonville IL 62650	217-479-4000 217-479=4125 fsbtco.com	158,619	18.27%	Joy French Becker	Farmers Holding Co.	2	1910
3	Premier Bank of Jacksonville 1604 W. Morton Ave. Jacksonville IL 62650	217-243-0660 217-245=7057 premierbanksonline.com	129,795	14.95%	Paul White	West Plains Investors Inc.	4	1996
4	US Bank 322 W. Morton Ave. Jacksonville IL 62650	217-479-5906 217-243=7830 usbank.com	75,620	8.71%	Jodee Nell	US Bancorp	3	1863
5	BOS - Jacksonville 1701 W. Morton Ave. Jacksonville IL 62650	217-479-8888 217-479=8838 bankwithbos.com	59,101	6.81%	Michael Halsne	Spring Bancorp Inc.	2	2000
6	Prairie State Bank and Trust 1610 W. Lafayette Jacksonville IL 62650	217-243-4060 217-243=3888 psbank.net	55,307	6.37%	John Vaughn - Springfield	American Central Bancorp Inc.	2	1995
7	Peoples Bank and Trust 197 W. State Waverly IL 62692	888-728-1954 888-638=5845 bankpbt.com	42,681	4.92%	Robert Lyman, Vice President	People First Bancshares Inc.	1	1877
8	Franklin Bank 101 West St., PO Box 200 Franklin IL 62638	217-675-2311 217-675=2621 franklinbank.net	34,607	3.99%	Keith Bradbury, President	Franklin Bancshares, Inc.	1	1934
9	CNB Bank & Trust N.A. 1351 Lincoln Ave. Jacksonville IL 62650	217-243-6654 217-243=5595 cnbil.com	29,676	3.42%	Brandon Gerard	Carlinville National Bank Shares Inc.	12	1854
10	PNC Bank 1342 S. Main Jacksonville IL 62650	217-243-9441 217-245=0512 pnc.com	24,857	2.86%	Neil Hovasse, Branch Manager	The PNC Financial Services Group Inc.	1	1845

Sources: FDIC Website for "Total Deposits" for period specified; the individual banks for contact information.

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• financial institutions & services

**Bank Expansion,
Continued from Page 19**

won't ever go away," Wise said.

West Central Bank opened a branch in 2011 on Clock Tower Drive with four employees. Eighteen months later, it needed a larger location and now employs 18 people.

"It was our initial expansion into the Springfield market," said Jay Barnes, community president. The location was projected to serve our needs for three to five years. "Our growth exceeded expectations."

Moving to Wabash put it on the map in terms of visibility and accessibility. "The area is growing," said Barnes.

"We wanted a location that was accessible for our Ashland, Beardstown and Rushville customers," said Barnes,

"We believe in giving back to the community," said Birky.

The Sherman branch has deposits of roughly \$22 million. Illini Bank has assets totaling roughly \$270 million and deposits totaling roughly \$240 million.

When Illinois National Bank opened its 4,500 sq. ft. branch on Wabash Avenue in 2007, there were only a handful of banks there.

"Wabash is the epitome of Springfield expansion," said Patrick Phalen, executive vice president, who calls the area "the miracle mile strip."

"There is a 'build it and they will come' mentality," said Phalen, who said the decision to open a branch was not made lightly. "We talked about it internally for several months. Customers want to do business where it is convenient for them. It's key to attracting new custom-

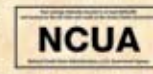
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United Community Bank on Bruns Lane

with the site selection process went fairly quickly. "It took between four to six weeks."

The bank purchased the former Farm Credit Association office building. The location is accessible from Wabash Avenue and Hollis Drive. "It made sense cost wise," said Barnes.

The building had a solid infrastructure. The bank upgraded and enlarged the building to 7,250 sq. ft. with a drive up and extended hours.

"We offer the same electronic banking services large banks do," said Barnes. "Electronic banking is very competitive. There will still be a core that likes banking the conventional way."

West Central Bank has four locations with an 80 to 85 percent loan to deposit ratio and approximately \$172 million in assets.

Greg Birky, president of Illini Bank, said four years ago the bank began planning to relocate its Sherman branch. "We needed a larger facility," Birky said.

The bank looked at traffic counts, other businesses in the area and the number of people. "The more people you see, the greater the chance they'll do business with you," said Birky.

The Sherman area is growing. The new branch is close to new commercial development and has a higher traffic count. The bank uses Bancography.com. "It's designed specifically for banks," said Birky.

Once the management team crunches the data, they bring it before the board of directors, who make the final decision. "The board is heavily involved with the decision-making process," said Birky.

"We haven't built a new branch since Sherman," said Birky. "It's a fairly large expense."

The new branch has 4,000 sq. ft. and the community center has 3,000 sq. ft..

ers."

Phalen said the bank was given the land at the intersection of Koke Mill Road and Wabash Avenue. Illinois Department of Transportation traffic studies show traffic count is highest at intersections.

Once a branch is established, location is not important. "A customer may not walk in your doors once they've opened an account," said Phalen.

The management team also looks at the number of roof tops. There are studies that show the per capita household income, spending and net worth in the area.

The project took between one to one and a half years from conception to completion. "It has the largest footprint of our branches," said Phalen.

With the growing trend towards online banking, Phalen has seen a drop in foot traffic, who said "transaction counts are down."

Phalen believes there will always be a need for brick and mortar banks. Part of banking is sitting down and getting to know each customer. "People still want to visit their bank if there is a problem," said Phalen.

One way or the other, the far west side represents the destiny for the Springfield banking. "Wabash is either the greatest place to locate or banks follow each other," said Phalen.

Roberta Codemo is a freelance writer from Springfield. She can be reached at info@springfieldbusinessjournal.com

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Credit Unions

(Ranked by Total Assets)

	Company Name Address City, State, ZIP Code	Telephone (-) Fax (=) Website (www.) Email	Total Assets (Millions)	Total Deposits (Millions)	Local CEO	Number of Local Branches	Year Established
1	Citizens Equity First CU - CEFCU 2424 W. Iles Ave. Springfield IL 62704	217-546-0076 217-546=8939 cefcu.com email@cefcu.com	4,903	4,306	Mark Spenny	2	1937
2	Credit Union 1 225 S. College, Suite #100 Springfield IL 62704	217-789-4151 217-789=0032 creditunion1.org	643	584	Pamela Turner, Branch Mgr.	1	1958
3	Heartland CU 2213 W. White Oaks Drive Springfield IL 62704	217-726-8877 217-726=2157 hcu.org support2@hcu.org	230	206	Edward Gvazdinskas	4	1946
4	Members Choice Credit Union 940 N. MacArthur Blvd. Springfield IL 62702	217-753-5106 217-744=1454 memberschoicecu.com	114	95.1	Tory J. Eckstein	1	1935
5	Illinois State Police FCU (ISPFCU) 730 Engineering Ave. Springfield IL 62703	800-255-0886 866-523=8756 ispfcu.org ispfcu@ispfcu.org	90	82	Megan Becker	1	1966
6	Illinois Educators CU 1420 S. Eighth St. Springfield IL 62703	217-528-2642 217-528=2681 iecumember.org	48	42	Gene Taylor	2	1938
7	Sangamo Chapter CU 310 South Grand Ave., E. Springfield IL 62703	217-528-0677 217-528=3672 sccu365.org	10.7	9.3	Kim Clemens	1	1935
8	Financial Partners CU 940 N. MacArthur Blvd. Springfield IL 62702	217-744-1456 217-744=1454 fpcu.net fpcu@fpcu.net	8.7	8.1	Diana Bowden	2	1926
9	Funeral Service CU 915 S. Durkin Drive, Ste. A Springfield IL 62704	217-546-5480 217-546=5425 fscunet.org	8.6	7.0	Rebecca Dobey	1	1983

Sources: The Credit Unions; Illinois Credit Union System.

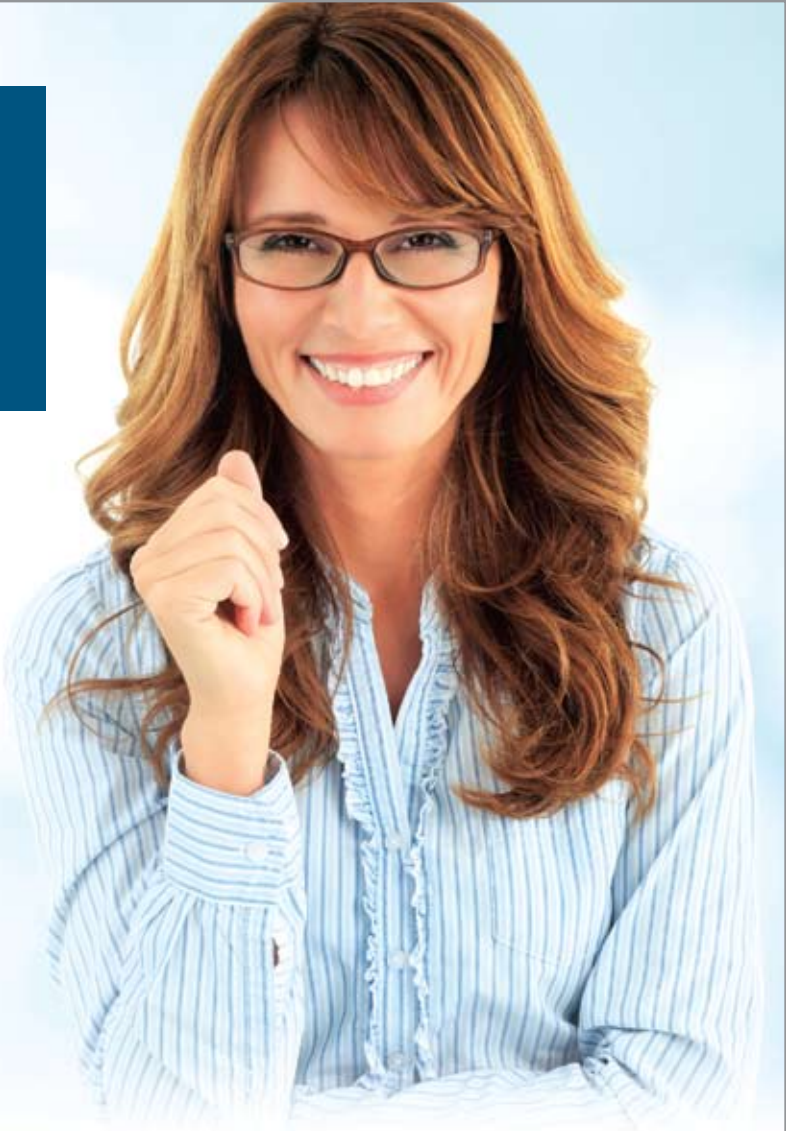
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Growth Corp recognized for veteran lending

Growth Corp was recognized by the National Association of Development Companies for its regional contribution to veterans with an award for record loan volume and service to U.S. Veterans and small businesses. Growth Corp Chief Financial Officer David Novak accepted the award during the NADCO Regional Conference in Clearwater, Fla.

Growth Corp, the U.S. Small Business

Administration and NADCO are helping veterans transition back into civilian life as business owners through the use of the SBA 504 Loan Program, which is open to most small businesses.

Regionally, Growth Corp approved over \$135 million in 504 financing, \$12.6 million of which was delivered to veterans.

UIS Athletics receives donation from BOS

A \$60,000 gift from Bank of Springfield will boost the momentum of the University of Illinois Springfield Department of Athletics and help bring baseball on the campus of UIS.

"UIS is an important part of our community and I believe in investing in our community," said Bank of Springfield CEO and Chairman of the Board Tom Marantz.

Part of the commitment will go to help fund a baseball scoreboard that will bring Prairie Star baseball to the campus for the

first time. BOS also renewed its corporate sponsorship with the Prairie Stars which helps fund scholarships and program enhancements.

"This contribution will have a huge impact on our baseball program and countless future student-athletes who will come through the program," said Director of Athletics Kim Pate.

For those interested in contributing to the baseball facility project, contact Travis Whipple at (217) 206-8547 or by e-mail at twhip2@uis.edu.

Beveridge, Marr pass CPA exam



Beveridge




Marr

Kerber, Eck & Braeckel LLP Certified Public Accountants and Management Consultants announced that Colin Beveridge and Hannah Marr both have passed the CPA exam.

Beveridge is a 2007 graduate from the University of Illinois Springfield. Marr is a 2013 graduate of Illinois State University. They are both auditors in the firm's audit and accounting department.

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SPRINGFIELD

personality profile •

From small town to big bank

By Eric Woods, Correspondent

Springfield –

What is your favorite part about living in Springfield? “This is a great place to raise a family,” said Raes. “There are a lot of options here. We are accessible to good restaurants, theater, and top notch healthcare.” Raes sees Springfield as a very generous town in which the community steps up whenever needed.

What is the worst part about living in Springfield? Since Springfield is the capital of Illinois, Raes believes that everything becomes political. “We have a front row seat to the political mess,” he said.

The biggest issue Springfield currently faces is...? The economic uncertainty and the pension battles of the state are concerns, according to Raes. “There are some real fiscal problems,” he said.

Employment –

“When I was 10, I wanted to be... a professional football player.”

First job? At age 14, Raes worked for

the DeKalb Seed Corn Company de-tasseling corn.

Worst job? Raes’ first job was also his worst. “It was early to rise, excessive heat, and in the middle of the corn field,” he said. “It was unpleasant surroundings and conditions.”

Current job and responsibilities?

Raes has been with Carrollton Bank for three years but has spent 22 years in the industry. “My primary role is finding loan opportunities and maintaining relationships for the bank,” he said. Raes targets small to mid-sized business owners and provides a full range of banking products. “We are a billion dollar bank and larger than many others in town. We have the financial capabilities to do what the bigger banks do.”

Being a community bank, Carrollton has the flexibility and autonomy to make decisions locally.

Philosophical –

What do you want to know about the future? Raes would like to know when the country will be out of the current reces-

sion. “It sounds like we are on our way, but I want to know how long it will take to get to the state and local level,” he said.

How do you envision your life in 10 years?

“My youngest son will hopefully be off to college, so we will be empty nesters,” said Raes. “I hope to be able to spend more time with my wife and play more golf.”

Something you learned early in life and still use?

Growing up in a small town on a farm, Raes learned a good work ethic early on. “I learned that nothing is handed to you. You have to work for it,” he said. “Do the right thing and good things will happen.”

Advice –

Advice for someone seeking a career in your field? “The commercial banking business is about relationships,” said Raes. “You have to be able to work with people. If you can do that, you will ultimately be successful.”

Best advice you have ever been given?

“Ultimately everyone in business is out there to make a profit, but we have to do the right thing for the customer,” said Raes.

Achievements –

As a kid? Raes was class valedictorian of his high school graduating class.



As an adult? Raes is proud of his family. “I have been married for 20 years,” he said. “I have been able to watch my kids grow up to be good, positive people in the community.”

Future –

Upcoming job news? “We are just rolling along,” said Raes. “Consistency is a good thing.”

Any vacation plans? Raes has no travel plans in the immediate future. “We just went to Florida for our anniversary recently,” he said.

I want to retire when I’m ... (age)? “I enjoy what I am doing,” said Raes. “I will retire sometime around 60. By then hopefully I will have the nest egg I need and be young enough to travel and do the things we enjoy.”

Eric Woods is a freelance writer from Springfield. He can be reached at eric@springfieldbusinessjournal.com

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For those who are interested in making philanthropic plans, contact your own advisor or the Community Foundation for assistance.

Stocks future uncertain

After increases in 2013, experts begin to focus on 2014

By Roberta Codemo,
Correspondent

Even though major market indices – like the Dow, Standard and Poor's and Nasdaq has hit record levels in 2013 – financial planners do not have a crystal ball to forecast what the stock market is going to do in 2014.

Joel Gustafson, an investment professional with SWS Financial Services since 2004, said, to say how the market is performing is an understatement. "It's unlikely we'll see the types of returns we saw in 2013," Gustafson said.

The market should remain strong throughout 2014. "When interest rates are low, the market is more volatile," said Gustafson. "Interest rates are close to historic lows."

Going into 2014, Gustafson is concerned about several issues. He is unsure what will happen when the Federal Reserve stops manipulating its monetary policy through quantitative easing. "The Feds are making things up as they go," Gustafson said. "They don't know the long-term ramifications."

Another concern is the sovereign debt crisis. "We've lost focus on what is going on in Europe," said Gustafson.

"Investors are faced with difficult issues," added Gustafson. There is now more risk prevalent in the market.

When building a quality portfolio, Gustafson looks at the rate of return his client wants and the risk profile of his client. He looks for companies that pay dividends because paying dividends is a direct reflection of the company's earning ability.

When it comes to the jobs market, Gustafson said continuing high unemployment rates may be the new normal. He does not see us

reaching the economic levels experienced in 2006 and 2007. Companies have learned to be productive with leaner staffs.

Sterling Raskie, a financial planner with Blankenship Financial Planning in New Berlin, has worked in the industry for more than 10 years.

"There's a lot of uncertainty in the market right now," Raskie said. "You have to look at the circumstances under which the market has recovered," said Raskie.

"The market is very emotional," said Raskie. Investors get excited about trends and want to invest when the market is going up. "You also have to be able to handle the downturns."

When you look at seven or eight percent unemployment numbers, it means that 92 to 93 percent of the population is employed. Raskie said people are becoming more selective about the positions they accept and are remaining voluntarily unemployed.

Companies have learned to operate more efficiently with fewer employees while remaining profitable. Now companies have to justify the expense of hiring workers back.



Joel Gustafson, an investment professional with SWS Financial Services



Sandra Sampias, a financial advisor for SS Financial Group with Cetera Financial Specialists, LLC, member FINRA, SIPC

Raskie advises people to do their research. He works with clients to create a well-diversified portfolio that meets their individual goals and objectives and their risk tolerance.

Financial planners have to keep their own biases in check while looking at what is best for their client and fits their individual needs.

Sandra Sampias has worked in the financial services industry for more than 15 years. She's a financial advisor for SS Financial Group with Cetera Financial Specialists, LLC, member FINRA, SIPC.

Historically, the stock market has

Continued on Page 31,
Stock Futures



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Major Accounting Firms

(Ranked by Number of CPAs)

	Company Name Address City, State, ZIP Code	Telephone (-) Fax (=) Website (www.)	Number of CPAs	Number of Full-Time Employees	Principals / Partners	Percent Accounting, Tax, Consulting	Year Established
1	Sikich LLP 3201 W. White Oaks Drive, Suite 102 Springfield IL 62704	217-793-3363 217-793=3016 sikich.com	42	92	Tom Bayer, Tom Krehbiel, Andy Lascody, Chad Lucas, Gary Neubauer, Dennis O'Brien, Diana Jordan, Amy Sherwood, Angie Leach, Richard Lynch, Bruce Thompson	60% accounting 25% tax 15% consulting	1982
2	Kerber, Eck & Braeckel LLP 1000 Myers Building Springfield IL 62701	217-789-0960 217-789=2822 kebcpa.com	31	80	Dale Becker, David Burnett, Phil Capps, Marc Carter, Jim Hagerman, Skip Hedger, Jason Jones, Cheryl Martin, Steve Povse, Debbie Ringer	63% accounting 21% tax 16% consulting	1931
3	McGladrey LLP 15 S. Old State Capitol Plaza - Suite 200 Springfield IL 62701	217-789-7700 217-753=1654 mcgladrey.com	20	30	Randy Ragan, Mark Tomaw	45% accounting 30% tax 25% consulting	1926
4	Eck, Schafer & Punke LLP 600 E. Adams St. Springfield IL 62701	217-525-1111 217-525=1120 espcpa.com	14	22	Paul Schafer, Brad Punke, Bill Buskirk, Albert Eck Jr., J.D. Stewart, Jim Hodge	54% accounting 31% tax 15% consulting	1994
5	Estes, Bridgewater & Ogden 901 S. Second St. Springfield IL 62704	217-528-8473 217-528=8506 ebocpa.com	7	10	Richard L. Grafton , Michael Fafoglia, Lori K. Milosevich, Terri L. Phelps	40% accounting 40% tax 20% consulting	1920
6	Pehlman & Dold PC CPA 100 N. Amos Ave. Springfield IL 62702	217-787-0563 217-787=9266	6	10	Todd J. Anderson, J. Timothy Cravens, Dorinda Fitzgerald	52% accounting 38% tax 10% consulting	1941
	Zumbahlen, Eyth, Surratt, Foote & Flynn Ltd. 1395 Lincoln Ave. Jacksonville IL 62650	217-245-5121 217-243=3356 zescpa.com	6	16	John Eyth, Nick Surratt, Cindy Foote, Valerie Flynn	59% accounting 34% tax 7% consulting	1970
8	Crowe Horwath LLP 3201 W. White Oaks Drive, Suite 202 Springfield IL 62704	217-862-2700 217-862=2701 crowehorwath.com	5	9	Chris Mower	31% accounting 23% tax 46% consulting	2005
	Perrino & Associates 214 S. Sixth St., Suite 300 Springfield IL 62701	217-523-4123 217-523=5929 perrino.com	5	8	Mario A. Perrino, Robert R. Brouse II, Heather A. McKinney, Jennifer Barton	45% accounting 50% tax 5% consulting	1983
10	Hurst, Wright & Hafel LLP 3001 Spring Mill Drive, Suite F Springfield IL 62704	217-787-9700 217-787=2719 hwhcpa.com	4	8	Roger Hurst, Donald Wright, Paul Hafel	45% accounting 40% tax 15% consulting	1998
11	Bird Armour LLC 1307 S. Seventh St. Springfield IL 62703	217-528-4846 217-525=2260 birdarmour.com	3	4	Michael K. Armour	40% accounting 45% tax 15% consulting	1997

Sources: The Accounting Firms

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• financial institutions & services

Taxing times for home-based businesses

Planning deductions

By Ashley Caldwell,
Correspondent

Tax Day – April 15 – may be months away, but it's never too early to prepare, especially for persons who work out of their home. From freelance writers and

to the office supply store and buy things; I do have to have a telephone line and do certain things – and those costs need to be factored in, not only to take a tax deduction but when you're pricing your services," said Armour. "I always caution people to be very careful about making sure that they understand what their costs really are."



Terri Phelps of Estes, Bridgewater & Ogden CPAs

photographers, to electricians, landscapers and consultants in a variety of industries, local professionals are setting up shop in their homes. Whether working full-time from home or to supplement another source of income, the convenience of a home office comes any number of necessary expenditures and other concerns. Taxes are just one of those concerns.

For those who choose to start a legitimate home-based business, rather than what the Internal Revenue Service (IRS) views as a hobby, there are a number of

“If you meet the criteria for a home office, and the IRS is pretty specific about that... then you can deduct certain costs of your home.”

Michael Armour,
owner Bird Armour, LLC

tax deductions that they can qualify for, according to local accounting professionals.

“If you meet the criteria for a home office, and the IRS is pretty specific about that... then you can deduct certain costs of your home,” said Michael Armour of Bird Armour, LLC, a small firm of certified public accountants and consultants that deal with tax planning, compliance and preparation, auditing, and other accounting issues.

These costs can include smaller items, such as office supplies as well as larger expenses like an additional phone or fax line or office equipment.

“I think a lot of times when you are starting a home-based business or you're freelancing, people fail to realize – yes I do have a lot of expenses; I do have to go

There may also be larger expenditures that qualify for tax deductions. According to Terri Phelps of Estes, Bridgewater & Ogden CPAs, those who have met the criteria for a home office for their business are eligible to deduct a percentage of their home expenses when filing their taxes.

This percentage, based on the square footage of the office space compared to the total square footage of the home, can be used to deduct part of their rent or house payments, as well as homeowner's insurance. It can also be used to deduct

“It's not only your mortgage and your real estate taxes; you can get the other things too.”

Terri Phelps of
Estes, Bridgewater & Ogden CPAs

a portion of their utility bills, and even some maintenance costs for work done on the home office space. These types of deductions often go overlooked.

“It's not only your mortgage and your real estate taxes,” stated Phelps, “you can get the other things too.”

Individuals who are self-employed can also find tax deductions outside the home—including areas such as health insurance and transportation. With the current standard mileage reimbursement rate of 56.5 cents per mile, tracking the miles put on their vehicle for business use can add up to a nice deduction at the end of the year—as long as the records are there.



Michael Armour of Bird Armour, LLC

Alternately, if the majority of an individual's vehicle use is for business, more than 50 percent, they may choose to purchase a vehicle through the business and get deductions for expenses that way.

Continued on Page 31,
Taxing Times



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personality profile •

Mind over matter

By Eric Woods, Correspondent

Springfield –

What is your favorite part about living in Springfield? “I love the Midwest friendliness of the people,” said Stevenson. “I like the size of the town. It is the biggest town I ever lived in.” Stevenson also enjoys that the city is close to Chicago and St. Louis.

What is the worst part about living in Springfield? Stevenson does not like the Springfield winters. “I am not a fan of the cold,” he said.

The biggest issue Springfield currently faces is... Stevenson has been back in Springfield since 1974 and has worked all but 10 years downtown. “I have seen it bottom out, then grow,” he said. “But it is slipping again. The state has moved so many jobs out of the city.”

Employment –

“When I was 10, I wanted to be... a lawyer.

First job? Stevenson first worked on a farm cutting beans and laying irrigation pipe. “I learned I wanted to earn a living

with my mind, not my back,” he said.

Worst job? One summer while in high school, Stevenson was a gopher for laying heating pipe in Carthage. “There was 1,000 feet of new piping, and my job was to get the pipe from the truck to the crawl space under the street.”

Current job and responsibilities?

“We are a banking trade association,” said Stevenson. The organization is responsible for education, lobbying, and providing services for banking members across the state. They also run a health insurance trust for their members and insure just under 4,000 people in group insurance products. Stevenson enjoys traveling around the state, visiting members, and dealing with community

banks that are the life and blood of their communities. “I am proud of the role we play in lobbying, education, and providing banking products that help keep their doors open.”

Philosophical –

What do you want to know about the future? “I want to say sorry for the mess the

younger people have been given,” said Stevenson. “We need to control the financial spiral we set in motion over the last 25 to 40 years.”

How do you envision your life in 10 years?

Stevenson hopes to be a retired grandfather. “I hope to be in a position to be somewhere warm all winter long,” he said.

Something you learned early in life and still use? “My father would never ask someone to do something he would not do himself,” said Stevenson. “I have followed the same advice in my career.”

Advice –

Advice for someone seeking a career in your field? “You have got to be willing to listen,” said Stevenson. “You must truly be willing to constantly act in your members’ best interest and put yourself in the back seat.”

Best advice you have ever been given? Stevenson’s great-grandfather told him to never try being the President of the United States. “When I see how our politicians are treated and the rough time they have in the media trying to be everything to everyone, I see he was right on the money,” he said.

Achievements –

As a kid? Stevenson graduated from college in only three years. “It was 25



hours per semester plus weekends,” he said.

As an adult? “I was in state government for nearly 30 years, and the last 15 was as one of the assistant commissioners in the banking commissioner’s office,” said Stevenson. “I was chair of the national association for three years and chair of the association that responded to 9/11 for two years. The acknowledgement by my peers was an honor and a privilege.”

Future –

Any vacation plans? Stevenson will be going to the St. Thomas Virgin Islands for 10 days.

I want to retire when I’m ... (age)? Stevenson is confident he will be retired by age 65 but will still be active in the community. “I need to contribute as long as I am capable,” he said.

Eric Woods is a freelance writer from Springfield. He can be reached at eric@springfieldbusinessjournal.com

Business Essentials...

As the owner of Vital Restoration in Springfield, Tim Brown works with his clients on what could be the worst day of their life. One of his greatest satisfactions while on the job is that “I get to come in and make it better.” The company restores fire, smoke, and water damage and also provides a variety of professional cleaning services. Because his business responds to emergency situations 24/7, Tim often hears, “I hope I never have to use you...” As a family man with 14 years of experience in the industry, he says, “When you need it, it’s nice to have somebody there that you can trust.”

Tim finds it vital to stay on top of the proper training, so his company can provide the best for his customers. Vital Restoration is an IICRC Certified firm serving Central Illinois. Tim was recently honored to receive “The New & Emerging Business Person” award from the Springfield Chamber of Commerce. His award is well deserved. For more on how Vital Restoration “restores your home’s vital signs,” visit vitalrestoration911.com.

When Tim made the decision to start the business, he went to First Bankers Trust Company for the financing. He remembers, “They just made me feel right at home!”

As his business progressed, he valued working with Nancy Richards. Tim says, “She really helped out a lot... I felt like she worked in my office; she was taking care of me so much. She is one of our biggest assets!” When he needed additional equipment, Tim was pleased that, “First Bankers helped us to be able to serve our customers because Nancy was there for me when I needed it.”

Vital Restoration is celebrating its second anniversary this September. Looking to the future, Tim adds, “I will continue to use Nancy and First Bankers Trust for anything I need. They make me feel like I’m the only customer, and that is how they have made me feel since day one.”

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been a leading economic indicator. Sampias sees the market remaining bullish in



Sterling Raskie, a financial planner with Blankenship Financial Planning

the long-term. There has been an upward trend across all major stock indexes.

"We're still working our way out of the recession," said Sampias. "There's still high unemployment."

Sampias said companies are starting to grow. "It needs to trickle down into the

economy," she said.

The market has been volatile the last few years. Technology stock growth, a thriving entrepreneurial base and a loose monetary policy are fueling the rally.

"We may see a correction," said Sampias. "The market as measured by the DOW (Dow Jones Industrial average) has grown so far so fast." In 2009, the market fell to 6,500; recently, it rose to over 16,000.

"We live in a worldwide marketplace," said Sampias, pointing out that one geopolitical event could derail the rally. "It doesn't take much bad news to shake the market."

Sampias said diversification is the most important step towards managing your portfolio. "Every portfolio is different," she said.

Roberta Codemo is a freelance writer from Springfield. She can be reached at info@springfieldbusiness.com.

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The deductions are out there, as long as people are willing to seek them out. There are a number of tax software options available that can help home-based business owners find these deductions if they are willing to do the research and make the software work for them.

For those who simply don't have that kind of time, firms like Bird Armour, LLC and Estes, Bridgewater & Ogden are ready and able to help their clients find those overlooked deductions. However, to make

sure that nothing gets missed Phelps recommends careful record keeping and planning throughout the year.

"Too many times we see clients come in in February with all of their stuff and if they had just come in November or December, we could have done something and saved them some money," explained Phelps.

Ashley Caldwell is a freelance writer from Springfield. She can be reached at info@springfieldbusiness.com.

Horace Mann announces officer appointment

Horace Mann Educators Corporation announced that Doug Clark has been appointed to vice president, ALG Business Solutions, in the Annuity, Life and Group Division.



Clark

He will be the business lead helping to transform Horace Mann's new business and customer service

model. Clark comes to Horace Mann with more than 14 years of executive leadership, product management, strategy development and operations experience with Genworth Financial. He recently served as Genworth's vice president of product support.

Clark has a Master of Business Administration from Regis University in Denver. He also served as an infantry officer in the U.S. Army and graduated from the United States Military Academy in West Point, N.Y.

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business decisions •

Sarah Phalen listens and learns

Editor's Note: This new column by Courtney Westlake examines what drives successful business people. During a luncheon interview at Cafe Brio, Westlake will tackle important issues they deal with. The column is to give insight into their thought process, and to demonstrate what concerns readers can learn or share with them.

Constant listening and learning from the leadership are essential to building and bettering a company. So has been the mentality of Sarah Phalen, as she has concentrated on continual communication across the branches and departments of Illinois National Bank (INB) as president and CEO.

Over lunch at Café Brio, Phalen told me that she never aspired to be president while in her early career – she is naturally more introverted – but that she simply wanted to have a fulfilling career. It is a position that she has become extremely passionate about now though, because of those around her.

"I just want to make it better, a little stronger," she explained. "I have the best combination with the employees, the board and our customers. I feel lucky that I get to be a part of it. I view my job as more support to make sure everyone has the resources and room to do the work that they are so good at and keep the process moving in the right direction."

"I've always appreciated working with Pat because we've always had that common language. We've understood what each other was working on, our frustrations and excitement, and it's been something we could always relate to."

Sarah Phalen, president and CEO of Illinois National Bank

Though the banking industry both locally and nationally is still largely male-dominated, Phalen said she has never experienced the "glass ceiling" in her own career. She feels fortunate to have had an extraordinary female mentor in the late Linda Culver, who was president at First of America in Phalen's early career there and then later her supervisor at INB.

"She was a true model of what a leader is," Phalen recalled. "She set a great example for both males and females in that role."

Sexism in leadership can be a touchy subject, and I was interested in getting Phalen's take on the subject as a company president, especially with all of the publicity surrounding Sheryl Sandberg's "Lean In" and other books and articles on women in leadership.

Sarah admitted that being a female in leadership in banking is not something that she ever thinks about and said she feels lucky she hasn't experienced discrimination in her career. Now the mother of three, Sarah has worked hard to find a balance between family and career, especially when she had twins who spent time in the hospital after birth.

One of the people that has helped maintain that balancing act is someone that Phalen works with daily both at the bank and at home: her husband, Pat, who is INB's executive vice president. She acknowledges that a successful career would have been much harder to achieve with-

Dining with Success

Courtney Westlake

out Pat's support.

"Pat is very hands-on and helpful (as a father)," she said. "He's always treated me like an equal, so when we had kids, we shared the parenting responsibilities. There were times when I was on maternity leave when he would come home so I could go in to meetings. When our kids were babies, we would take turns coming in to work at night."

The couple has worked in banking since they first met, and when Pat was recruited to lead the trust department when INB first started in 1999, Sarah knew she wanted to be a part of it too.

"We were all in folding chairs, and our desks were in one big room," she laughed. "I ran the branches, and I remember working so many nights and through the weekend with Pat."

I asked about the challenges of working so closely with her spouse, and she told me "I've always appreciated working

with Pat because we've always had that common language. We've understood what each other was working on, our frustrations and excitement, and it's been something we could always relate to."

Relating to others is something that Phalen consistently strives

to achieve. She makes it a point to visit each of INB's 11 branches on a regular basis, and builds company morale with employee social events after hours. And she is always open to learning from her employees. I told her I believe that is the mark of a true leader: willingness to admit that you don't have all of the answers and asking for help from others.

"Everybody knows so much more about their own areas of expertise. That's why it takes everybody," she agreed. "That's what I love so much about what I do: I get to spend so much time with my staff and learn from them. Sometimes we get lost in the procedures and regulations, but everyone just wants to feel valued."

After spending the afternoon with Sarah, it's no surprise that INB has achieved high regard and a loyal customer base in central Illinois. With a leadership that is as passionate, humble and open-minded as Sarah is, INB will only continue to thrive in this community with employees who can truly relate to their leader.

By the way, I reverted back to Café Brio's shrimp quesadilla for the second time, and it was just as delicious on round two.

Courtney Westlake is a freelance writer from Springfield. She can be reached at info@springfieldbusinessjournal.com



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The Giving Season

According to the Center on Philanthropy at Indiana University, the average person makes 24 percent of their annual donations between Thanksgiving and New Year's. As we approach the giving season, it is important for businesses and individuals to make meaningful investments in charitable organizations.

When considering a charitable organization to receive your donations, it is important to first identify that the organization has a history of good stewardship of donated funds. Ensuring the nonprofit does what it says it will do ensures your gift has a meaningful impact in furthering the organization's mission.

One way to assess stewardship is to reflect on previous donations you have made to the organization and consider if you believe the dollars were well spent by the organization. Ask yourself if the organization reported back to you on the result of your donation and the impact it had on moving the organization's mission forward. Organizations should be positioned to report back to donors the measurable results that were achieved with their donations. If you have not received an update on the results of your donation, contact the nonprofit and ask about the outcomes achieved with your financial support.

Another strategy to examine the nonprofit's effectiveness in putting donations to use is to explore third party charity ratings systems such as Charity Navigator or Better Business Bureau. These sources provide insights on any past reported issues regarding nonprofit organizations and can help you verify the legitimacy of a nonprofit organization. The third party ratings can provide insights to support an informed donation, but should not be the sole factor in considering your charitable donations.

In Illinois, the Attorney General's Building Better Charities website (illinois-attorneygeneral.gov/charities) provides a database of all charities actively fundraising in Illinois. By searching on the website, the public has access to recent financial reports documenting income and expenses for nonprofit organizations as well as the percent of each donation that is applied to program services. Gathering the financial facts on an organization can help individuals gauge the financial health of the organization.

Beyond identifying that an organization is legitimate and uses donations efficiently, it is important to invest your charitable donations in a cause that is important to you.

Donating to a nonprofit organization provides donors an opportunity to make a meaningful impact on an issue important to them. The first step is to consider an issue important to you, whether it is hunger, homelessness, health, children, environment, arts or a plethora of other issues. After determining the area to make an impact, consider if you prefer to give at the local level and impact change in the community or at a national or global level to impact sector change. Whether giving locally or on a larger level, donating provides an opportunity for you to be

Giving Back

Jean Jones

a part of making a difference on an issue of importance to you.

Donating financial resources is one way to give this holiday season, but there are also opportunities to give in kind resources to nonprofit organizations. Donations of services, materials or products can be made directly to nonprofit organizations for charitable purposes. Perhaps there is an opportunity to donate products or services to a nonprofit and have a greater impact on the organization than a cash donation.

When considering a donation of goods or services, it is important to discuss the donation with the nonprofit organization to ensure they are in a position to accept the gift. There are instances when a nonprofit organization is not equipped to accept an in kind donation or need time to prepare to accommodate receiving a gift.

“Organizations should be positioned to report back to donors the measurable results that were achieved with their donations. If you have not received an update on the results of your donation, contact the nonprofit and ask about the outcomes achieved with your financial support.”

Giving time through volunteering this holiday season is another opportunity to support nonprofit organizations. As the holiday season is full of activities, it is often a month in which nonprofit organizations struggle to fill all the ongoing volunteer positions. Consider taking some time to volunteer your

time this holiday season or give time to your employees to volunteer during the month.

Locally, the website volunteer.springfieldunitedway.org includes a complete listing of nonprofit volunteer opportunities. Explore the posted positions and sign up to give your time this holiday season.

After you enjoy the giving season this year, you have the opportunity to continue to make an impact by engaging with nonprofit organizations throughout the year. Make a commitment to yourself, your employees or your company to continue the giving season into 2014. Charitable organizations strive to fulfill their missions with monetary donations, in kind donations and volunteers throughout the calendar year. Be a part of the giving season and continue your impact throughout 2014.

Jean Jones is a freelance writer from Springfield.

If your organization has an item that you would like Jean to include, email information and details to her at info@springfieldbusinessjournal.com



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legal filings •

The following information was obtained from the Sangamon County Circuit Clerk, and has not otherwise been verified by Springfield Business Journal.

This list of recent filings does not represent all matters filed with the Seventh Judicial Circuit Court for Sangamon County for the given time period, but instead represents those filings Springfield Business Journal, independently of the Sangamon County Circuit Clerk, believes will be of interest to its business readers.

Lawsuits

- 10/28/13 – Curtis D. Younker, Plaintiff, Vs. Cedric B. Baylor, Defendant, Suit on Note.
- 11/12/13 – B&H Real Estate Ventures LLC, Plaintiff, Vs. Thomas E. Stredler, DBA Stredler Plumbing and Heating, Defendants, Contract.
- 11/13/13 – Limbaugh Construction Inc., Plaintiff, Vs. Haenig Electric Company Inc., Defendants, Contract.

Chancery

- 10/21/13 – United Community Bank, Plaintiff, Vs. Charles M. Bland, Cindy K. Bland, Charles Bland Builders Inc., Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 10/22/13 – CitiMortgage Inc., Plaintiff, Vs. Terry Byrd, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 10/22/13 – State Bank of Niantic BR01, Plaintiff, Vs. Joseph L. Shull, Jennifer L. Shull, Autovest LLC, Defendants, Foreclosure.
- 10/22/13 – State Bank of Niantic BR01, Plaintiff, Vs. Kevin Reed, Kevin D. Reed, Carri Day, Susan Mauer, CEFCU,

Defendants, Foreclosure.

- 10/23/13 – Deutsche Bank National Trust Company, Trustee for Ameritrust Mortgage, Plaintiff, Vs. Fairlane Credit LLC, Central Illinois Emergency Physicians, Pro Com Services of Illinois, Profession Adjustment Bureau, Memorial Express LLC, Springfield Pain Center, Memorial Medical Center, Unknown Owners and Non Record Claimants, Foreclosure.
- 10/23/13 – PNC Bank National Association, Plaintiff, Vs. Lawrence O. Merchant, Rebecca L. Merchant, Madison Park Place Homeowners Association, Spark E. B. Holdings Inc., Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 10/23/13 – PNC Bank National Association, Plaintiff, Vs. Clarke Steigerwald, M. Kathryn Steigerwald, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 10/24/13 – Deutsche Bank National Trust Company, Vs. James D. Hicks, Defendant, Foreclosure.
- 10/24/13 – First Bank, Plaintiff, Vs. Vincent Title Insurance Company, Inc., Defendant, Foreclosure.
- 10/25/13 – United Community Bank, Plaintiff, Vs. Patrick E. Klemaier, Sara M. Klemaier, Defendants, Foreclosure.
- 10/25/13 – United Community Bank, Plaintiff, Vs. Robert S. Ritz, Defendant, Foreclosure.
- 10/25/13 – Wells Fargo Bank NA, Plaintiff, Vs. Kathryn A. Cerar, PNC Bank National Association, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 10/28/13 – Bank of Springfield, Plaintiff, Vs. Theresa A. Greco, Mary L. Norton, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.

cord Claimants, Defendants, Foreclosure.

- 10/28/13 – CitiMortgage Inc., Plaintiff, Vs. Matthew E. Armstead, Defendant, Foreclosure.
- 10/28/13 – Flagstar Bank FSB, Plaintiff, Vs. Robbie D. Smith, Illinois Housing Development Authority, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 10/28/13 – JP Morgan Chase Bank, Plaintiff, Vs. Kara L. Luttrell, Defendant, Foreclosure.
- 10/28/13 – PNC Bank National Association, Plaintiff, Vs. Shedra Johnson, Defendant, Foreclosure.
- 10/28/13 – Wells Fargo Bank, Plaintiff, Vs. Katherine J. Reeves, Defendant, Foreclosure.
- 10/30/13 – PNC Bank National Association, Plaintiff, Vs. Steven M. Thomas, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 10/31/13 – PNC Bank National Association, Plaintiff, Vs. Scott C. Hamilton, Julie A. Hamilton, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 10/31/13 – PNC Bank National Association, Plaintiff, Vs. Maribeth Shannon, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 11/01/13 – Bank of America NA, Plaintiff, Vs. Philip Wilcoxon, Sheryl Wilcoxon, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 11/05/13 – PNC Bank National Association, Plaintiff, Vs. William R. Grundy, Sharon K. Grundy, The Harrison Park Homeowners Association, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 11/05/13 – Yolanda Whiteside, Plain-

tiff, Vs. Green Lincoln Inc., Defendant, Injunction.

- 11/06/13 – CitiMortgage Inc., Citi-Financial Mortgage Company, Associates Home Equity Service, Plaintiffs, Vs. Eric Johnson, Unknown Tenants, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 11/06/13 – Deutsche Bank National Trust Company, Plaintiff, Vs. Catherine L. Ford, Archie Ford, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 11/12/13 – JP Morgan Chase Bank, Plaintiff, Vs. William L. Cooper, Annette L. Cooper, Marine Bank, Illinois National Bank, Williamsville State Bank, Flagglard Park Homeowner's Association, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 11/12/13 – United Community Bank, Plaintiff, Vs. Ericka A. Patrick, Defendant, Foreclosure.
- 11/13/13 – Bank of America NA, Plaintiff, Vs. Virgil W. Snell, Jane Doe Current Spouse or Civil Partner, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 11/13/13 – Green Tree Servicing LLC, Plaintiff, Vs. Michael T. Pryor, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 11/13/13 – US Bank National Association, Plaintiff, Vs. Walko Music Company, Kenneth C. Duffy, Linda J. Duffy, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.

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New laws roll take effect 2014

Sometimes, I think Texas got it right – their legislature only meets every other year. Ours, of course, meets much more often than that. What do we have to show for it? Check out these new laws that will take effect in 2014.

Cell Phones and Driving.

You've probably already heard about this one. Effective Jan. 1, 2014 drivers cannot use hand-held cell phones. The first fine is \$75. Subsequent violations add \$25 to the fine, with a maximum fine of \$150. All is not lost – it's permissible to use a Bluetooth headset or other hands-free device. Further, it is legal to make calls with a hand-held phone for emergencies. Finally, be aware that if you are using a hand-held phone while driving and you injure someone, it's now a Class A misdemeanor (fine of up to \$2500 and less than a year in jail). If you kill someone, it's a Class 4 felony (fine of up to \$25,000 and jail of not less than one year but no more than three years).

Littering. Since you can't use your hand-held phone in the car starting Jan. 1, 2014, maybe you plan to occupy your hands with cigarettes. If you do, be careful where you dispose of your cigarette butts. Please keep in mind that it's illegal to throw a cigarette butt out of a car. The penalties are severe. The first conviction is a Class B misdemeanor (fine not exceeding \$1,500), the second is a Class A misdemeanor (fine also not exceeding \$1,500), while the third and subsequent



Law

Thomas C. Pavlik, Jr.

convictions are Class 4 felonies (fine up to \$25,000 and jail of not less than one year but no more than three years). Do the right thing – don't treat the world as your ashtray.

Boating. Starting in 2014, there are new rules for operating a watercraft while intoxicated. If you are involved in an accident involving serious injury or death, you must consent to an alcohol and drug test. Failure to do so, or exceeding the legal limit or testing positive for drugs, means you will have your driver's license suspended. In addition, please note that anyone being towed by a boat will be counted as a passenger. This may be important in terms of maximum capacity and inflation device requirements.

Expungement. Under limited circumstances, it is possible to have convictions for a limited amount of felonies "expunged." Expungement is the process by which your criminal records are "sealed" so that they cannot be seen by the public. Obviously, this makes it easier to gain such things as employment, housing and credit. We get quite a few calls from people inquiring about expungement, and in most instances have to advise the prospective client that this relief is not available. However, in 2014, additional Class 3 and Class 4 felonies (theft, retail theft, forgery, deceptive practices, possession of burglary tools) may be eligible for expungement.

Tanning. Anyone under 18 won't be

able to use a tanning bed as of Jan. 1, 2014.

Social Media. Some of you may recall the Right to Privacy in the Workplace Act, enacted a year ago. That Act prohibits your employer, or prospective employer, from requesting access to your social networking websites. The recent amendment to the act clarifies that it applies only to personal communications that are not related to the employer's business purposes. Any accounts used for business purposes, however, are not offered the protections of the Act.

Concealed Carry. I assume most people know that Illinois will become the last state to allow for the concealed carry of weapons when the legislature overrode the Governor's veto. Permits should be available shortly after the first of the year.

Private Sales of Guns. Private parties who engage in the sale/purchase of firearms will now have to participate in the State's background check process. Prior to this new law, only individuals purchasing from dealers or at a gun show were subject to a background check. Now, even with private party sales, sellers have to check for Firearm Owners Identification (FOID) cards and have to call a state run hotline to make sure that the buyer's FOID card is still valid. Sales to family members are exempt. Sellers will be provided an approval number. And, just as before, records of all private party transactions must be kept for 10 years. In addition, lost or stolen guns must be reported to the local police within 72 hours.

Voter Registration. Illinois will be-

come the 18th state to allow its citizens to register for voting online. Election authorities have until July 1, 2014 to have systems up and running to accommodate online registration. The act has several safeguards in an attempt to prevent fraud – such as using a driver's license number or the last four digits of a social security number. Please note that the new law does not allow for actual online voting.

Speed Limit. In 2014 the speed limit on "rural highways" will increase to 70 mph. Currently the speed limits are 55 mph in urban areas and 65 mph in rural areas. Nonetheless, the new law allows Cook, DuPage, Kane, Lake, McHenry and Will counties the discretion to opt out and keep the maximum speed limit at 65 mph.

Medical Marijuana. Starting in 2014, medical marijuana will be legal in Illinois pursuant to a four year pilot program. The law provides for 60 dispensaries and 22 growers. Marijuana will only be provided to those diagnosed with one of 40 enumerated diseases, and only if they have a pre-existing relationship with their doctor. Illinois is holding the new law out as being the strictest in the country. Final rules are currently in the process of being written.

Gay Marriage. Illinois is now the 16th state to recognize same sex marriages. The law will take effect on June 1, 2014. The law does provide some provisions for churches and private clubs who don't want to participate.

Thomas C. Pavlik, Jr. is an attorney from Springfield

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philanthropy •

SOB Fest donates proceeds to CIAF

The Cochlear Implant Awareness Foundation received a donation from the organizers of the Springfield Oyster and Beer Festival, also known as SOB Festival.

CIAF founder Michelle Tjelmeland said the donation will help CIAF achieve its mission of helping people hear. "This donation from the SOB Festival will allow us to educate more people about the benefits of cochlear implant technology and help people with hearing impairments move from silence to sound."

SOB, an event organized by local craft beer enthusiasts, is held each year in the lot of Inn at 835. The event's primary goals are to educate the public about quality beers, and to promote small, independent breweries. Attendees are treated to interesting and innovative craft beers from the Midwest as well as oysters brought in from the east coast and New Orleans.

The 4-year-old festival has grown each year it has been held allowing organizers to deliver donations to its recipient charities. With over 1,000 people in attendance this year, the event earned a \$5,500 profit, which was given to CIAF.

Founded in 2006, the Cochlear Implant Awareness Foundation is a 501 (c)(3) non-profit organization based in Springfield, Illinois. Its mission is to provide information, resources, support, and understanding to cochlear implant recipients and their families.

Horace Mann supports Springfield Public Schools

The Springfield Public Schools Foundation, beneficiary of the 2013 Horace

Giving Back

Jean Jones

Mann Charity Golf Classic, was presented a \$36,000 check from the golf outing. The proceeds will help the foundation fund teacher grants and needs throughout the Springfield School District.

"These foundation grants give the schools the resources to do special projects or the teachers the tools needed to enhance everyday learning," said Springfield Public Schools Foundation President Terri Benson.

The foundation awarded a \$2,400 teacher grant to Lincoln Magnet School. It is helping more students learn how to build a robot and make it work. Foundation dollars have also supported school science fairs, arts education programming, memorial scholarships, outdoor education camps, and architectural and theater residency programs.

"We know these proceeds will benefit many children and help the leaders of the future," said Horace Mann President/CEO Marita Zuraitis.

Zuraitis presented the check at Lincoln Magnet School at the beginning of American Education Week, a week dedicated to recognizing those who ensure America's children receive a quality education.

Also during American Education Week, Horace Mann recognized Matheny-Withrow Elementary music teacher Michele DeLong, who has had 17 projects funded through DonorsChoose.org since 2010.

Horace Mann has partnered with DonorsChoose.org to help teachers get free

materials. Teachers post requests for classroom supplies or tool to the website and donors choose to fund them.

Since January, 83 DonorsChoose.org projects have been funded for a total of more than \$45,000.

SIU organizes health clinic

A free community health clinic for homeless and uninsured individuals was held on Nov. 18 at Kumler United Methodist Church, 600 N. Fifth St. The clinic was organized by medical students and the Department of Family and Community Medicine at Southern Illinois University School of Medicine.

The clinic aimed to fulfill a medical need in the community and improve access to health care for Springfield's homeless and uninsured populations. General physical check-ups and various screenings including cholesterol, blood pressure, glucose, BMI, vision and oral cancer were offered at no charge.

Orders for lab work were filled by Memorial Medical Center. Medication assistance was available from Kumler Outreach Ministries and Complete Care Pharmacy. Hygiene products and over-the-counter medications were also offered at no charge.

The clinic was staffed by SIU physicians volunteering from primarily its family and community medicine and internal medicine departments as well as SIU medical students and staff. An Affordable Care Act patient navigator and Coordinated Access to Community Health assisted clients with finding appropriate insurance. Other participants included St. John's Hospital, Salvation Army, Helping Hands, Illinois Department of Public Health, Mental Health Central Services, Springfield Overflow Shelter and Fifth Street Renaissance.

BJ Salon presents donation

BJ Grand Salon & Spa presented Simons Cancer Institute with \$7,500 for the Look Good Feel Better Program, which is dedicated to improving the self-esteem and quality of life of people undergoing cancer treatment.

Proceeds were raised during the fifth annual Beautiful Bras Fundraiser.

Throughout the month of October, BJ Grand Salon & Spa held the Beautiful Bras Fundraiser for cancer awareness and support at all three of their locations — 3055 Professional Drive and 3300 Robbins Road in Springfield and 3006 Crossing Court in Champaign. Area designers were invited to decorate a bra that represented their individual story or business.

"We had more than 80 designers participate in the event. We're grateful to everyone who participated and voted," said Jessi Pickard, promotions and events coordinator for BJ Grand Salon & Spa.

Prizes were awarded at each salon to the designer who received the most votes, as well as the bra deemed the "Grand Design," judged by a panel of professionals to be the most creative.

Designers/Bras receiving the most votes were: Springfield South Salon — Lutheran High Volleyball Team; Springfield West Salon — Dr. Robert C. Russell, Heartland Plastic Surgery Center; and Champaign Salon — Chana Harden.

"Grand Design" winners were: Springfield South Salon — Buckley's Prairie Landscaping; Springfield West Salon — Richard Green; and Champaign Salon — Cakes by Lori.

Family celebrates completion of Habitat home

Habitat for Humanity of Sangamon County held a dedication for the completed home for the Haley family.

The homeowners received keys to the home on North Sixth Street and volunteers were recognized. The home was built in partnership with the Enos Park Neighborhood Improvement Association. The lead partner for this home was Levi, Ray & Shoup.

Mission Outreach donates to Syrian refugees, participates in #GivingTuesday

The Hospital Sisters Mission Outreach, working with the Syrian American Medical Foundation, sent two 40-foot shipping containers valued at more than \$720,000 over a four month period to support the Syrian refugees in Turkey.

Basic supplies needed for routine procedures, such as adhesive bandages, cotton rolls and cotton balls, burn dressings, gauze sponges, and surgical gloves and gowns were sent to the medical missions in Turkey. Mission Outreach also provided more than 400 baby blankets.

"Clinics along the Syrian border are seeing an influx of patients with serious medical needs," said Georgia Winson, executive director of Mission Outreach.

During the three-year civil war in Syria, more than 500,000 refugees have sought refuge in Turkey, as the country has an open door policy for those seeking asylum. More than 200,000 individuals live in 21 refugee camps along the border between the two countries.

Mission Outreach is also taking part in #GivingTuesday, a campaign with charitable organizations in mind.

On Tuesday, Dec. 3, more than 3,800 charities are participating in this day of online giving, and Mission Outreach is focusing on a special project. All gifts received on #GivingTuesday will support the purchase of a new semi-truck.

Online donations are accepted at <http://www.mission-outreach.org/supportus.html>.

St. John's teams with Kohl's

Four Springfield area dance studios came together to perform hip hop, modern, lyrical and Irish dance at the Hoogland Center for the Arts.

The multi-organizational community program, known as Kohl's Gotta Dance, was created this year through a partnership between St. John's Children's Hospital and Kohl's Cares for Kids. Participating dance studios included TurnOut Movement Arts Studio, Achill Academy of Irish Dance, Dance Creations Dance Studio and Springfield Dance.

Kohl's Gotta Dance gives local area pre-teen and early teen children the opportunity to participate in one of four free dance classes offered weekly. While having fun and making friends, these children also exercise, a factor in addressing and preventing childhood obesity, which is among the top three needs identified in the St. John's Hospital Community Health Needs Assessment.

Jean Jones is a freelance writer from Springfield.

If your organization has an item that you would like Jean to include, email information and details to her at info@springfieldbusinessjournal.com

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Traditional versus LED: Christmas lighting smackdown

Christmas decorations are going up in neighborhoods and at area businesses as nearly everyone is getting ready for shoppers, family and festivities. From simple white twinkly lit wreaths to massive computer-aided, musically-timed, “Christmas Vacation” light shows, traditional holiday lighting is getting phased out and replaced by energy efficient LED (light-emitting diode) lighting.



In the 1970s, holiday lighting was revolutionized by the introduction of the “mini-light.” The incandescent bulb strands became the industry standard. For years, parents across America have spent untold hours untangling countless strands of lights only to find that one miserable bulb has not lasted the previous 11 months and an entire strand is out.

As a child, I learned some of my most colorful language as my father’s Christmas light “assistant” as he tried to find that needle-in-a-haystack bulb that had blacked out an entire strand or, Heaven forbid, turned one strand out of a thousand into a “blinker.”

Prior to mini-lights, festive lighting consisted of much larger incandescent bulbs. However, the mini-lights, while using less energy, are still not what most would consider “energy efficient.” Each year, it is estimated that 100 million strands of decorative lights are sold in the United States.

Incandescent mini-lights only trans-

Going Green

David A. Kelm

fer five percent of energy used into light while the remaining 95 percent is emitted as heat. And, colored incandescent bulbs are even less efficient with approximately one percent of power used transferred into light. According to the U.S. Department of Energy, holiday lighting consumes more than six terawatt-hours per year or the equivalent of the total power needs for one month for 500,000 homes.

The holiday lighting industry has reacted and consumers are beginning to shift to “green” holiday lighting that is energy and cost efficient. Primarily, Christmas lighting is going to LED strands and fixtures. In the last two years, the White House Christmas tree and the tree at Rockefeller Center have both been bedecked and bejeweled with LED lights. This year, the industry estimates that LED lighting will consist of nearly 50 percent of the market. Several “big-box” retailers are devoting 50 percent or more of their shelf stock to LED products this season. Only three to four years ago, LED lighting was relegated to less than 10 percent of offerings at the holidays.

While traditional mini-lights are expensive to purchase these days, to the point where I save time and frustration spent attempting to ferret out the bad bulb by throwing a bad strand away, LED strands are still significantly more expensive as a holiday investment. A quick website price check of a popular, large home improvement store found that a

traditional strand of mini-lights is approximately three dollars.

The similar LED strand is approximately \$20. This year, as consumers are becoming more green-minded and seeking to transition to LED lighting, many retailers, online and bricks-and-mortar, are offering rebates and discounts for shoppers who trade-in their old incandescent strands and purchase LED strings.

When the neighborhood Clark Griswold pulls out the ladder, climbs up on the roof and staples “250 strands of light, 100 individual bulbs per strand for a grand total of 25,000 imported Italian twinkle lights” and this year his house is lit with LED, he may have spent a lot of holiday cash for the decorations but he may save money in the future.

The estimated cost of running 10 strands of mini-lights for 30 days is \$12.96. Clark Griswold’s bill for one month would be approximately \$324.00. If Clark switched over to LED Christmas lights, his bill would be approximately \$34.00 or \$.136 per strand for 30 days. Plus, LED strands last, on average, 10 years rather than the 1 to 2 year lifespan of traditional decorative lighting.

Decorations and holiday lighting bring warmth to the cold, dark days of December. The glow of a Christmas tree

and festive outdoor lighting is part of our collective holiday experience. One of the complaints, certainly in my household, is the cool hue emitted by LED strands.

The early energy efficient strings were

bright and cast a blue-white hue rather than the warm yellow-gold of the incandescent strands. There is still a strict, Cuba-like embargo on LED lighting inside my house because of the “cold” nature of the white LED strands. The technology is shifting as quickly as

consumer attitudes and newer LEDs are getting a more traditional look.

Energy efficient lighting is working its way into our everyday lives and it appears that LED decorative lighting is one way that homeowners and businesses are adopting limited use of a newer technology. Given the life-cycle cost savings of LED Christmas lights, transitioning away from cheap, power hungry mini-lights will continue to expand the offerings.

In the Kelm holiday household, until LED strands produce the warm glow we all grew up with, we’ll probably stick with the cheap mini-lights and fork over a bit more money to CWLP every January.

David A. Kelm is an attorney from Springfield with experience in environmental law



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Troxell joins LRS

AJ Troxell of Decatur joined LRS Web Solutions as a web developer. He will work alongside a team of web designers and application developers to build custom websites that integrate business processes online.

Troxell brings seven years of technology experience to LRS and last worked at JTnet Inc. in Decatur as an interactive specialist. He has experience in usability, accessibility, browser-compatibility, and web development.

**Troxell****Lee joins HeplerBroom**

Brian Lee has joined HeplerBroom LLC as an associate attorney focusing on premises liability, construction injuries, contract disputes, nuisance, wrongful death, property damage and employment discrimination.

Lee received his Juris Doctorate from Southern Illinois University School of Law in 2013.

In 2006, he received his Bachelor of Arts from the University of Illinois Urbana-Champaign. He is licensed to practice law in Illinois.

**Lee****Priddy named Thirty Under 30**

Damon Priddy, general manager of the Hampton Inn in Lincoln, was named in Hotel Management magazine's "Thirty Under 30," which honors emerging lead-

**Priddy**

ers in the hospitality industry.

"The fact that a nationally-distributed industry magazine included me in its selection of 'Thirty Under 30,' signals that my effort to deliver service to my guests has paid off," said Priddy. "It is gratifying to be recognized in this way."

According to nomination guidelines, nominees must be 30 years old or younger as of Dec. 31, 2013, have completed a project for his or her hotel or organization and be recognized by leaders of his or her own hotel or organization as an emerging leader.

American Central adds Novaria

Andrew Novaria has joined American Central Insurance Services.

**Novaria**

He earned his bachelor's degree from the University of Illinois Urbana-Champaign and is licensed in property & casualty insurance as well as life & health insurance. Novaria specializes in property and casualty insurance for businesses of all sizes.

Junior League announces new members

The Junior League of Springfield announced its new member class.

The 14 women to join the group are Leah Balen, Ashton Balingier, Noelle Bourne, Katherine Dinges, Kacie Dorr, Amy Fisher,

Amanda Johnson, Kathleen McCarthy, Erin Spenner, Danielle Sprout, Kathy Thomas, Andrea Verdeyen, Lisa Walwer and Ellen Wesley.

The new members are participating in a training program focused on providing them with the skills and knowledge that they need to be effective volunteers and civic leaders. This training culminates with a community volunteer project, allowing the new members to put their training to use in the community.

Heckman joins NEA board

The National Education Association Foundation announced new members to its board of directors. Among them is former Horace Mann Companies President and CEO Peter Heckman.

Heckman has also served the Springfield Public Schools Foundation as a board member and as treasurer. He received his MBA from the Kellogg School of Management at Northwestern University, where he also graduated with a bachelor's degree in business administration.

HIP adds two, celebrates 20 years

HIP Advertising has added two members to its staff in response to continued growth from existing clients and new accounts.

**Huebner**

Mycah Huebner, who has interned with HIP since June, has joined the agency as an account assistant. Her responsibilities will include account planning, copywriting and client relations. Huebner, a 2013 graduate of

Eastern Illinois University, earned a bachelor's of science degree in business with a concentration in marketing.

Betsey Heidrick will serve as the agency's social media planner. Her responsibilities will include strategic planning across social media platforms and social analytics reporting. Heidrick is a 2011 graduate of the University of Nebraska-Lincoln, majoring in advertising. She received a master's degree from UNL in marketing, communications and advertising in May.

The addition of Huebner and Heidrick builds on the agency's celebration of two decades of success and the launch of HIP's new responsive website, www.hipadvertising.com, in July.

"HIP recently celebrated 20 years of business and we are still continuing to grow and expand our capabilities," owner and president Myra Hoffman said.

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Keystone Insurers partners with Nicoud

Keystone Insurers Group announced Nicoud Insurance Services as its first franchise partner in Illinois.

The announcement was made by Nicoud Insurance Services owners Jim Hillestad and Tim Nicoud with Keystone's Vice President of Sales and Marketing Elizabeth Schenk.

"Keystone's reputation, resources and talent will assist our growth efforts, expansion plans and niche marketing programs, while allowing us to remain independently owned and operated," Hillestad said.

Hanson submits plans for Carpenter Street underpass

Hanson Professional Services Inc. has submitted preliminary plans for the design of the Carpenter Street underpass between Ninth and 11th streets to the city of Springfield, the Illinois Department of Transportation, the Federal Railroad Administration, the Illinois Commerce Commission, Norfolk Southern Corp., Union Pacific Railroad Corp. and utility companies.

This underpass is the first stage of the Springfield Rail Improvements Project, which is part of the Illinois High-Speed Rail Chicago to St. Louis program. Construction of the Carpenter Street underpass will provide improved access to the community's major medical facilities and reduce delays for emergency vehicles.

The design of the Carpenter Street underpass includes an elevated walkway that separates pedestrians from vehicular traffic; high-visibility and accent LED lighting; stainless steel tensioned-cable railings

for the railroad bridge and walkways; and retaining walls that are offset several feet behind the curb and gutter for increased motorist safety. The design also includes round, multi-column piers with decorative pier caps and walls; textured retaining walls; and color accents for the retaining walls and bridge.

The underpass will be constructed using a top-down method to help maintain rail traffic during construction.

Funds for the Carpenter Street project will come partially from a \$14.4 million Transportation Investment Generating Economic Recovery grant the city received in August. The city also has filed a petition with the ICC requesting permission to replace the Carpenter Street grade crossing of Norfolk Southern's track with a new underpass and assistance from the Grade Crossing Protection Fund to help pay for the new structure. Following ICC's approval of the project, Hanson will submit to IDOT in early 2014 final plans for construction starting in June 2014. This timeframe is critical for the city to maintain its TIGER funding.

The Springfield Rail Improvements Project involves consolidating and improving rail lines by relocating rail traffic from the Third Street corridor to 10th Street and constructing underpasses at rail crossings throughout the city. The project includes the design and construction of more than four miles of new rail corridor, eight new underpasses, one new overpass and reconstruction of four existing underpasses. It will reduce the number of at-grade rail crossings in the city from 68 to 32.

The city selected Hanson in July 2013 to provide design, land acquisition, construction engineering and project management services for the \$315 million rail improve-

ments project.

Airport receives award

The Certificate of Achievement for Excellence in Financial Reporting has been awarded to the Springfield Airport Authority by the Government Finance Officers Association of the United States and Canada.

The award is for its 2012 Comprehensive Annual Financial Report. The Certificate of Achievement recognizes governmental accounting and financial reporting.

"One of the Springfield Airport Authority's core principles is to be enterprising. Our CAFR underscores our commitment to have an entrepreneurial mindset that emphasizes innovation and financial efficiency," said Frank Vala, Chair of the Springfield Airport Authority.

The Springfield Airport Authority is a multi-year winner of this award having received it the past 10 years. In order to be awarded the Certificate of Achievement a government entity must publish an easily readable and efficiently organized financial report whose contents conform to program standards. Such reports must satisfy Generally Acceptable Accounting Principles and applicable legal requirements.

SLC discusses projects

The Strategic Leadership Council discussed and took actions on three community projects aimed at railroad improvement, education and downtown vitalization.

In the first action taken, the SLC voted to set aside \$50,000 toward implementing the Springfield Rail Improvements Project, a railroad relocation initiative. Funds could be used for consultation, marketing, legal

or any other means to help implement the transformational project. The SLC also agreed to help advocate on behalf of the project when talking to federal and state officials and to help provide public comments when appropriate. The project will also aid the East-West transportation network, enhance safety in the community and provide a quiet zone within the city.

The second action the SLC took was a vote to invest \$25,000 into the educational initiative being developed by the Center for State Policy and Leadership at UIS and includes a six-month process to develop a plan to ensure all children are ready for and then have access to education and training opportunities that will prepare them for high-skill, high-wage employment in a career of choice.

The \$25,000 is being leveraged with the Community Foundation for the Land of Lincoln and the United Way of Central Illinois each committing \$10,000 combined with \$15,000 of in-kind support from UIS. In total, the project will cost \$60,000 and is geared to bolster education from pre-natal care to post-secondary learning to improve developmental and educational outcomes for less advantaged children.

The SLC also discussed a proposal by SDAT who is seeking to build a vital downtown neighborhood to attract and retain young professionals as well as improve the county's economic health and psyche. The SLC plans to form a 10-person task force of SLC representatives with each banking institution agreeing to participate, explore capital investment and lending programs and solicit a local law firm to set up corporation status if necessary.

Continued on Next Page



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Continued from Previous Page

LLCC trustees approve membership in energy consortium

With expectations of saving more than \$90,000 per year in energy costs, the Lincoln Land Community College board of trustees last night authorized college membership in the Illinois Energy Consortium for the purchase of natural gas at all LLCC locations and electricity at LLCC locations in Jacksonville, Beardstown and Litchfield.

The Illinois Energy Consortium has more than 400 school district and community college members, and is a joint effort of the Illinois Associations of School Boards, School Administrators and School Business Officials.

LLCC trustee Jeff Fulgenzi had suggested that the college look into additional ways of reducing its energy costs.

"I'm pleased that the college continues to pursue efforts to reduce operational costs," said Fulgenzi.

Dr. Charlotte Warren, president, also reported on the Higher Learning Commission's Quality Checkup visit to campus on Nov. 6 and 7, a part of the college's process to gain reaffirmation of accreditation. Two reviewers met with trustees and college groups to affirm the accuracy of the Systems Portfolio the college submitted in June, review ongoing quality improvement projects, and confirm the college's compliance with accreditation standards. Warren said she anticipates receiving a Quality Checkup Report in January and reaffirmation of accreditation in May.

Trustee Dennis Shackelford said reviewers praised college operations and the self-study report.

As is customary at a fall meeting, a presentation was made by the current LLCC Pearson Master Teacher. Barb Bernardi, biology professor, and also owner of an alpaca farm, shared with the board how life, education and alpacas have influenced her teaching and student engagement. She announced that she will donate her \$5,000 Master Teacher award for the construction of an outdoor classroom on the Springfield campus.

Home sales on pace to be the best since 2007

Both unit home sales for single-family homes and the median home sale price increased in the Capital Area during October 2013, according to the Capital Area Association of REALTORS.

For the month of October 2013, the median home sale price was \$115,000, reflecting an increase of 12.2 percent over the October 2012 price of \$102,500. The year-to-date median sale price through October 2013 was \$113,000, reflecting a decrease of 1.7 percent from the \$115,000 price during same period in 2012.

"The monthly median home sale price for October helps illustrate how the median sale price has bounced up and down this entire year," said REALTOR Steve Myers, president of the Capital Area Association of REALTORS. "While the median sale price for the year is down, the median sale price for October reached an all-time high for October sale prices, the fourth such monthly year-over-year record set this year."

According to CAAR, there were a total of 295 homes sold in October 2013 as compared to 283 homes sold in October 2012, reflecting an increase of 4.2 percent. Year-to-date homes sales through October

of 2013 totaled 3,194, reflecting a 7.1 percent increase over the 2,983 sales during the same time in 2012.

"Home sales for year-end are on pace to finish over 3,700 measuring up to the level of sales experienced in 2009, which were artificially propped up by the first time homebuyer incentive, and could end up being the strongest year since 2007," said Myers.

The average cumulative days on market for all home sales was 86 in October, down from the 89 days in September of this year and down from 88 days in October of 2012.

Total housing inventory at the end of October rose to 1,757 listings, down from the 1,766 listings the end of October 2012.

Statewide, the housing market saw October home sales increase 3.7 percent over previous-year levels and median prices rise 13.8 percent, according to the Illinois Association of REALTORS.

Statewide home sales in October 2013 totaled 12,349 homes sold, up from 11,903 in October 2012. The statewide median price in October was \$153,000, up 13.8 percent from October 2012 when the median price was \$134,500. The statewide inventory of available homes for sale totaled 66,433 units in October, down 18.3 percent compared to 81,281 last year.

Forty-eight of 102 Illinois counties reporting to IAR showed annual home sales increases in October 2013. Forty-eight counties also showed year-over-year median price increases including Kane, up 23.1 percent to \$166,000; Kankakee, 20.9 percent to \$120,000; Cook, up 17 percent to \$175,500; Sangamon, up 10.3 percent to \$128,000; DuPage, up 6.2 percent to \$206,000; and Boone, up 1.9 percent to

\$107,000.

HeplerBroom LLC Best Law Firm

U.S. News & Best Lawyers has announced the release of the 2014 "Best Law Firms" rankings.

The rankings include HeplerBroom as a Tier 1 law firm in the St. Louis metropolitan area in the following practice areas: Commercial Litigation; Criminal Defense; White-Collar; Litigation: Antitrust; Mass Tort Litigation/Class Actions—Defendants; Personal Injury Litigation—Defendants; and Professional Malpractice Law—Defendants. The Tier 1 ranking also includes the Chicago Metropolitan for Professional Malpractice Law—Defendants.

The firm also ranked as a Tier 2 Firm in the St. Louis Metropolitan area in Antitrust Law; Franchise Law; Litigation—Intellectual Property; and Litigation—Securities. The firm also received National Ranking in Tier 2 for its work in Mass Tort Litigation/Class Actions—Defendants.

The U.S. News—Best Lawyers "Best Law Firms" rankings are based on the collection of client and lawyer evaluations, peer review from leading attorneys in their field, and review of additional information provided by law firms as part of the formal submission process, according to the organizations.

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Kuiper named HSHS Central Illinois Division president and CEO

Hospital Sisters Health System announced that E.J. Kuiper, MHA, DPT, FACHE has been appointed as HSHS Division president and CEO, Central Illinois Division.



Kuiper

He will begin his new role on Jan. 6, 2014. Kuiper currently serves as President and CEO of Saint Anthony's Health System in Alton, Ill.

"It's an exciting time to join HSHS, as the System is embracing health care reform by integrating clinical services and developing innovative ways to improve the health and well-being of those we are called to serve," said Kuiper.

In his new role at HSHS, Kuiper will provide leadership on strategic and long-term initiatives that enhance the delivery and quality of care across the CID, which includes St. Francis Hospital in Litchfield, St. John's Hospital and St. John's College in Springfield, St. Mary's Hospital in Decatur, St. Mary's Hospital in Streator, HSHS Medical Group and Prairie Heart Institute. He will also be involved in the selection process for a new president and CEO of St. John's Hospital.

"E.J. has transformed the culture at St. Anthony's, creating an environment where colleagues are committed to patient safety and high quality care. He has also guided the organization on a path of strong pro-

ductivity and fiscal accountability," said Mary Starman-Harrison, HSHS president and CEO.

Kuiper has served at Saint Anthony's Health System since 2006, where he started as executive vice president and Chief Operating Officer prior to being named as the hospital's president and CEO. Kuiper led the development of Saint Anthony's Physician Group, which now has over 30 physicians, and led initiatives to improve its operating performance.

"What impresses me most about E. J. has been his ability to lead organizations in very competitive markets and be successful," said Larry Schumacher, HSHS Chief Operating Officer and interim president of St. John's Hospital.

St John's Hospital named 50 Top Cardiovascular Hospitals

St. John's Hospital, home of the Prairie Heart Institute, has been named one of the nation's 50 Top Cardiovascular Hospitals by Truven Health Analytics.

The Truven Health 50 Top Cardiovascular Hospitals study evaluates performance in key areas: risk-adjusted mortality, risk-adjusted complications, core measures (a group of measures that assess process of care), percentage of coronary bypass patients with internal mammary artery use, 30-day mortality rates, 30-day readmission rates, severity-adjusted average length of stay, and wage- and severity-adjusted average cost. Truven has awarded St. John's with this honor six times, and this is the third year in a row that St. John's has received the accolade.

"Prairie Heart Institute at St. John's Hospital has long been the region's cardiac care leader," said St. John's Vice President of Clinical Integration Dr. Charles L. Lucore, MBA, FACC. St. John's Hospital has been at the forefront of heart and vascular care since performing the first open heart procedure in the region in 1964.

"The physicians, clinicians and staff members who care for our heart patients can be proud that their good work is being recognized as among the very best in the country," said St. John's Interim President and CEO Larry Schumacher.

Truven Health Analytics researchers analyzed 2011 and 2012 Medicare Provider Analysis and Review data, 2012 Medicare cost reports, and 2013 Centers for Medicare & Medicaid Services Hospital Compare data.

Prairie Heart Institute reaches milestone in TAVR

The Prairie Heart Institute at St. John's Hospital completed its 100th Transcatheter Aortic Valve Replacement procedure in October, less than two years after the first procedure in January 2012.

"Since we embarked on performing TAVR, I have said it is 'transformative.' The change in quality of life is felt by patients following recovery," said Dr. Gregory Mishkel, interventional cardiologist at the Prairie Heart Institute at St. John's Hospital.

The procedure does not require traditional open-heart surgery, but instead uses a catheter through an incision in the leg to replace the aortic valve. The replacement valve is made of bovine tissue leaflets sewn onto a metal frame and is performed on a beating heart, without the need for cardiopulmonary bypass. Typical hospital recovery is one to three days, much less than open-heart surgery.

The Food and Drug Administration approved the TAVR procedure in November 2011. TAVR presents an option for people with severe aortic stenosis, a condition in which the aortic valve fails to open and close properly.

Ninety-two-year-old Raymond Senteney was the 100th patient to undergo the TAVR procedure at St. John's Hospital.

"I am appreciative of all the members of the Prairie Heart Institute who had a part in my care and treatment," said Senteney.

Memorial launches Weight Loss & Wellness Center

Memorial Medical Center has launched the Memorial Weight Loss & Wellness Center, the only central Illinois based program which offers customized, physician-led weight-loss and wellness programs.

With access to services offered by Memorial Health System, patients will benefit from nutritional education, physical fitness support, medical therapies, surgical procedures and lifestyle- and behavior-modification techniques.

"This physician-led approach makes our program unique in central Illinois. Our goal is to help overweight and obese patients lose weight, maintain their weight loss and improve their health with the support and expertise of a multidisciplinary team," said Dr. Nicole Florence, one of the five physicians who lead the center's clinical team and a physician with Memorial Physician Services. "Unlike other programs that offer a one-size-fits-all approach, our program is customized to a patient's specific body type and lifestyle needs."

More than 154 million Americans 20 years old and older are overweight or obese,

according to the Centers for Disease Control and Prevention. Obesity is the second leading cause of preventable death.

"Obese and overweight patients can typically have a number of co-existing health conditions, including high blood pressure, Type 2 diabetes, coronary heart disease, sleep apnea and high cholesterol," said Dr. Max Hammer, bariatric medical director and a weight-loss surgeon with Springfield Clinic who specializes in minimally invasive procedures.

The Memorial Weight Loss & Wellness Center's goals align with the four needs identified in Memorial Health System's community needs assessment. The health system's three hospitals assessed community health priorities in their counties and identified the top local priorities: access to healthcare, cardiovascular diseases, obesity and diabetes.

The Memorial Weight Loss & Wellness Center's three other physician leaders are Dr. Daniel Adair, an orthopedic surgeon with Springfield Clinic; Dr. Orlando Icaza, a bariatric surgeon with Springfield Clinic; and Dr. Elizabeth Warner, a bariatric surgeon with Springfield Clinic. They are supported by an 18-member clinical team of midlevel providers, nurses, health psychologists, social workers, physical therapists, certified diabetes educators and dietitians specializing in weight maintenance and other health problems associated with excess weight.

Memorial recognized with Consumer Choice Award

Memorial Medical Center has been named by consumers as one of the top hospitals in the United States by receiving the 2013-14 Consumer Choice Award from National Research Corp. of Lincoln, Neb.

Memorial Medical Center was one of eight hospitals in Illinois and 277 nationwide to be named as winners of the Consumer Choice Award. This is the ninth consecutive year Memorial Medical Center has received this distinction.

"This award is a reflection of our vision to be a national leader for excellence in patient care," said Edgar J. Curtis, president and CEO for Memorial Health System.

The Consumer Choice Award identifies the top hospitals that healthcare consumers have chosen as having the highest quality and image in markets throughout the nation. Winners are determined by consumer perceptions on quality and image ratings collected in the company's market insights survey.

More than 270,000 households nationwide were surveyed, making the study the largest and most comprehensive of its kind, according to National Research Corp. The study has a margin of error of plus or minus 0.2 percent at the national level.

Students introduced to P4

On Nov. 12, ninth graders from Springfield Public Schools selected for the Physician Pipeline Preparatory Program, or P4, were introduced to the program.

The program, a partnership between Southern Illinois University School of Medicine and SPS, aims to encourage local high school students interested in becoming physicians. The current P4 modules run through Nov. 21 as well as Jan. 22 - 29 and May 5 - 15, 2014.

The curriculum for the program was developed by faculty and staff from both Springfield Schools and the SIU medical school. The P4 components for the after-

Continued on Next Page

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Continued from Previous Page

school program include participation in medical school style curriculum; introduction to problem based learning (PBL); tours and shadowing, and interactions with SIU students and faculty.

Robert Leming, interim superintendent of Springfield Public Schools, and Dr. Wesley Robinson-McNeese, executive assistant to the dean for diversity, multicultural and minority affairs at SIU were in attendance for the introduction.

Brenham named Teacher of the Year

Dr. Careyana Brenham, associate professor of family medicine at Southern Illinois University School of Medicine, was honored as the Family Medicine Teacher of the Year by the Illinois Academy of Family Physicians at the group's annual meeting banquet in Lisle.

Brenham is the only person in the history of SIU School of Medicine to receive the Arnold P. Gold Foundation Humanism in Medicine Award as both a medical student and an attending physician.

"I love taking care of patients and cherish the relationships I have established in my clinical practice. Teaching helps me further complete my goals and passion in medicine," Brenham says. "Working with residents and medical students and seeing the progress they make in their training is inspiring."

Her approach worked on Dr. Tabatha Wells, now an assistant professor and first-year faculty physician at SIU Family and

Community Medicine.

"Dr. Brenham's teaching style and dedication to her students and residents was one of the strongest motivators in my choosing SIU's Department of Family and Community Medicine for residency training," said Wells.

In addition to her interest in women's health care, Brenham is on call 24/7 for both Springfield hospital emergency rooms to respond for cases of child sexual abuse. She conducts the exam and then provides guidance and counseling for the child and family. She also compiles the evidence and provides expert testimony at trial. This expertise has led to her role as chair of the Children's Justice Task Force, uniting more than two dozen child advocates and experts from across Illinois to provide services to children who have been physically or sexually abused. She's also been able to build this training in child abuse and child advocacy into the family medicine and pediatrics residency programs at SIU.

Brenham is the residency director for Springfield Family Medicine at SIU. She also is an alumnus of the school, receiving her medical degree in 2000. She completed a fellowship in faculty development in 2004 and her residency in family medicine in 2003, also at SIU. She earned her bachelor's degree in biology at the University of Illinois at Urbana-Champaign in 1996.

SIU employees honored for service

The Southern Illinois University School of Medicine honored 68 of its employees for their years of service at campus facilities

in Springfield, Decatur and Quincy.

35 years: Dr. David Steward, professor of internal medicine and associate dean for community health and service.

30 years: Dr. Debra Phillips, professor of family and community medicine—Quincy; Michael Zoelzer, business manager II, education and curriculum.

25 years: Dr. Karen Broquet, professor and associate dean for graduate medical education; Kristi Franklin, business manager I, pharmacology; Carol Gordon, research assistant professor, information and communication sciences; Thomas Handy, web specialist II, communications and public affairs; Lyn Hopkins, medical staff services specialist I, SIU HealthCare office of managed care; James Kane, assistant director of research services; Mary Kienzler, library assistant, medical library; Hilda Kohl, medical services administrator, SIU HealthCare core; Timothy Koschmann, Ph. D., professor of medical education; Sylvia McDonnough, assistant director of human resources; Melody Reynolds, medical records administrator III, SIU HealthCare clinic support operations; Audrey Robinson, account technician II, education and curriculum; Theresa Waldmire, budget analyst II, management and budget.

20 years: Theresa Boley, assistant professor of clinical surgery; Christine Bosgraaf, veterinary technician II, pharmacology; Dr. Lucinda Buescher, professor of internal medicine; Dr. Robert Buzzell, assistant professor of internal medicine; Gayla Cheffy, LPN II, surgery; Deborah Clayton, financial analyst planner III, institutional

planning and management information; Cynthia Gorbett, program services specialist, internal medicine; Anthony Grash, certified physician assistant, surgery; Betty Hamilton, histology technician II, internal medicine; Todd Hammond, budget analyst II, office of the dean and provost; Dr. Stephen Hazelrigg, professor of surgery; Gregory Kyrouac, director of education and outreach programs, Center for Alzheimer's Disease and Related Disorders; Sheryl Lloyd, special events facilitator, alumni affairs; Dawn Moore, LPN II, surgery; Benjamin Neff, building service worker, capital planning and service operations; Carol Phillips, health care administrator I, neurology; Kathy Sorrill, LPN II, family and community medicine—Quincy; Bethany Speilman, Ph.D., J.D., professor of medical humanities; Jennifer Worley, medical school records specialist, student affairs.

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AN AFFILIATE OF HOSPITAL SISTERS HEALTH SYSTEM

OPINION

Sangamon CEO

Recently it was my pleasure to visit the Sangamon CEO class as a guest speaker. I spent more than 30 minutes



Brant Mackey

PUBLISHING

attempting not to bore them with tips to better connect with the media in Springfield. In this case CEO stands for Creating Entrepreneurial Opportunities. The program is a partnership between the local business and education communities. The class is comprised of seniors from local high schools who are spending the school year exploring their entrepreneurial interests by directly connecting with the Springfield business community. In addition, they are tasked with creating both a class and individual business and all of the trials that come with doing so.

The bigger picture is that if we can cultivate young peoples' ideas and talents right here in Springfield, they will stay here to contribute to the local economy and create a more sustainable community for the future.

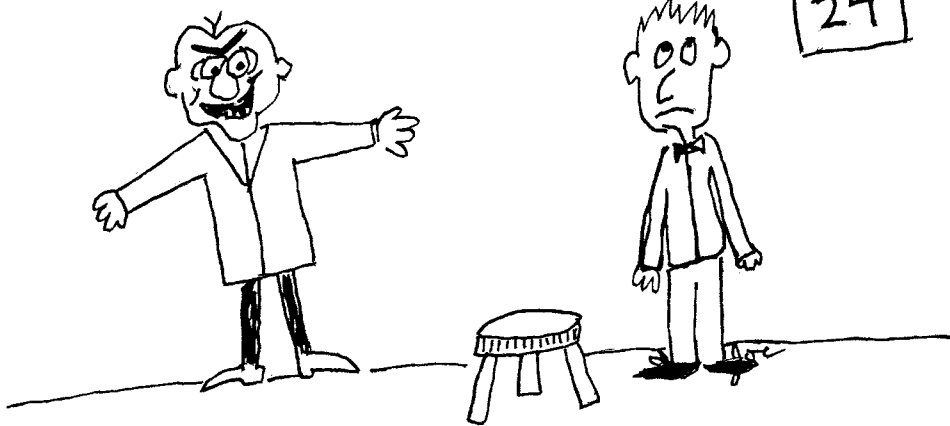
The program is the brainchild of Craig Lindvahl, an educator in Effingham and was initially brought to Springfield by Jay Cook of Marine Bank. From there a number of prominent local business people became involved ensuring its success.

Over the summer 50 investors from the local business community were acquired at \$1,000 each; student applications were received, reviewed and 18 selected; an instructor, Stephanie Hinds, was hired and classes started this fall.

Overall, I was generally impressed with the students. They were polite, attentive and seemingly anxious to learn about how it works in the real business world. However, I was in awe when the first question a student asked at the end of my presentation was, "What is newsworthy?" I have rarely found business leaders who have the savvy to jump to the 'gold standard' of journalism so quickly. Admittedly, I was caught off guard and could have given him a better answer.

This year's Sangamon CEO class business project is The Santa Run/Walk 5K; Be a Claus, Run for a Cause. It will be held on Saturday, Dec. 14, 9 a.m. at the Illinois State Fairgrounds. It is \$35 for adults, \$25 for children and will serve as drop point for Toys for Tots. For more information on how to support these students with their Santa Run or in another way you may visit sangamonceo.com.

Brant Mackey is publisher and editor of Springfield Business Journal. He can be emailed at: brant@springfieldbusinessjournal.com



"Enjoy your new office chair, Cratchit. It's retro."

EDITORIAL

Springfield grocery

The Hy-Vee grocery store is finally taking shape in rather dramatic fashion on MacArthur Boulevard between Cherry Road and Outer Park Drive.

When work on the former K-Mart/Venture building started earlier this year, most of existing outer walls were removed because they were structurally unsound. It appeared that the only way to save the building was to destroy it; and it looked a far cry from the sign on the site which showed what the grocery store would eventually look like.

But as the year draws to a close, there actually is a structure that is beginning to look like a large scale store, which will soon fill a void for grocery shoppers in Springfield, especially those in and around the city core.

Ever since the National/Schnucks stores in the Town & Country Shopping Center and on Jefferson Street and MacArthur closed, residents in that swatch of the city had to go elsewhere for groceries. Sure, Springfield is not that large of a city, and driving to stores in the Fairhills Shopping Center, to the Montvale area or to locations along the edges of Springfield is not that big of a deal; but, not actually conducive – or energy efficient with the cost of gas over three dollars per gallon – to consumers in this age of convenience.

Since the time those National/Schnucks stores closed, new trends in grocery stores began to emerge. Meijers, Walmart

and Target have expansive grocery sections. Even in the waning days of K-Mart in new Hy-Vee location, groceries were a significant part of the store's inventory.

The Country Market Store on Second Street is meeting the needs of grocery shoppers in the central core and the area encompassing the medical district. Needless to say, the Hy-Vee store will be a welcome addition to the city when it opens next year.

While large grocery stores serve their purposes, Springfield is fortunate to be able to support a number of small stores that serve niche markets, from stores specializing in Italian food like Boccardi's, Angela's Taste of Italy and the Food Mart – to stores that specialize in meats, like Country Market and Mid State Meats; to the health and organic fare of Food Fantasies; and of course, the classic neighborhood grocery store, Humphrey's Market.

Interest is also simmering in a food co-op in Springfield, which would be membership driven and forge a close relationship between consumers and the people who produce the food they eat. Downtown Springfield could be the location for such a venture.

So, it appears at this time, Springfield's appetite for groceries is being filled, and consumers will have plenty of choices of where to shop and how much to spend in a competitive and healthy grocery market.

printing, payroll, etc.

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New Year's resolution

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Bluetooth suede shows

Not that I'm one to make much of a fashion statement, but I recently picked me up a pair of navy blue suede shoes.



Joe Natale

WORKING BLUE

I was not particularly in the market for blue suede shoes, but considering the soles of my shoes were splitting, I had to do something, especially since I discovered the wardrobe malfunction on a rainy day.

I saw a pair of powder blue suede shoes in a store window in Memphis. I figured those must be the kind Elvis sang about, but they weren't my style. After I stumbled upon the pair of blue suede shoes that I purchased, a co-worker told me that navy blue suede shoes were now trending, which, for no apparent reason, brings us to the discussion of the word "blue" and a derivative thereof, specifically, Bluetooth.

As pointed out in Tom Pavlik's "Law" column in this issue of Springfield Business Journal, effective Jan. 1, 2014 drivers cannot use hand-held cell phones while navigating Illinois roadways. A driver may use a Bluetooth device to avoid hefty fines and jail time, so don't say you weren't warned.

Neither do I talk on my cell phone while I'm driving, nor do I use a Bluetooth device. Whenever I see a person talking on a Bluetooth headset, it reminds me of someone on a street corner talking to no one in particular; although that's not as strange as a young kid I saw at a bus stop the other day with his hair dyed powder blue. Again, not my style.

By the way, the word "Bluetooth" comes from a character named Harald Bluetooth from a historical novel about 10th century Vikings entitled, "The Long Ships." Harald united various tribes of Denmark into a single kingdom, resulting in a nation where something could go rotten.

A developer of the technology that allows mobile devices to communicate with computers was reading the book in 1997, and proposed the word "Bluetooth" because it unites communication protocols into one universal standard. Relax, you won't be tested on this.

My point? I won't step on your Bluetooth devices if you don't step on my blue suede shoes.

Joe Natale is a freelance writer from Springfield.

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Judicial activism influencing workers' comp

The Illinois Chamber of Commerce recently released its latest public policy research document entitled "The Impact of Judicial Activism in Illinois: Workers' Compensation Rulings from the Employer's Perspective."



Douglas L. Whitley

OPINION

towards the courts. The courts have had a huge influence upon employers' workers' compensation cost and the state's business climate.

All but two of the 19 decisions of the Appellate and Supreme Courts reviewed in this report have been decided within the past 10 years, 11 of the decisions have been handed down within the past five years. Illinois' high workers' compensation costs are a major contributor to our low economic development rankings. Media coverage of scandals and abuse in the workers' compensation system and a very candid expose' on the part of the Illinois Attorney General's office provide additional evidence of a system in need of reform.

In our opinion, it is clear the majority of the judiciary sitting on the courts ruling on workers' compensation cases have not only ignored the obvious, but their rulings have repeatedly worked to undermine efforts to improve the state's standing in the eyes of Illinois employers.

It is obvious that judicial activism – judicial discretion in interpreting Illinois' workers' compensation law with the clear objective of expanding compensability for workers' compensation claims – is embraced by the elected justices and those appointed to the Appellate Court that reviews workers' compensation cases. As the decisions summarized in the report illustrate, judicial activism embodies the use of judicially created or adopted doctrines, concepts and broad and varying definitions and terms, none of which

have any statutory basis. Additionally, judicial activism involves the mixing and matching of rules of statutory construction where statutory language is silent, ambiguous, and even where the specific language of the Act mitigates against finding compensability, which the judiciary easily defends by relying on its historic characterization of the Act as remedial. The report concludes:

• "...the judiciary is not in line with policy objectives aimed at promoting job growth and reversing the economic trajectory of recent years at a critical point in time when business, labor and government should be collaborating to promote and restore full employment and economic prosperity for the citizens of Illinois."

• "Indeed, the pattern of adverse decisions being rendered by Illinois Courts in workers' compensation cases is such that an employer or insurance company may well conclude that no matter how egregious the indignity, the rational mind suggests settlement."

• "Judicial activism allows the judiciary to create, adopt, expand, relax, reverse or reject prior precedent as necessary (from the perspective of the judiciary) to arrive at outcomes favorable to the injured worker."

• "Several Supreme and Appellate Court workers' compensation decisions have implicitly or explicitly put the General Assembly on notice that, absent an expression of legislative direction, the court's path is set."

• "It is incumbent upon the General Assembly to revisit the Act and offer a more restrictive interpretation of these fundamental provisions because it is obvious the higher courts are ignoring and undermining policy goals to improve the business climate, reduce unemployment, and elevate the state's standing in multi-state competitive measures."

The legislative agenda that should be pursued by the members of the Illinois General Assembly would:

• Define when a "traveling employee" is within the scope of "arising out of and in the course of" employment. The Appellate Court's decisions since 2007 dramatically expanding the scope of what constitutes a "traveling employee" have catapulted this topic to the top of the agenda. Commuting to or from work or engagement in personal activities outside an employer's workplace rules should not be considered arising out of and in the course of employment.

• Define when an injury or disability "arises out of and in the course of" employment. An employee's condition must be causally connected to an accidental work injury for him to obtain benefits under the Act.

• Awards for "person as a whole" injuries should be offset by employer credits if the employee's subsequent injury is to the same body part as a prior workplace injury. On a related issue, the legislature must reverse the recent Will County Forest Preserve District case to restore the long-standing precedent of "shoulder/arm" permanent partial disability awards.

The Illinois Chamber is committed to leading the campaign for another round of workers' compensation law changes. We are of the opinion that the status of the state's workers' compensation laws and high costs associated with doing business in Illinois must become a major theme in the 2014 campaign election cycle. Candidates for executive, legislative and judicial offices must be aware that employers and voters expect them to revisit the subject and adopt further improvements.

Douglas L. Whitley is president and CEO of the Illinois Chamber of Commerce

ROSES and THORNS

A Rose – To Andrea Smith and Jenny Vieira, both employees at Security Bank, both gave birth on Nov. 15. If that wasn't enough, the two women delivered at Memorial Medical Center and had rooms next to each other.

A Rose – To Prairie Capital Convention Center and their Nov. 19 Sneak Preview party for a 'first look' event fundraiser while they are putting finishing touches on the building.

A Thorn – To any business who is hauling their old office furniture to the landfill – retro is in style.

A Rose – To a friend of the Business Journal, Janet Goodrich, who is leaving E.L. Pruitt at the end of the year, after nearly 12 years with the company.

A Rose – To Horace Mann for reminding all of us to #ThankATeacher

LOOKING BACK

5 years ago in the Business Journal (December 2008) ...

• The Capital City Shopping Spree sponsored by the Chamber and downtownrediscover.com by DSI encouraged residents to shop locally for the holiday season.

• Spruce Estates in Chatham boasted environmentally green features in a collaboration between real estate developers and the labor and trade unions.

• Celebrity bartenders were serving up big tips for charity as a unique fundraising opportunity.

• Local heating companies talked about the new demand for geothermal, air source heat pumps.

• Banks discussed the important role that tellers provide as the 'face of the bank.'

BOOK OF LISTS

In each issue of the Business Journal, we publish at least one or more lists of local businesses by major business categories. In the month prior to publication, we announce which lists will be published the following month. If your business is included in our monthly and annual lists, take a moment each month to check our upcoming list(s). If you have changes, additions, deletions, etc., e-mail us at: info@springfieldbusinessjournal.com. NEXT MONTH: Architecture Firms and Engineering Firms.

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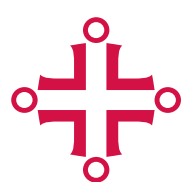
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