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Independent business owner Kim Dixon in Elieen Fisher fall fashion pieces, embodies the motto of "Live Life Local," as reflected in the subtle graphic window message at the entry to the Wardrobe.

PHOTO BY CATHERINE O'CONNOR

Cultural shift: Wardrobe brings social consciousness back into fashion

By Catherine O'Connor

The Wardrobe may be one of Springfield's best kept secrets. Tucked away in a quaint former neighborhood gas station that was transformed in the 1960s into a cozy gallery-like shop, the store is an outstanding example of building adaptive reuse. A step inside reveals a quiet, understated microcosm of the boutique universe you might find in Chicago's Wicker Park, Austin's SoCo, Park Slope, New York, Frisco's Hayes

Valley or the Pearl Street(s) of Boulder or Portland, where shoppers soak up the urban vibe in eclectic studios and hip cafes.

First time visitors – who often become repeat shoppers – are pleasantly surprised to discover the Wardrobe's niche offerings of contemporary chic fashions displayed around easy nooks and a small seating area where they can linger in the unhurried atmosphere that sets it apart from the din of

mall shopping.

It is clear that owner Kim Dixon and buyer Lisa Hills thrive in the somewhat unsteady retail environment of Springfield, chiefly because of their stellar ability to build relationships with exclusive vendors and customers who know the value of high-quality, well-made clothing, limited-edition jewelry, accessories and one-of-a-kind gifts for baby and home.

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Rachael Thomson stands inside the future home of the Kidzeum at 412 Adams Street.

PHOTO BY TERRY FARMER

Meet Rachael Thomson

Board president, Kidzeum

By Haley Wilson

As a wife, mother of three, full-time board president and chief fundraiser for a blossoming project, it's easy to wonder how Rachael Thomson is able to maintain her rigorous schedule. Thomson has played a vital role in resurrecting the old Children's Museum in the form of Kidzeum, a concept which began seven years after the Children's Museum's closing in January 2001. It is Thomson's belief that Springfield has felt the lack of an organization dedicated to young people's health, science and environmental awareness. Almost 15 years later, with a new mission and a new name, Kidzeum is nearly off the ground.

"It has always been in my heart to help children, especially children with disabilities," says Thomson. Originally from Princeton, Illinois, she balanced athletics and academics throughout high school and went on to earn her bachelor's degree in biology from

Culver-Stockton College. After graduation, she married her high school sweetheart, Mike Thomson, in 1994, and when he went to work for the state of Illinois, the Thomson family packed their bags to begin a new chapter in Springfield. Thomson settled in to her new hometown and began a career at the Hope School as their residential program coordinator. It was there that Thompson developed her abiding adoration for children with special needs and recognized the need for interactive children's learning.

Thomson continued to thrive in adolescent education until the birth of her first child in 2000. It was then that she decided to put her career on hold and become a stay-at-home mother. However, Thomson could not shake her passion to help children. "I needed to do something besides change diapers all day," she laughs. She recalls the excitement of having a local

establishment like the Children's Museum where kids could learn and have fun at the same time. When it closed in 2001, Thomson was heartbroken. "Essentially the museum failed because it was too small and not in an ideal location," she says, referring to its questionable placement amid a bustling downtown bar scene.

After the Children's Museum closed, Thomson, along with several other volunteers, recognized the need for a new dedicated learning environment for children. She decided to take action, and the Kidzeum project was in full force by 2008. From the beginning, Thomson worked with a wide spectrum of individuals including administrators, parents and children. With a new and improved mission in hand, Thomson set out to help create a place for children of all abilities to develop and learn. The process has been very rewarding. "The

great thing about the Kidzeum is that it combines my love for science and my love for children," she says.

Thomson's experience as a biology major has indeed been a significant factor in the development of the Kidzeum. On a daily basis she is "working with administrators, exhibit designers and contractors" to help piece together the multi-sensory interactive museum. "My parents are excited because I am finally putting my degree to good use," she laughs.

"Kidzeum construction will begin as soon as we reach our fundraising goal. We have raised \$6 million towards our \$6.8 million goal," Thomson says. If you would like to contribute to helping Kidzeum open their doors, go to www.kidzeum.org. □

Haley Wilson is a writer and marketing professional from Springfield.

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Soaring interest in "drones"

Surge in popularity brings success to hobby shop

by Job Conger

During the early evolution of internal combustion gasoline engines, it didn't take long for inventors to hang one on a bicycle, resulting in the first motorcycle. Similarly, about three years ago, when the first multi-rotor and quad toy helicopters zoomed skyward from fertile minds, it didn't take long for someone to hang a tiny video camera from one. Thus began a tumult of developments that has led the Federal Aviation Administration (FAA) to recognize and address a brushfire of threats to flying safety in the hope of preventing a conflagration. As airliners and other aircraft have collided with birds with unhappy consequences, the rising popularity of remotely controlled unmanned aerial systems (UAS) has prompted FAA efforts to minimize the risk with new rules and Mayor Jim Langfelder to recently propose a local ban. Rules are

being formulated over the winter, and a formal doctrine will be made public sometime in 2016. The anticipated rules, along with new miniaturization technology, has led to a major surge in UAS popularity at the retail hobby store level.

Sales of those offered by Falcon Hobby Supply, 2875 N. Dirksen Parkway, have taken off in a big way since the store opened about two years ago. Manager Jess Wade explained that after many years in the "hobby business" exclusively over the Internet, he and owner Paul Carlson opened a storefront to serve central Illinois. The store also specializes in remote control trucks, airplanes and more. Paul's son, Zach, is the shop's manager.

"By definition, the term 'drone' applies to vehicles that fly without constant human input," he said. "The manufacturers sometimes call them 'drones' to appeal to customers who think that's what they are.

But all of the 20 or so multi-rotor and quad UASs we sell stop forward motion and go into hover mode if you release the controller." Small ones without cameras sell for about \$30. Basic camera-equipped models record the flight on memory cards which can be played back on a computer, and prices start at about \$60. Larger ones transmit in real time to a controller screen or phone. Prices for those capable of business and commercial applications are considerably higher.

Some have a controllable range of 1.2 miles. The largest UAS offered by Falcon is the Inspire One, manufactured by DJI, at a cost of \$3,400. It transmits the view to two controllers, an arrangement allowing one person to fly the UAS and the other person to control the camera.

As word about growing FAA interest in UAS units spread, Carlson said, sales took off, thanks to people wanting to buy before the

rules became official. "I expect to sell even more this Christmas season," Carlson said.

Misconceptions about what a UAS can do are rampant. "People think you can use recreational models for spying," he said. "Not true. They use miniature cameras with very wide-angle views. Even though the drone may be hovering just a few feet from you, the view extends much wider than you'd expect. They think that if your UAS is half a mile up, you can see everything at a particular house. That's not how it looks. The technology is just not there."

Current rules require users to maintain visual, line-of-sight awareness, but most UASs with real-time transmitting cameras have built-in capability that allows them to be flown beyond that restriction.

The FAA website (www.faa.gov/uav) states that any UAS weighing more than 55 pounds must be registered and licensed.



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Those offered at Falcon weigh nowhere near that much but the more capable ones have gimbals and stabilization gear, sometimes accounting for half the price of the vehicle. This eliminates the jerky motion of non-stabilized cameras. The best have GPS gear that allows precise positioning and navigation.

Quad drones are easier to fly than airplanes with cameras. "You can fly one with five minutes of instruction," Carlson said. Batteries for larger drones with cameras take between one and two hours to charge. Smaller batteries charge in as little as five to 15 minutes while larger batteries can take one or two hours. Flight endurance of the larger ones is up to 30 minutes. "If you run out of battery power with an electric-powered airplane, it may glide out of sight. If the battery in a quad dies, it falls straight to the ground. If you've been flying line of sight, you know where it landed."

Carlson was too involved with the store to attend the summer FAA seminar, co-sponsored by the Illinois Department of Transportation's Division of Aeronautics. "I have shared my thoughts with Stan Swank who's the FAA UAS specialist," he said.

"In terms of sales volume, I expect the UAS market to outpace radio-controlled model airplanes. They're so much easier to fly."

Until the FAA announcement of rules and regulations in 2016, the following basic guidelines apply: recreational UAS flyers may fly no higher than 400 feet from the ground. They must stay at least 25 feet

from individuals and protected property. Businesses need approval for UAS flying. News media also need FAA approval. "Public entities" including publicly funded universities, police and fire departments must apply for a certificate of waiver or authorization to fly a UAS in public areas.

As for Mayor Langfelder's recently announced plans for strict city-wide drone regulation, Carlson said he considers them "somewhat premature. I've read the document that lists concerns, and it shows limited understanding of what UAS can do." For example, they mention infrared (IR) cameras and scopes. The cameras alone cost about \$6,000, and they cannot penetrate solid objects. "The only possible application for IR commercial use is in agricultural photography," he said. "Anyone who has ever heard a UAS (that's available on the everyday market) knows that the noise of the rotors overpowers any sound that might reach a listening device." He said he planned to visit the Nov. 24 public hearing and share his thoughts there.

For every rule shared on the FAA UAS website, there appear to be rules that amend each rule. "It's a very gray area," Carlson said. Linked from the FAA site is information posted by the Know Before You Fly organization where updated information will be shared as it comes. Its website is knowbeforeyoufly.org. □

Job Conger can be reached at 544-6122 or writer@eosinc.com.



Zach Carlson, manager of Falcon Hobby Supply on North Dirksen. PHOTOS BY JOB CONGER



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Turning junk into cash

By Eric Woods



Nelson Jones currently lives in Thayer but works in Springfield. He has lived in central Illinois his entire life and does not have many problems with the area other than the crime rate; however, if he had the chance he would love to do some extensive traveling. He grew up wanting to be a welder and spent 20 years in the profession after earning his certification. Jones' first job was delivering pizzas during his high school years. His least favorite former job was working in a book bindery. "The machine broke down all the time, and there were people barking at me all the time," he said. "I was not there long."

Junk in the Trunk has been in business for over a year, starting out on the north side of Springfield before moving to its current location this past May. Jones had provided the previous owner with merchandise, and when he retired Jones purchased the business. "I have been collecting and selling on the side all my life," he said. The company mostly buys and sells items, without much trade going on. The prices are not necessarily set, as Jones is willing to negotiate (up to a point). Jones will also be renting shelf

space for consignment to others who may wish to sell their own products. Most of the merchandise in the store right now is his. Jones also offers welding services on the side. People can bring items to the store for him to work on.

The business plan, according to Jones, had been to take over until the lease was up and make a name in the area. "I want to see the business grow and become a hot spot for people to get what they want," he said. Jones hopes to still have the store for the next ten years and be doing well enough that he could hire someone to run it for him, but he knows that it won't be easy. "You get nothing for free. Work hard, and you will respect it more when it is earned and not handed to you."

Jones knows that the industry is a bit tricky since everyone who comes in the store is different, each with a separate agenda. "This is not like a restaurant where there is likely a guaranteed sale. People here may come in and walk out with nothing," he said. "This is a learning experience about what you can and cannot do." Given that the merchandise is mostly older and previously

owned, there has to be someone willing to pay for each specific item.

One of the more interesting parts of the business, according to Jones, is that the name attracts a lot of people to pose at his sign out front. "There is a lot of photobombing at that sign," he said. "I recently had a Batgirl and Supergirl take a selfie there." Of course those people do not always come into the store, and Jones admits he needs more business. One idea he now has to promote the store is to hold a selfie contest with his sign, and the winner would get a prize.

The long term future of Junk in the Trunk is undetermined, but Jones knows he will likely never retire from collecting and selling. "Even when I am on vacation, I will be pulling my trailer with me, filling it up, and bringing it back," he said. Jones also admits that he is pretty spontaneous, and if he sees a good opportunity somewhere, he could run with it. □

Eric Woods is a freelance writer from Springfield. He can be reached at ericw93@aol.com.

Nelson Jones

Title: Owner, Junk in the Trunk Resale
Address: 3351 S. 6th St., Springfield
Telephone: 801-2974
Education: Welding certification from Lincoln Land Community College
Family: Children – Clarissa, Kelsey, and Ayden

Favorites –
Movie: *Star Wars*
Restaurant: Darcy's Pint
Band: AC/DC

Tidbits –
Enjoys welding sculptures
Collects vintage toys
Would love to get an RV and travel around the country

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Abe's Takeout takes it up a notch

By Gabe House



Tyler Gansky of
Abe's Takeout

PHOTO BY CAROL WEEMS

Tyler Gansky began Abe's Takeout in 2013 to free Springfield denizens from the shackles of mundane delivery options. No longer were people forced to order only pizza and sandwiches, delicious though those items may be.

His business, taking cues from GrubHub and other similar food delivery services, allows people to order from more than 30 different Springfield-area restaurants for

delivery right to their door. The minimum order amount must be \$12 and there's a \$5 delivery fee before any gratuities for the drivers.

As the name itself implies, Abe's Takeout is unique to the central Illinois area.

"He saw a business model he thought he could improve," explained Ben Owens, Abe's Takeout's marketing director since its inception. "A lot of people were staying away from college and hometown markets, so he went back to Springfield and he did it. He went after restaurants that had history in the community."

From Cozy Dog to Yanni's Gyros to Café Moxo, Gansky sought a variety of establishments which are not only well-known, but also well-liked. The relationship between Abe's Takeout and its many restaurant partners could almost be called symbiotic.

"One of the biggest benefits is being a part of a destination that already has an audience looking for delivery," Owens said. "Having 30-plus restaurants on the website attracts a lot of people, so being there is just like having your sign up on the side of the street. They get attention from that, and we really try to elevate the branding of our

partners through our dedicated marketing arm at no extra cost. We really try to work with them to benefit them."

It seems to be working out well.

Abe's Takeout recently added Westwoods Lodge, Café Brio and Dublin Pub to its ranks of carryout compatriots, and they're always courting more. At last count, Owens said, they had around 10 drivers, but "Tyler is hiring like fire."

A recently published mobile app may be the most significant addition to Gansky's business, though. Available for iPhone and Android, the Abe's Takeout mobile app had quite an impact upon its release.

"The day we launched, we broke sales records, our highest order total in a single day, and we broke our average order value records. Everything skyrocketed," Owens said. "Mobile web ordering before the app ... iOS made up 33 percent of our orders. Tack on Android and you were just under half our total orders."

"Providing an app with a native experience just makes it a lot easier for customers. I like to say, 'If Mom can do it, anybody can do it.' It'll be huge for us, and we've seen tremendous usage already."

Currently, Abe's Takeout delivers to the

majority of Springfield, as well as Chatham, Sherman and Williamsville. A smaller delivery area means quicker service (orders average 35-45 minutes) and, perhaps most importantly, food served hot and ready as a restaurant would intend. But, Owens said, Gansky and Abe's Takeout are always eying other avenues.

"We definitely want to stay in the central Illinois regions, but hopefully within the next six months or so there will be growth for Abe's Takeout," Owens said. "There are some things in the works."

In addition, there are certain facets of a dining experience that are often closely associated with a particular restaurant. Indigo, a current restaurant partner of Abe's Takeout, was an example Owens used. Known just as much for its selection and quality of wines as its cuisine, Indigo diners expect a certain experience.

"Right now, due to some strict laws, we can't offer that," Owens said. "We're trying to find a way to do that. We hope, in the future, we could provide that whole wine and cuisine option." □

Gabe House is a freelance writer from Springfield.

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The garage door DJ

By Eric Woods

Tony Boston has lived in Sangamon County his entire life. He loves to travel, having gone to Jamaica on his honeymoon, and would enjoy another trip overseas. “It would be neat to travel abroad,” he said. Although the local weather can make Boston want to travel away, he is always glad to come back home. “I love the people. Springfield is small-feeling but bigger than a small town.” He does believe the economy, which is an issue all over Illinois, trickles down locally, especially since there are a large number of state jobs in Springfield and central Illinois.

The family business has always been important to Boston. “My dad was a garage door man, and I always liked the aspect of a no-office job where I could go to houses and meet people,” he said. “I did that right out of college and it is still my full-time job today.” As an early teenager, Boston detasseled corn, like many kids his age. He also began working as a disc jockey as a youngster. Once in college, though, he became more interested in communications and worked at a radio station along with being asked to work weddings as a DJ. Although he still wanted to be in the family business, he eventually

decided to take on a second career.

In 2006, Boston had the opportunity to buy sound equipment and a trailer in order to get his own DJ business off the ground, registered with the county and was official. Boston specializes in weddings, although he will take reservations for birthday and pool parties as well. “I enjoy the variety of people at weddings. It is a big event and one of the most important days in people’s lives. Everything needs to flow smoothly,” he said. Boston likes the challenge of making the event as professional as possible in order to create a memorable event. “I like to do things a little differently, because a little different can really stand out to guests.”

With wedding season already gone, Boston does not have a lot of upcoming events. However, this time of year is big for booking weddings. “It is a good thing a lot of bookings come in this time of year,” he said. “I meet with a lot of newly engaged couples. I am not making as much money, but the deposits are still coming in.” At some point Boston would like to hire another wedding emcee and DJ but has had trouble in the past finding people who already have experience.

Aspiring disc jockeys should understand that listening to and following up with clients is crucial for success. “Remember that your wishes are not always the wishes of the client. You should always provide them with their wishes, and if you cannot, you should work to find someone who can,” said Boston. “Do whatever it takes to make the bride and groom’s wedding day right.”

Boston is in a place in his life where he sees little changing over the next several years. With one young child and another on the way, he looks to the future and hopes that his children will have the same opportunities to succeed as he has had. “I want to see them grow into good members of society and have an impact,” he said. Boston intends to maintain both businesses for the foreseeable future. He feels that running two successful businesses by himself has been his biggest achievement to date. He does eventually see himself retiring, but it may not be retirement in the traditional sense. “I am a busybody. I can even put myself in an on-call situation. That would be the equivalent of retirement for me.” □

Eric Woods can be reached at ericw93@aol.com.



Tony Boston

Title: Owner, Superior Sound Entertainment
Address: 55 Ron Anderson Ave, New Berlin
Education: B.S. in business and communication from Illinois College
Family: Wife – Melissa; Kids – Michael and expecting

Favorites –

Hobby: Motorcycling
Movie: *Rent*
Restaurant: Darcy’s Pint

Tidbits –

Plays drums and piano
Takes family to around 10 St. Louis Cardinals games per year
Loved taking videography classes

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Open education for all

By Ginny Lee

Jeanne Kitchens, associate director of the Center for Workforce Development at Southern Illinois University, attended the Open Education Symposium in Washington, D.C., on Oct. 29. Sponsored by the White House and U.S. Department of Education, the event brought together experts in the field of non-traditional learning using free online resources.

Kitchens and her five-person team in Springfield have offices in Montgomery Hall at Lincoln Land Community College. Three years ago they created the Illinois Open Education Resources site, which offers free online education and career resources for individuals, schools and organizations.

In Washington, D.C., she gave a PowerPoint presentation on IOER to participants at this invitation-only symposium, alongside representatives from Amazon, Edmodo (a platform for teacher and student collaboration) and Microsoft.

"Think of IOER as a library catalog," Kitchens said. "Anyone can contribute to it and use it. It is very democratic." Users can find information on air quality, Earth Day activities, women's history, Frank Lloyd Wright, medieval culture and thousands of other subjects.

"There was previously no standardized way of finding published books, games, ebooks, etc.," Kitchens said. "I wanted to standardize how we describe learning resources. We got involved with that really early on." The site is designed for teachers and students in grades K-12. The website is ioer.ilsharedlearning.org.

"It was an honor to be invited to the symposium," Kitchens said. "It helps us feel positive about the work we've done and to see the potential for it. I'm excited to see what will come from it."

Participants were tweeting as the day went on, Kitchens said, giving her project some great exposure. Secretary of Education Arne Duncan has been very supportive of this project, she added.

Kitchens had communicated previously with Richard Culatta, senior advisor to Duncan, and he began using the IOER site as

he traveled the country talking to educators. "That's what led to my invitation to the White House Open Education Symposium. I hooked his staff up to my tech team. They could see that this is a great example of what a state can do."

Northern Illinois University and the National Center for Supercomputing collaborated with SIU in 2012 to create the Illinois Open Education Resources project. Nationally, the Office of Educational Technology has established a Learning Registry that collects metadata linking publishers, developers and educators so that information can be shared at no cost.

"This is a big deal in the education community. Part of the message here is that you don't have to be a bazillion-dollar corporation to do this," Kitchens said. "All the code base for this is available to other code developers. We got the code out there so other states could build off of it if they wanted to. We wanted to be transparent from beginning to end."

Open education will "reduce ginormous textbook prices and increase engagement and currency of materials," Kitchens said. The takeaway is that students and teachers will be more engaged by resources that are updatable and current, she said. Because the initiative is federally funded, it has to be free to everyone.

School districts like Williamsfield, Illinois, in Knox County have committed to substituting IOER for some textbooks. A video entitled "How Williamsfield schools decided to #GoOpen" can be found on the IOER website.

Kitchens said the symposium was a historic moment because the international Open Government Summit in Mexico City was held on the same day. It was the first time the summit had Open Education Resources on the agenda.

A second White House symposium on OER is planned for February. □

Ginny Lee is a frequent contributor to Springfield Business Journal as a writer and photographer.



Jeanne Kitchens, associate director of the Center for Workforce Development at Southern Illinois University.

PHOTOS BY GINNY LEE

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MASONRY



Ted Galassi, owner of Artisan Stone Products, just finished an outdoor showroom.

The future of masonry and landscaping

Three local companies look forward with anticipation

By Eric Woods

In 1852, a brick and manufacturing company opened for business in the western part of Decatur on the Sangamon River bank that is now Decatur's Lincoln Park. The company changed locations and moved toward the center of town in 1914. Although there were some difficult times over the years, including the Great Depression, the company stood the test of time and Woare's Inc. remains in that same location today. In fact, the company is growing and expanded to Springfield in August. The family-owned company purchased the old MidWest Block & Brick (formerly Atlas Concrete Products) facility on Peerless Mine Road in the hopes of growing their customer base in Sangamon County. The company has a large and impressive inventory of stone, brick and concrete materials and held a formal opening and customer appreciation day on November 6.

Paul and Mark Bateman represent the sixth generation of their family to own the company. Mark joined in 2005 with Paul coming aboard in 2009. "I graduated from college in December of 2005," said Mark. "I took my final accounting exam on a Saturday, graduated on Sunday, and started work on Monday. I was eager to get to work."

Mark knew he wanted to get into the family business midway through college. He had already worked there over several summers and after making this career decision he patterned the remainder of his college courses around being a business owner. "I knew it would be the right career path for me," he said. The most fun part of

the business, said Mark, is getting to work with his brother.

After Paul graduated college he felt as if he needed to try something away from the family business. "I worked for a Chicago consulting company for six years doing business process consulting," he said. "It gave me some great experience on how to run a business and improve processes within a business." Paul had also grown up around the family business and worked summers at Woare's, much like his brother. He always enjoyed the central Illinois market and knew at some point he would end up back here. Paul maintained contact with his brother and kept his eye on the business while in Chicago. He eventually began tiring of the Chicago commute around the same time his uncle – then owner of Woare's – was planning to retire. Mark told Paul he should come to Decatur so they could run the company together.

Prior to Woare's acquisition in Springfield, approximately 25 percent of its business was in Sangamon County. However, many of their product lines, including natural stone and other landscaping products, could not be purchased from their Decatur location. "Having the showroom gives opportunities for new customers and offers current local customers products they were not offered before," said Mark. "We already had a good customer and community base in Springfield."

"We have a unique set of products we wanted to bring to this market," said Paul. "We feel our level of customer service is



PHOTOS BY ERIC WOODS

better than our competitors, and when one of them was interested in selling, we jumped on it." The company has wasted no time making the new space their own, and since the area had already been used by a block and brick company, the change was not difficult. The entire middle section of the property was open, and now it is filled with new block and brick.

Woare's currently has 13 employees overall, five of which are in Springfield. Getting the people equation right was necessary to make the transition a success. "Thanks to the guys over here who have stuck with us," said Paul. "There was stuff we did not get right early on, but everyone has been patient and understanding. I think there is a 30-day break where we need to get it right or they will find somewhere else to go." Paul said that it has been fun getting to know some of the people on a more personal basis, as they have done business with Springfield customers in the past but have not always met face-to-face.

The Batemans are very excited to be in Springfield. "This has been a very smooth transition for our business," said Paul. Friends and business acquaintances in the architecture and engineering fields were already over here, so the move seemed to make perfect sense. "We want to be viewed here like we are in Decatur. This office will continue to feel our presence for the foreseeable future." The Bateman brothers will commute back and forth to Decatur, as the original site will remain the company headquarters. However, they have invested a great deal of time and money in the new facility, so they intend to make it as successful as possible.

Just across the street from Woare's, another local masonry business has also been investing in their location. Ted Galassi, owner of Artisan Stone Products, has a newly completed outdoor showroom which provides his customers with a visual depiction of how their yards could look if they add an outdoor feature to their homes. Galassi recently had a grand opening to show it off. "We got a permit and served pizzas from our wood fire oven and hot dogs on the outdoor grill," said Galassi. The project began

three years ago, and he understands that in this industry it takes three to five years to be self-sustaining and profitable. Galassi put a lot of work into getting the grounds cleared out and he is very proud of the result. "We are trying to show what you can add to your existing home. Outdoor living just got better."

Galassi began in the industry more than three decades ago, starting in union masonry. He enjoys working with natural stone and appreciates how creative he can be with that product. "This has always been something that the Springfield area has needed. Natural stone creates an aura of tranquility and a relaxing atmosphere," he said. Galassi notes that the masonry industry is economy-driven, although it is not something people need to have, many homeowners want a designed outdoor living area. "It can improve the value of an existing home and even add value to cover the expense of what you have had done."

The visual aspect is an important feature at Artisan, according to Galassi. For one, the outdoor kitchen system shows exactly what the customer will be getting should they want to go that route. Also, in the past, small panels were used when customers wanted to pick out their stone, which made it difficult to visualize as a larger, finished product. "We now have mock-up panels," said Galassi. These panels are much larger and show the product as a section, not just the single stone. "They help people make easier decisions about what they want." Having a visual showroom also helps Galassi be creative and try things that have not been done before.

Over on Chatham Road, there are also recent changes at a long standing stone business. Chapman Stone and Marble has a new owner who also happens to be one of the previous owners. Bill Winberg had originally been in a partnership that bought the company in 1998; he sold his interest in 2005, only to buy back the more than 40 year-old business after it recently fell on hard times. Since returning in March, Winberg has been very happy to be back. "The bank foreclosed on my old partner. I saw it coming and told the bank that I would be willing to come in and take over," he said.



Chapman Stone and Marble is under new ownership.

"It is even better the second time around."

Winberg feels that he could not have been more fortunate in the timing of his return to the industry. "The economy has gotten better. People who are buying rock have more disposable income now," he said. "There have been more home sales and activity in the central Illinois area."

Bulk sales are the primary focus for Chapman Stone and Marble going forward. According to Winberg, selling bulk landscape supply is an important factor for the company's future. "We are going to start to sell stone veneer and natural stone for residential and commercial construction," he said. "The stone veneer and limestone is crucial for going after construction business for veneer sales."

For Winberg, who had been out of the

industry for a decade, seeing the growing competition for marble and granite installation has compelled him to stay out of that particular market. "The margin for that is not what is used to be," he said. "The company was involved before I left, but seeing the level of competition made that an easy decision."

There is certainly a great deal of competition in the local market for masonry and stone products, but also a growing array of choices for consumers who want to improve the look of their home or business. Springfield is fortunate to now have these three companies each offering their own unique ideas to consumers. □

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CULTURAL SHIFT



The Wardrobe offers six small gallery rooms of meticulously displayed seasonal gifts, cards, baby items, bath and body products, home décor, limited edition jewelry, accessories, footwear, "athleisure wear" and fashions from casual to holiday formal.

PHOTOS BY CATHERINE O'CONNOR



Eileen Fisher's Handloom Project is an example of the company's commitment to community investment, focusing on social and economic empowerment in small villages where some 500 artisans weave beautiful, richly colored scarves.

continued from cover

The Wardrobe hits the mark for those who are out to score a unique design before mass-produced copies flood the discount department stores. What may be less well-known is that a purchase at the Wardrobe is an investment with a positive ripple effect, not only on the local historic neighborhood business economy, but globally as well.

As a business, the Wardrobe has sustained for more than 30 years in an environment which has seen a cultural shift in fashion styles and retailing priorities. From the original brick flooring – which hints as the building's past as a Sinclair station in tandem with the hydraulic lift still in place – to the polished hardwood shelving and crystal chandeliers, the store evokes a sense of the past with an eye to the future.

This, coupled with its longevity as a MacArthur Boulevard anchor, surviving in the unsteady currents of Springfield's economic tides, makes the Wardrobe stand out among fashion retailers.

Since purchasing the business in 2002, Dixon has worked meticulously, taking the concept of local, independent, customer-oriented entrepreneurship to heart. One of the clothing lines carried exclusively at the Wardrobe are the fashions of designer Eileen Fisher.

Recently the store hosted a style show and luncheon featuring the latest pieces in the fall collection and an opportunity for customers to meet Christine Larsen, an Eileen Fisher sales representative, who opened some eyes as she described Fisher's policy on social responsibility practices in the fashion industry.

As top executive of the company, Fisher herself cares about the people whose work goes into the success of the company. One of 1,000 Fisher company employees, Larsen has seen the positive results of creating a learning lab where employees can work on their own, with benefits from massage and Yoga classes, to personal wellness, family satisfaction, education and upward mobility programs. Fisher has held to her dream of becoming a leader in sustainability with conscious business growth and is involved in the Gross National Happy Project, which is about examining what matters most to people.

The Eileen Fisher Social Consciousness Program encompasses three broad categories: human rights in the workplace, community involvement and environmental sustainability. In addition, Fisher works to monitor the supply chain, to select suppliers who share her business

philosophy, facilitating adoption of social accountability training to help those in the clothing industry tackle challenging labor and human rights issues.

As Larsen pointed out, Eileen Fisher is committed to responsible business practices with absolute regard for human rights, setting a global standard for the continual improvement of workplace conditions. This year, Fisher's company, which has opened new factories in California, boasts a whopping \$90 million in sales of products designed and made in the United States.

Eileen Fisher has created a cultural movement that supports community programs in locations near their offices and stores, while empowering employees to participate in activities to directly influence women's independence, health and wellbeing. The company provides charitable support in the form of merchandise and gift certificates, direct contributions and matches for personal contributions and volunteer service of up to \$1,000 per employee, per year.

In an amazing move, Eileen Fisher has been able to extend this effort overseas by fostering the Handloom Project, employing local weavers using traditional techniques to create one-of-a-kind accessories to

complement her fashion lines. Going a step further than many cooperative entrepreneurship projects in third world countries, this program is fostering sustained, economic change and safe working conditions because of Fisher's significant financial and highly recognized business muscle.

Many of the luscious silk, cotton and wool Fisher design pieces sold at the Wardrobe have a tag designating that the finished fabric is "bluesign certified" ensuring that the textile process, from raw material to finished product, has met the goal of sustainable practices in the areas of dyes, chemicals, water and energy usage. The sustainable environment commitment also includes glass/plastic/aluminum recycling in factory and office locations, environmentally friendly cleaning supplies, organic cotton products and efforts to expand on the recent move toward American-made materials and production. □

Catherine O'Connor wrote Message in the Bottle, a history of the early nineteenth century women's reform movement in Illinois. She is also the chair of the Springfield Weaver's Guild, which furthers the study and work of textile artists in the region.

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SPECIAL SECTION:



Micah R. Bartlett of Town and Country Bank, left, with Kent Weber of EDGE BANK.

Merge right

Town and Country acquires Premier

by Job Conger

In October, Town and Country Bank Financial Corporation, holding company for Town and Country Bank, announced the signing of a definitive agreement with West Plains Investors, Inc. stating that the bank would be acquiring Premier Bank of Jacksonville, along with their branches in Waverly, White Hall and the branch that operates as The EDGE BANK in Edwardsville. The merger is expected to be formally approved during the first quarter of the new year. Micah R. Bartlett, president and chief executive officer of Town and Country Bank, explained recently that the merger is "contingent upon a normal regulatory approval process."

"In the world of mega-mergers among banks, this transaction is very small in comparison," Bartlett continued. "But in terms of our banks, it's pretty large. Town and Country Bank has \$515 million in assets. Their bank is a little under \$200 million. We're still a good-sized bank in central Illinois that's small enough to be community focused."

"Illinois goes back and forth with Texas as the state that has the most independent community banks. We have a lot of banks in this state," he went on. "We all kind of know

each other. We were very familiar with Premier Bank. It started out with friendly conversations about a year ago with their chairman, Todd Green. I don't want to speak for them, but they were assessing their strategic options as they moved forward, and we were doing the same. Our sense was that this was an ideal thing for two banks that were seeking to grow, where one plus one would equal three. We would be able to enhance the products, services, the lending capacity, branch locations and technology."

Both parties concluded they could do more together than either could do separately. "For Town and Country we knew we could expand, not only in central Illinois, but into the metro-east market of St. Louis via Edwardsville. We had done some things (in the metro-east) through our mortgage banking operation but we had no physical presence there ourselves," he said, adding that it is not common to find mergers where all of the elements make sense and where the size, geography and the numbers work.

"For smaller banks, keeping up with ever-increasing regulatory compliance

WEALTH MANAGEMENT



PHOTO BY JOB CONGER

burdens takes a lot of resources and a lot of focus,” Bartlett explained. Employees who have served well as “generalists” have to take on roles as specialists. The larger bank, with more employees serving as specialists, will serve the evolving needs of the whole. The result, Bartlett anticipates, will be greater support for the business community system-wide. “We do business in Jacksonville but have had no physical presence there and in its branch communities. There is no overlap,” he said. Town and Country has a presence in Springfield, Decatur, Mt. Zion, Buffalo and Lincoln as well as in Quincy where it operates as People’s Prosperity Bank.

Federal regulators are focused on “safety and soundness,” the health of the new system and an outcome where services to the public will not diminish. Premier customers will see the same faces. As it relates to Town and Country, this is a gain of 40 percent to their assets, which will require additional infrastructure and operations to support this relatively large acquisition.

Kent Weber, president of the EDGE BANK branch of the Premier Bank system, is optimistic about the eventual outcome.

“We have 14 teams, made up of six to eight people per team, working on the merger. We’re still early into it. The purpose of the teams is to make sure there are no surprises as we approach the goal,” he said.

“This is an all-cash transaction from Town and Country’s perspective,” he continued. “West Plains Investors who own shares in Premier Bank will receive cash as opposed to stock. Boards of both banks have approved this acquisition. Customers won’t see much change until the merger is officially approved. As far as the approval is concerned, we’re pretty thumbs-up confident regarding the approval of the merger.”

Town and Country Bank is the oldest independently owned community bank in Springfield and this is the sixth acquisition in the company’s history. “Our intention is to grow,” Bartlett said. “It’s not about cost cutting.”

When the merger is approved, Premier and its branches will become known as Town and Country Bank. □

Job Conger is a freelance writer in Springfield.

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BUSINESS NEWS



Marcia Abner, Growth Corp Vice President

PHOTO COURTESY OF GROWTH CORP

Growth Corp

By Colin Patrick Brady

The Springfield-based nonprofit Small Business Growth Corporation (Growth Corp) has made a major announcement regarding fee reductions for small business loans. The Small Business Association has announced a fee reduction for all 504 loans approved on or after Oct. 1, 2015. The SBA 504 Guarantee fee was reduced from 0.5 percent to zero and the Ongoing SBA Guarantee Fee was reduced from 0.9375 percent to 0.914 percent.

According to Growth Corp marketing manager Marcia Abner, the company has been headquartered in Springfield since 1992 with “a mission to further economic development by promoting and assisting the growth, development and expansion of small business concerns throughout the state of Illinois and adjacent areas.” Growth Corp is the largest 504 lender in Illinois and one of the top 10 Certified Development Companies in the nation.

“The program is self-funding, so it operates at no cost to taxpayers,” Abner continues. Furthermore, she says, the fee reduction “benefits our small business borrowers because it reduces their costs.” Abner stresses the benefits that seekers of small business loans will gain. “We hope borrowers realize the 504 is one of the best financing solutions for business owners, and the recent fee reductions only make it better.”

Along with the lower cost of the program, Abner says borrowers also receive benefits such as predictable monthly payments. Borrowers lock in a low, fixed interest rate, which gives them predictable payments and allows them to easily forecast for future years. In a nutshell, borrowers are not affected

by inflationary pressures and interest rate increases; they are also protected from balloon payments. With the 504 loan program, borrowers do not have to concern themselves with saving the large amount of cash necessary for a balloon payment. And no balloon payment means no need to refinance in three to five years. This eliminates the need for another appraisal and the worry about possible deterioration in property values. Borrowers can use the 504 multiple times, even simultaneously, so long as the 504 portion stays below the maximum lending limits (\$5 million, or \$5.5 million for manufacturers).

According to Abner, “the driving force behind the reduction in fees is that every year SBA recalculates the fee amounts needed to cover the 504 loan program based upon historical loss rates and anticipated economic factors.” After a thorough evaluation, SBA lowered the program fees for fiscal year 2016. Despite the announced fee reductions, Abner says the program will still be self-funded and the loan guarantees will cost the taxpayer nothing.

However, trends in lending rates are fickle and Abner adds that “borrowers will want to take advantage of the fee reduction while they can. SBA will recalculate the fee amounts next year, so this may be a limited opportunity.”

Growth Corp is located at 2401 W. White Oaks Drive in Springfield. Their website is at www.growthcorp.com. □

Colin Patrick Brady is a freelance writer from Decatur.

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Sources: The Accounting Firms
(Ranked by number of CPAs)

	COMPANY NAME STREET ADDRESS CITY/ST/ ZIP	PHONE (-) FAX (=) WEBSITE (www.)	NUMBER OF CPAs	NUMBER OF FULLTIME EMPLOYEES	PRINCIPALS/PARTNERS	PERCENT ACCOUNTING	PERCENT TAX	PERCENT CONSULTING	YEAR EST'D
1	Sikich LLP 3201 W. White Oaks Drive, Suite 102 Springfield, IL 62704	217-793-3363 217-793=3016 sikich.com	38	88	Tom Krehbiel, Tom Bayer, Joe Kulek, Andy Lascody, Chad Lucas, Angie Leach, Richard Lynch, Gary Neubauer, Dennis O'Brien, Andrew Paoni, Amy Sherwood, Bruce Thompson, Michelle Usher	60%	25%	15%	1982
2	Kerber, Eck & Braeckel LLP 1000 Myers Building Springfield, IL 62701	217-789-0960 217-789=2822 kebcpa.com	36	77	Dale Becker, David Burnett, Phil Capps, Marc Carter, Jim Hagerman, Skip Hedger, Cheryl Martin, Steve Povse, Debbie Ringer, Kate Ward	66%	21%	13%	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%	30%	25%	1926
3	Eck, Schafer & Punke LLP 227 S. 7th St. Springfield, IL 62701	217-525-1111 217-525=1120 espcpa.com	20	35	Albert O. Eck, Jr., Jim Hogge, Brent Leach, Mario A. Perrino, Brad Punke, Paul Schafer, J.D. Stewart	59%	28%	13%	1994
4	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%	40%	20%	1918
4	Crowe Horwath LLP 3201 W. White Oaks Drive, Suite 202 Springfield, IL 62704	217-862-2700 217-862=2701 crowehorwath.com	7	10	Chris Mower	28%	23%	49%	2005
5	Zumbahlen, Eyth, Surratt, Foote & Flynn Ltd. 1395 Lincoln Ave. Jacksonville, IL 62650	217-245-5121 217-243=3356 zescpa.com	6	16	John Eyth, Cindy Foote, Valerie Flynn, Adam Withee, and Suzanne Steckel	59%	34%	7%	1970
5	PFA Tax and Accounting Professionals 3201 Pleasant Run Springfield, IL 62711	217-793-3810 217-717=9947 www.pfanow.com	6	18	Tom Flynn, Jeff Burris, Dan Garner, Bob Jamison, Ryan Nowakowski and Brian Voights	52%	43%	5%	2011
6	Pehlman & Dold PC CPA 100 N. Amos Ave. Springfield, IL 62702	217-787-0563 217-787=9266	5	10	Todd J. Anderson, J. Timothy Cravens, Dorinda Fitzgerald	52%	40%	8%	1941
7	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%	40%	15%	1998
8	Bird Armour LLC 1307 S. Seventh St. Springfield, IL 62703	217-528-4846 217-525=2260 birdarmour.com	3	4	Michael K. Armour	40%	45%	15%	1997



Behind the Wheel...

As a used imported car dealer, Girard Auto Sales is like finding a four-leaf clover in the small town of Girard, Illinois. Native to Ireland, David and Helen Hagan have prided their business on no-pressure sales while offering extremely competitive rates. Girard Auto Sales has grown to a family of 12 employees and the Hagans feel blessed to have their son Andrew as the next generation of the family business.

Before owning the dealership, the couple was in the manufacturing industry, but David grew tired of traveling and being away from his family. He always had a passion for cars and tracking down those one-of-a-kind rides. In 1989, what started as a hobby turned into a business, and David is happy to say, "Getting paid to do what you love – it's the American dream!"

Their customers come from all over the world – from Chicago to Anchorage and beyond. The Hagans get most of their inventory from their old friends at Isringhausen Imports in Springfield and have an impressive variety of used BMWs, Mercedes, Lexus, and more. As their business

expands, they are planning to open a second location just up the road in Chatham, Illinois. To view their current inventory, visit girardauto.net.

Through their business ventures, they have enjoyed working with Nancy Richards of First Bankers Trust Company. David says, "I think Nancy is extremely helpful and understanding. She really works with you and takes a personal interest in your business." Helen adds, "She's at the top of the ladder when it comes to efficiency and getting things done."

Reflecting on the solid banking relationship they have, Helen is pleased to say, "It truly is the difference in having a successful business or not... we could survive without Nancy, but it would be much more stressful. Any business needs a floor plan. They need to have a good, professional business relationship and the bottom line is we have that with First Bankers Trust."

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Strategic Hourglass Systems

Is time on your side?

By Colin Patrick Brady

Maureen E. Williams of Strategic Hourglass Systems provides an essential service out of her Chatham headquarters. But it is one for which, she says, “tragedy was the catalyst.” When Williams received news that her nephew, Shayne, had died at age 32 in a house fire, he had none of the essential paperwork in order to allow for his property to be tended to in a timely manner. “My nephew did not have a will, trust or insurance paperwork set aside, and the burned out house sat in probate for nine months before my family could do anything with it,” Williams recalled. “A lot of the paperwork he did have was lost in the fire.” This was when it became clear to her that she would devote her business acumen to getting out the message of the necessity of strategic financial planning.

After this personal loss, Williams decided “one of the most loving and generous things you can do for someone is to aid in their estate planning and centralizing all their essential documents.” To be sure, difficult questions must be asked. “Say your mom and dad are to be moved into a nursing home. What exactly do they want done with their estate and personal effects? My organizing business is not about rearranging or organizing your closets or kitchen cabinets. I am going to help you organize your financial life.”

Williams is acutely aware of the touchy nature of her enterprise, including morbid feelings which discussing death and end-of-life decisions can engender. “People don’t want to think about death,” Williams says, “but again, it is a loving thing to do for yourself and for others, to have everything and all your documents in order, so that your legacy can continue on after you are gone.”

Strategic Hourglass Solutions offers an array of business and personal options. “Our specialization is the organizing of records

both personal and business-related, so that these documents and records may be easily accessed when needed,” Williams said. Business-organizing options she provides include succession planning, profitability analysis, records retention and digital filing. For those wishing to keep their personal affairs in order, Williams offers estate planning, budgeting options and organizing of personal records should death or disability of a loved one befall a family. One question commonly put to clients by Williams: “Do you have a will, and if so, has it recently been updated and are all beneficiaries you wish to include represented?” Regarding the name of her business, the hourglass motif in the company’s title and brochure are apt. As Williams says, “Sooner or later, we all will run out of time.”

Another potential pitfall Williams helps her clients prepare for is the danger of identity theft. Williams herself was the victim of identity theft in 2006. She also stresses the importance of having your documents centrally collated and frequently updated, which can help hedge many inconveniences that come along with someone else exploiting your identity and personal information.

Williams is a Pawnee native who lived in Texas for 27 years and attended the University of Houston. She is a member of the Chatham Chamber of Commerce and will be presenting a seminar at Lincoln Land Community College on April 9, 2016, where she will provide instruction on how to organize financial records, along with the importance of reliable personal and business recordkeeping. Williams can be contacted by phone at 299-1366 or via email at maureenwms32@yahoo.com. □

Colin Patrick Brady is a freelance writer in Decatur.



Maureen E. Williams, owner of Strategic Hourglass Systems.

PHOTO BY GINNY LEE

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CREDIT UNIONS

Sources: The Credit Unions; Illinois Credit Union System
(Ranked by total assets)

	BANK NAME STREET ADDRESS CITY/ST/ ZIP	PHONE (-) FAX (=) WEBSITE (www.) EMAIL	TOTAL ASSETS (MILLIONS)	TOTAL DEPOSITS (MILLIONS)	LOCAL CEO	NUMBER OF BRANCHES	YEAR EST'D
1	Citizens Equity First CU - CEFCU 2424 W. Iles Ave. Springfield, IL 62704	217-546-0076 217-546=8939 cefcu.com email@cefcu.com	5,212	4,568	Mark Spenny	2	1937
2	Credit Union 1 225 S. College, Suite #100 Springfield, IL 62704	217-789-4151 217-789=0032 creditunion1.org	756	687	Paul Simons	1	1958
3	Heartland CU 2213 W. White Oaks Drive Springfield, IL 62704	217-726-8877 217-726=2157 hcu.org support2@hcu.org	249	221	Tom Lex	4	1946
4	Land of Lincoln CU 300 South Grand Ave W. Springfield, IL 62704	217-528-0677 217-528=3672 llcu.org llcu@llcu.org	220	196	Doug Harris	1	1947
5	Illinois State Police FCU (ISPFCU) 730 Engineering Ave. Springfield, IL 62703	800-255-0886 866-523=8756 ispfcu.org ccr@ispfcu.org	92	85	Megan Becker	1	1966
6	Illinois Educators CU 1420 S. Eighth St. Springfield, IL 62703	217-528-2642 217-528=2681 iecumember.org	50	46	Jody Dabrowski	2	1938
7	Funeral Service CU 915 S. Durkin Drive, Suite A Springfield, IL 62704	217-546-5480 217-546=5425 fscunet.org	9.2	7.6	Rebecca Dobey	1	1983

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Suite 100
217-546-0229

Tim Flinn
2709 W. Washington St.
Suite A
217-546-9843

Kevin C Frontone, AAMS®
3 N Old State Capitol Plaza
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Tim Healy, AAMS®
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BUSINESS NEWS

Nicoud receives CBAI award

By Teresa Paul



Michael Kelley, president of Community BancService Corporation.

Community Bankers Association of Illinois (CBAI) presented its annual Vendor of the Year award to Community BancInsurance Services (CBIS) – powered by Nicoud Insurance Services – at the 41st CBAI Annual Convention in Nashville, Tennessee on Sept. 16.

Each year CBAI recognizes a business partner that provides customer service and innovative solutions to help community banks grow faster, enhance profits and achieve greater efficiency.

“CBIS Nicoud Insurance Services was selected from among 40 different business partners who provide services to the Illinois community banking profession,” said Michael Kelley, president of Community BancService Corporation, a business service affiliate of CBAI.

CBIS Nicoud sells insurance products and services to banks that represent CBAI. CBAI partners with Nicoud to provide insurance products and services to CBAI’s partnered community banks. Nicoud provides insurance services to its member banks, numbering 200 institutions within Missouri and Illinois.

CBAI is a professional trade association representing 350 Illinois commercial banks and thrifts and their 900 Illinois bank branches. Its members have \$70 billion in assets and employ approximately 16,500 individuals. CBAI was founded in 1974 and is headquartered in Springfield. In 2011, the CBAI leadership asked their partners at CBIS Nicoud Insurance Services to improve the banking experience, add products that mitigate bank operational risk, increase the number of carriers to insure that CBAI members receive the best coverage at the lowest rates and create a health insurance program that will save their members money.

Their goals would have been quite a challenge under the most favorable conditions but were even more so with the country in the midst of a financial crisis in which many banks struggled to find adequate coverage and cyber-attacks were escalating. In addition, President Obama signed the Affordable Care Act into law, creating chaos in the health insurance markets.

“The professionals at CBIS Nicoud responded,” Kelley said. “They put in place a system that insures quotes are issued on a timely basis and claims are monitored until completion. They created an insurance assessment service designed to identify

gaps in bank coverage. While many banks had a number of serious exposures, most had significant exposure to cyber risk. CBIS Nicoud researched the market and found affordable cyber coverage options.”

The Outstanding Vendor award has been presented every year for more than three decades, according to Kelley. “Some firms have won it multiple times. This is Nicoud’s first time receiving the award.”

The award is based on several criteria including an excellent business reputation, growth among CBAI members, implementation of innovative solutions, quality of execution and performance, commitment to community banking, demonstration of a bold vision and development of a culture that is in alignment with CBAI’s mission.

“Our executive staff concluded that Nicoud met all the criteria and was the best candidate to receive the award for 2015,” Kelley said.

Those in attendance at the CBAI convention were executive directors and officers drawn from their membership, with a total of approximately 600 people in attendance.

“The leverage, coupled with CBIS Nicoud’s internal efficiencies, has been a difference-maker for association members,” Kelley said. “Nicoud hit the ground running. Despite a significant backlog of renewals and claims pending, the agency quickly worked through every case. Quotes are delivered within 90 days of renewal, and claims are paid quickly, often in a matter of days rather than weeks or months.”

When association chair Todd Grayson delivered the Vendor of the Year award at this year’s annual conference, he noted that the value the Nicoud has created for members has been startling, Kelley said.



Jim Hillestad, president and co-owner of Nicoud Insurance Services.

“We are extremely proud of the honor, and humbled and grateful,” said Jim Hillestad, president and co-owner of Nicoud Insurance Services.

“We believe firmly that we provide a service that is vital for the economy and even the future of the country,” Hillestad said. “Our aim is to keep delivering the level of value and service that community bankers will need to continue in that role.” □

Teresa Paul can be reached at teresadawn1970@yahoo.com.



Systemax Corporation is located at 4501 Alex Blvd.



Brett Jackson, CEO of Systemax.

PHOTOS BY GINNY LEE

Systemax: Springfield’s best kept secret?

By Roberta Codemo

CEO Brett Jackson defines his business as a little niche company that does business with Fortune 100 companies. Systemax Corporation is a local, family-owned business that started as an ATM supply company.

His father, Steve Jackson, started the forms distribution company in 1982 with a specialized focus in the financial industry. When Illinois National Bank installed its first ATM machine, he ensured their ATM receipt paper worked properly and realized there was a better profit to be made with ATM receipts. At the same time, check usage was decreasing and the forms side of the company was on the decline.

“It was his claim to fame,” said Brett. “He found an area that was growing and figured out how to make the product work.”

2016 will see big changes for the single source vendor and marketing company, including a website redesign and new logo. “We have to stay relevant,” said Brett, as the focus continues to shift from the organization’s roots – a rebranding process that began in 2011.

“We thought about who we were as an organization,” said Brett. “We thought we were an ATM supply company that did inventory management. It turns out we’re

great at inventory management.” Systemax has storage facilities across the United States.

The company offers an array of products and services to its nationwide customers and is the perfect combination of a printing company and an ad agency that specializes in customized operational and marketing materials, marketing consulting and cost analysis. It has revolutionized the way financial institutions order, produce, warehouse and distribute their supplies and specializes in analyzing their current processes and offering dynamic solutions to save time and reduce costs.

“We let them focus on their core,” said COO Bryan Mesecher, who has been with the company 15 years and oversees the day to day operations. While other companies can offer similar services, what they don’t offer is a single customized interface.

Whether a client wants dog treats, logo pens or envelopes, the company can order it. “It’s not what we provide, it’s how we provide it,” said Brett. “We have the buying power no one else does. We offer extremely competitive pricing.”

Both agree it’s their customer interaction that sets the company apart from its competitors. The company believes

in providing mind-blowing customer service and in making their customers feel special. “We talk to customers and find out what they need,” said Brett. “We build the system they want.”

All of this doesn’t work without the right people. Under Brett’s leadership, the company culture has also evolved and it has instituted a casual work environment, including bring-your-dog-to-work Fridays. This shift is reflected in their 36 employees who voted the company as one of *Springfield Business Journal’s* Best Places to Work in 2012.

Systemax strives to attract people who mesh with their core values, which include determination, a positive attitude, integrity and a focus on great customer service. The company strives to be a place where people get up and say “we get to go to work today” not “we have to go to work today.”

“We spend a lot of time here,” said Mesecher. “It’s like family.” When employees enjoy what they do, they provide a level of customer service beyond what other companies provide.

Their employees go above and beyond for their customers to make them feel special, even sending care packages when a customer is sick. If you like where you work,


you do the best that you can do. Their staff appreciates what they have. “We have a close relationship with our customers,” said Brett. “They trust us.”

While the focus remains on financial institutions, the company plans on moving into new vertical markets including agriculture, craft beer and even retirement communities within the next year so it’s not dependent on one market if the banking industry collapses. Brett said the company brings in experts and really gets to know the industries they play in. “We want to understand why they need envelopes,” he said.

“We see the world differently,” continued Brett. “We’re not just in business to make money. We want to help other people. We want to make their operations operate more efficiently.”


Brett said the company is growing and that this is shaping up to be the largest growth year in company history. He expects it to double within the next five years. “We have a path for how to get there,” he said. □

Roberta Codemo is a full-time freelance writer and can be reached at rcodeom@hotmail.com.




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BANKS - SANGAMON COUNTY

Source: FDIC website for total deposits and market share for period specified; the banks for other information. Ranked by market share. NA- Not Applicable.
(Ranked by market share for the period ending June 30, 2015)

	BANK NAME STREET ADDRESS CITY/ST/ ZIP	PHONE (-) FAX (=) WEBSITE (www.)	TOTAL DEPOSITS (\$000)	MARKET SHARE	LOCAL CEO	HOLDING COMPANY	NO. OF SANGAMON COUNTY LOCATIONS	YEAR EST'D
1	JPMorgan Chase 1 E. Old State Capitol Plaza Springfield, IL 62701	217-527-3860 217-753=3169 jpmorgan.com	574,700	10.85%	Management Committee	JPMorgan Chase & Co.	4	1851
2	Illinois National Bank 322 E. Capitol Ave. Springfield, IL 62701	217-747-5500 217-747=8591 illinoisnationalbank.com	566,432	10.70%	Sarah C. Phalen	Illinois National Bancorp, Inc.	8	1999
3	Bank of Springfield 3400 W. Wabash Ave. Springfield, IL 62711	217-529-5555 217-698=4570 bankwithbos.com	565,632	10.68%	Tom E. Marantz	Spring Bancorp, Inc.	4	1965
4	United Community Bank 301 N. Main St. Chatham, IL 62629	217-483-2491 217-483=7608 ucbbank.com	514,128	9.71%	Robert A. Narmont	United Community Bancorp, Inc.	9	1907
5	Marine Bank 3050 W. Wabash Ave. Springfield, IL 62704	217-726-0600 217-726=0645 ibankmarine.com	434,247	8.20%	Chris R. Zettek	Marine Bancorp, Inc.	7	1993
6	US Bank 205 S. Fifth St. Springfield, IL 62701	217-753-7530 217-753=7558 usbank.com	417,692	7.89%	Mike Johnson	US Bancorp	4	1863
7	PNC Bank 1 Old State Capitol Plaza North Springfield, IL 62701	217-753-7100 217-753=6267 pnc.com	397,125	7.50%	Vickie Evans, Regional Manager	The PNC Financial Services Group, Inc.	7	1804
8	Town and Country Bank 3601 Wabash Ave. Springfield, IL 62711	217-787-3100 217-698=4529 townandcountrybank.com	223,103	4.21%	Micah Bartlett	Town and Country Financial Corp.	4	1962
9	Illini Bank 3200 W. Iles Ave. Springfield, IL 62711	217-787-5111 217-547=9659 illinibank.com	173,952	3.28%	Greg Birky	Illini Corporation	8	1983
10	Carrollton Bank 2135 W. Wabash Ave. Springfield, IL 62704	217-793-8696 217-793=9503 carrolltonbanking.com	142,087	2.68%	David S. Haney, Regional Pres.	CBX Corporation	1	1877
11	Prairie State Bank & Trust 3751 W. Wabash Ave. Springfield, IL 62711	217-793-7700 217-546=7665 psbank.net	140,233	2.65%	John D. Vaughn	American Central Bancorp. Inc.	4	1890

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11	Prairie State Bank & Trust 3751 W. Wabash Ave. Springfield, IL 62711	217-793-7700 217-546=7665 psbank.net	140,233	2.65%	John D. Vaughn	American Central Bancorp. Inc.	4	1890
12	Security Bank 510 E. Monroe St. Springfield, IL 62701	217-789-3500 217-789=6729 securitybk.com	116,143	2.19%	Eloise L. Mackus	NA	3	1906
13	Athens State Bank 200 North West St. Athens, IL 62613	217-636-8214 217-636=7458 athensstatebank.com	112,940	2.13%	John L. Leinberger	Athens Bancorp Inc.	4	1910
14	Warren-Boydton State Bank 702 W. Illinois St. New Berlin, IL 62670	217-488-6091 217-488=6216 wbsb.com	99,292	1.87%	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	99,123	1.87%	Catherine J. Gonzalez	WSB Financial Ltd.	4	1890
15	Rochester State Bank 133 N. John St. Rochester, IL 62563	217-498-7111 217-498=8674 rochesterstatebank.com	78,431	1.48%	Kim Kleinschmidt	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	63,610	1.20%	Don Krager, SVP Dan Fleming, President	LBT Bankshares Inc.	3	1902
17	Regions Bank 3000 S. Sixth St. Springfield, IL 62703	217-788-6400 217-544=8389 regions.com	55,750	1.05%	Patrick Dienslake	Regions Financial Corp.	2	1869
18	West Central Bank 3600 Wabash Ave Springfield, IL 62711	217-726-9600 217-726=9001 westcentralbank.com	43,077	0.81%	Jay Barnes	West Central Bancshares Inc.	1	1876
19	Hickory Point Bank & Trust, fsb 3131 W. Wabash Ave. Springfield, IL 62704	217-547-3600 217-547=3605 hickorypointbank.com	40,928	0.77%	Robert T. Mizeur	First Illinois Corp.	1	1979
20	First Bankers Trust Company 2201 W. Wabash Ave. Springfield, IL 62704	217-546-6151 217-546=9164 firstbankers.com	30,221	0.57%	Greg Curl, Regional President	First Bankers Trustshares, Inc	1	1946
21	People's Bank and Trust 2840 Mansion Rd Springfield, IL 62711	217-483-3337 888-638=5845 bankpbt.com	10,934	0.21%	Marty Kerns, AVP, Consumer Banking	People First Bancshares Inc.	1	1954



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BANKS - MORGAN COUNTY

Source: FDIC website for total deposits and market share for period specified; the banks for other information. Ranked by market share. NA- Not Applicable.
(Ranked by market share for the period ending June 30, 2015)

	BANK NAME STREET ADDRESS CITY/ST/ ZIP	PHONE (-) FAX (=) WEBSITE (www.)	TOTAL DEPOSITS (\$000)	MARKET SHARE	LOCAL CEO	HOLDING COMPANY	NUMBER OF LOCATIONS	YEAR EST'D
1	Jacksonville Savings Bank 1211 W. Morton Ave. Jacksonville, IL 62650	217-245-4111 217-243=2088 jacksonvillesavings.com	162,753	24.23%	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	160,568	23.90%	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	105,797	15.75%	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	84,089	12.52%	Jodee Nell	US Bancorp	3	1863
5	BOS - Jacksonville 1701 W. Morton Ave. Jacksonville, IL 62650	217-479-8888 217-479=8838 bankwithbos.com	58,152	8.66%	Michael Halsne, Regional President	Spring Bancorp Inc.	2	2000
6	Peoples Bank and Trust 197 W. State Waverly, IL 62692	855-478-8526 888-638=5845 bankpbt.com	40,315	4.82%	Jeff Grimmett, AVP Consumer Banking	People First Bancshares Inc.	1	1877
7	CNB Bank & Trust N.A. 1351 Lincoln Ave. Jacksonville, IL 62650	217-243-6654 217-243=5595 cnbil.com	28,357	4.22%	Brandon Gerard, Market President	CNB Shares Inc.	13	1854
8	Community State Bank 101 West St., PO Box 200 Franklin, IL 62638	217-675-2311 217-675=2621 commstatebank.com info@commstatebank.com	32,569	3.89%	Keith Bradbury, President	Galva Investment, Inc.	1	1886
8	PNC Bank 1342 S. Main Jacksonville, IL 62650	217-243-9441 217-245=0512 pnc.com	26,150	3.89%	Vickie Evans, Regional Manager	The PNC Financial Services Group Inc.	1	1804
9	Prairie State Bank and Trust 1052 W. Morton Jacksonville, IL 62650	217-243-8148 217-243=3888 psbank.net	22,061	3.28%	John Vaughn - Springfield	American Central Bancorp Inc.	2	1995

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Hitting a financial hole in one

By Eric Woods



Jay Davis has been all over the country since leaving Jacksonville in 1993. He lived in Florida, Chicago and Wisconsin before coming to Springfield in 2005. "I used to be a golfer professionally," he said. Growing up he even wanted to play on the PGA tour and actually got within three shots of making that dream come true. He does enjoy being close to his family, which is one of the reasons he moved back to the area. On the flip side, he does not like the fact that his favorite sports teams are not local. More importantly, though, the budget situation in the state is a major issue. "There are a lot of people on hold. People do not know if they will have a job or a paycheck, and that puts them in a bit of a pinch."

The first job on Davis' resume was working at a golf course when he was 15 years old. "I was the range and cart guy," he said. After becoming a professional golfer, Davis had his worst job experience when he took a position as an overnight security guard. "It was hard going in overnight and trying to practice during the day."

Davis had a very solid run with golf

ever since his first job on the golf course. As a sophomore in college he earned a full athletic scholarship to play golf, and he won the Illinois State Amateur Golf title in 1991 and 1992.

Three years ago Davis met with a fellow golfer who was working for COUNTRY Financial. "Every winter we would have a conversation about COUNTRY. After my mom died, I saw how we needed to be more prepared for the 'what-ifs' in life," he said. Davis took a position with the company soon after. "I came into this business with a mission." Davis learned long ago to treat people the way he wants to be treated, as that is how he was raised.

COUNTRY offers more than 50 product solutions from auto and home to long term care insurance. "My job is to protect the client and help them prepare for the future. I offer advanced planning strategies," said Davis. "Somebody has to have the conversations people do not want to have." The first quarter of the year is the busiest time, according to Davis, as he is constantly

trying to get his clients in for reviews before the impending tax deadline.

To be successful in the financial industry, Davis feels it takes hard work. "There is always someone out there putting in more time and effort than you are," he said. "I always tried to outwork people. Now I try to work smarter, not harder." On top of the hard work, Davis also advises that financial representatives need to have a short term memory.

If Davis could look into the future, he would want to know how long he was going to live. "It would make planning a lot easier. That is a joke in our business," he said. In ten years Davis hopes to be running a successful insurance and financial business. "I look forward to 10 years with COUNTRY, growing the business and financial side and being an asset to individuals, families and businesses. I enjoy setting people up for the future." Davis has in the back of his mind that by age 70 he will probably be retired. □

Eric Woods can be reached at ericw93@aol.com.

Jay Davis

- Title: Financial Representative, COUNTRY Financial
- Address: 2931 Montvale, Springfield
- Education: B.S. in correctional administration from University of Louisville
- Family: Fiancé - Leah; Son - Blake
- Favorites -**
- Hobby: Golfing
- Movie: *Caddyshack*
- Sports team: St. Louis Cardinals
- Tidbits -**
- Always enjoyed creative writing and sports psychology in school
- Collects golf clubs
- Wants to travel overseas

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INVESTMENT AND WEALTH ADVISORS

Sources: The advisors
(Ranked by number of local licensed advisors.)

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1	Edward Jones Jared Canterbury, 2629 Chatham Road, Springfield, IL 62704 Daphne Carter, 40 Adloff Lane, Suite 7, Springfield, IL 62703 Mary Pat Cavanah, 1999 W. Wabash, Suite 115, Springfield, IL 62704 Kevin Corbin, 2131 W. White Oaks, Suite C, Springfield, IL 62704 Brent Davis, 3004 Happy Landing, Springfield, IL 62711 Joe Derringer, 1818 S. MacArthur, Springfield, IL 62704 T.J. Dura , 3161 W. White Oaks, Springfield, IL 62704 Tim Flinn, 2709 W. Washington, Suite A, Springfield, IL 62702 Kevin Frontone, 3 N. Old State Capitol Plaza, Springfield, IL 62701 Jim Hamrick, 2353 W. Monroe, Springfield, IL 62704 Tim Healy, 1818 S. MacArthur, Springfield, IL 62704 Ed Lex, 965 Clocktower Dr., Suite A, Springfield, IL 62704 Nick Petrone, 1544 W. Jefferson, Springfield, IL 62702 DuWayne Reichart, 2709 W. Washington, Ste A, Springfield, IL 62702 Jim Rowley, 3609 St. Annes Dr., Springfield, IL 62712 Craig Troyer, 3118 South 6th St., Springfield, IL 62703 Jay Turnbull, 2404 W. Jefferson, Suite A, Springfield, IL 62702 Adam Liesman, 320 N. Main St., Suite B, Chatham, IL 62629 Phil Cox, 420 Crossing, Suite 5, Sherman, IL 62684 Brent Bordenkircher, 25 S. Central Park, Jacksonville, IL 62650 Tom Hill, 1111 W. Morton, Suite 13, Jacksonville, IL 62650 Tony Moore, 1853 S. Main, Suite B, Jacksonville, IL 62650 Will Whalen, 326 E. Morton, Jacksonville, IL 62650	217-546-9843 217-753=2281 duwayne.reichart@edwardjones.com edwardjones.com	23	24	DuWayne Reichart, Regional Leader	Annuities, business retirement plans, education savings, equity investments, estate and trust services, exchange traded funds, financial calculators, fixed income investments, IRAs, insurance, mutual funds, retirement account consolidation
2	Northwestern Mutual 3171 Robbins Road Springfield, IL 62704	217-793-3900 217-793=3907 springfield-il.nm.com	16	21	D. Patrick Scheina	Northwestern Mutual can help you obtain financial security through life insurance, disability insurance, investment management and other financial services.
2	Merrill Lynch 611 E. Monroe St., Suite 100 Springfield, IL 62701	217-525-4200 https://www.ml.com/mlwm/system/view-branchpage.aspx?branchcode=050441	16	8	Dan Dondanville	Comprehensive Wealth Management, Financial Planning, Retirement Plans, Portfolio Advice and Guidance
3	Prudential Financial 2509 W. Iles Ave. Springfield, IL 62704	217-546-7880 217-546=5693 prudential.com	14	3	Dallas Lee Whittaker and Ryan Kaiser	Life Insurance, Annuities, Mutual Funds, Retirement Funding
4	Bank of Springfield, BOS Financial Services 2600 Stevenson Drive, Springfield, IL 62703 3400 West Wabash Avenue, Springfield, IL 62711 850 East Madison Street, Springfield, IL 62702 1140 Commercial Court, Chatham, IL 62629 1701 W. Morton Avenue, Jacksonville, IL 62650 303 W. College Avenue, Jacksonville, IL 62650	217-529-5555 217-391=6160 brian.brewer@investwithbos.com bankwithbos.com	7	5	Brian Brewer	Full Service Investment and Insurance Divisions to assist individual & corporate entities; Comprehensive Wealth Management; Retirement, college and estate planning; Group benefits including health and retirement plans; Complimentary portfolio reviews; Independent Analysis & Non Proprietary Products
4	Stifel Nicolaus 3131 Robbins Rd. Springfield, IL 62704	217-726-0875 217-726=2069 stifel.com	7	3	Dan Griminger	Financial and Retirement Planning, Estate Planning, College Planning and Investment Services for individuals and businesses.
5	ESP Wealth Management, LLC 227 South Seventh Street Springfield, IL 62701	217-747-0100 217-525-1120 espcpa.com	6	1	Randy Lee Taylor, CFP, CLTC	Comprehensive wealth management services
6	Skinner Copper & Ehmen Wealth Management, LLC 3000 Professional Dr. Suite 201 Springfield, IL 62703	217-753-4020 217-753=8185 ryan@scewealth.com dskinner@scewealth.com scewealth.com	5	2	Doug Skinner and Ryan Ehmen	We offer comprehensive wealth management: Retirement Planning, structure retirement cash flows, manage investment portfolios, college planning, estate planning, insurance analysis and planning, retirement plan services, etc.
7	Robert Gordon & Associates, Inc 1201 Veterans Parkway, Suite A Springfield, IL 62704	217-698-4844 217-698=4848 bob@rga-advisors.com rga-advisors.com	3	3	Bob Gordon, CFP, M.S.	We are a Fee-Only Registered Investment Advisor and Financial Planning firm specializing in retirement, estate and wealth management planning. As an independent advisory firm, we do not represent any bank, brokerage firm or insurance company. Our fiduciary responsibility is to our clients only.
7	KEB Asset Management, LLC 1000 Myers Building Springfield, IL 62701	217-789-0960 217-789=2822 marcc@kebcpa.com kamadvisors.com	3	2	Marc Carter	Wealth management services including investment advisory services, retirement planning, education planning and insurance consulting.
7	Cornerstone Advisers, LLC 3201 S. Meadowbrook Rd Springfield, IL 62711	217-698-6420 217-698=9390 Joe@cornerllc.com Scot@cornerllc.com Cornerllc.com	3	3	Joe Kula, Partner Scot Jacobs, Partner	Holistic Financial Planning Including Investment Management, Retirement Planning, Insurance, Estate Planning, Tax Strategies and Business Retirement Plans.
7	Town and Country Bank - Sangamon County 3601 W Wabash Ave, Springfield, IL 62711 1925 S MacArthur Blvd., Springfield, IL 62704 2601 North Dirksen Pkwy., Springfield, IL 62702 100 Elm Street, Buffalo, IL 62515	217-787-3100 or toll-free 866-770-3100 support@townandcountrybank.com www.townandcountrybank.com	3	1	Tom Gallagher	Services offered: Investment Management, Trust Administration, Guardianship, Estate Planning, Custodial Services
7	Sikich Financial 3201 W White Oaks Suite 102 Springfield, IL 62704	217-793-3363 sikich.com	3	1	Andrew Paoni, CFA, CFP®	Financial Planning & Asset Management

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7	Peterman Financial Group 1515 S Macarthur Blvd. Springfield, IL 62704	217-546-0400 217-546=0429 Bill@petermanfinancialgroup.com petermanfinancialgroup.com	3	1	Bill Peterman, CPA, CFP, RFC	Wealth Planning, Comprehensive Financial Planning, Estate Planning, Company Retirement Plans, Investment Management Services, Tax Planning & Prep. services
7	Ameriprise Financial 2621 Montega Dr Ste A Springfield, IL 62704	217-787-2435 217-787=1970 steven.r.koch@ampf.com stevenkoch.com	3	1	Steven Koch, CFP	Comprehensive Financial Planning, including: Retirement Planning Strategies, Investment Management, Women's Financial Strategies, Estate Planning Strategies, Charitable Giving and Saving for College.
7	National Investment Advisors, Inc. 2609 Montega Drive Springfield, IL 62704	217-787-1500 217-787=9858 thamerlinck@nationalinvestmentadvisors.com nationalinvestmentadvisors.com	3	3	Todd Hamerlinck	Investment Planning, Stocks, Bonds, Mutual Funds, College Plans, and Retirement Planning
8	ASB Wealth Management 6530 North State Route 29, Springfield, IL 62707 704 North 7th Street, Riverton, IL 62561	Springfield: 217-487-7766, 217-487=7733 Riverton: 217-629-7766, 217-629=7768 rowens@midwesternsecurities.com lmcanally@midwesternsecurities.com athensstatebank.com/investments/investments	2	N/A	Robert Owens	Investment Products and Services; Investment Advisory Services; Financial Planning; and, Insurance Products and Services
8	ClearWay Wealth Management 1124 Rickard Rd, Suite A Springfield, IL 62704	217-321-3193 217-717=9787 gerald.seibert@clearway-wealth.com clearway-wealth.com	2	2	Jerry Seibert, CFP®, CLU, CHFC	Comprehensive financial planning, investment advisory services, estate planning.
9	WSB Investment Services Ltd. 3341 Old Jacksonville Rd, Springfield, IL 62711 480 S. Crossing Dr. Sherman, IL 62684 1748 Wabash Ave. Springfield, IL 62704 512 W. Main St. Williamsville, IL 62693	217-698-6140 217-787=5150 sscattergood@lincolninvestment.com wsbt.net	1	1	Sarah Scattergood	We are a full service brokerage firm which also offers Advisory Services and Educational Savings products. We work with churches and schools to setup and maintain 403b & 457 plans and local businesses SEP or SIMPLE IRA's & 401K plans. We also provide Insurance products such as Life, Annuities, and Long Term Care.
9	SB Financial, a subsidiary of Security Bank (SB) 510 E. Monroe Street Springfield, IL 62701	217-541-1223 217-789=6729 Karen.Hansen@sbfinancial.biz	1	1	Karen E. Hansen-V.P./ Financial Advisor	Employer-Sponsored Retirement Plans, 401k Rollovers, Traditional & Roth IRAs, Investment Advisory Services, Life Insurance, 529 Education Savings, Charitable Giving Strategies, Stocks, Bonds, Annuities, Retirement Income Planning, Long-Term Care Insurance
9	UCB Financial Services 301 N. Main St. Chatham, IL 62629	217-483-6688 217-547=3399 tjones@ucbbank.com ucbbank.com	1	2	Tate Jones	Investment Planning Services, Retirement Solutions, Business Services, Asset & Income Protection , Wealth Management.
9	Shafer Financial Group 1630 S. State St., Ste.101 Springfield, IL 62704	217-698-3101 217-670=1645 jshafer@moneyconcepts.com moneyconcepts.com/dshafer	1	2	Jacqueline Shafer	Financial Planning, Wealth Management, Investments, Insurance, Retirement Planning, Estate Planning



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

Well, now we know

An Affordable Care Act update

By David A. Kelm

"We have to pass the bill so that you can find out what is in it." – Then-Speaker of the House Nancy Pelosi, March 2010

In a continuing effort to provide the fine and learned readers of this publication with enough information about the Affordable Care Act (ACA) to make you blanch in terror and excitedly call your financial adviser/accountant/garage-drinking neighbor and cry hysterically into the phone, "I THOUGHT WE WERE DONE WITH ALL OF THIS CRAP," allow me to provide Springfield's greatest business minds with just a little more fear and loathing right before the holidays.

The ACA was passed six years ago. Then came the tens of thousands of pages of regulations, the likes of which the Library at Alexandria could not contain. Then, bureaucratic delays (as if there were any other kind) and exemptions for friends and allies handed out like candy from a parade float. The Supreme Court has rebuffed two challenges (so far). Congress has tried unsuccessfully to repeal the Act a few thousand times. And, when the system went "live" in 2014, it crashed the Internet.

The only good news provided to

business owners and their harried human resources professionals has been that the ACA is so overwhelming and so tedious (in all honesty, Nancy, nobody really knows what's in it now) that the Internal Revenue Service has pushed back full implementation a couple of times. But all good things must end. Oh, and all bad things must grow and fester and ooze and go on forever and ever. So, as we close out 2015 worried about the Christmas sales rush, the year-end balance, employee bonuses (I'm sure some people still get those) and insurance planning for 2016, the IRS must – like the Grinch – add a whole bunch of fun to your ever-growing list.

Beginning in 2016, businesses with the equivalent of 50 or more employees will have to begin reporting to the IRS information relating to health insurance provided in calendar year 2015. Qualifying businesses will also have to provide yet another form to employees who also have to report their health insurance enrollment to the IRS. It is important to recall that the ACA requires businesses with 50 or more employees to provide them with minimum essential coverage. If such coverage is not provided



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to 95 percent of employees, the IRS can assess a penalty of \$2,000 per employee. Also recall that if provided insurance does not meet the ACA's definition of being affordable and of minimum value, the business could face fines of \$3,000 per employee.

You may think your company does not employ 50 or more employees but it is not as easy as adding up all employees that work 40 hours a week. In fact the ACA has adopted a "full-time equivalency" definition much closer to the French idea of a "work" week – 30 hours. However, those that work less than 30 hours a week are also included in determining how many FTE employees a business has. The math involves calculating all hours worked in a month by part-time employees, dividing by 120, throwing in the bones of a chicken, the tail of a newt and mixing with a generous dose of gin. And, voila, you may have 40 real full-time employees but the calculation could find that the IRS thinks you have 50 FTEs and will be considered an "Applicable Large Employer" (ALE).

Let us return once again, gentle readers, to our resident ACA Jedi Master, Mike Noonan, senior manager with Sikich, LLP. "The new requirements for businesses are just going to add another layer of paperwork and cost more money for area businesses," Noonan said. Translation: there will be a "great disturbance in The Force" at the beginning of 2016. Businesses who qualify as ALEs will have to file "even more forms with the IRS and provide employees with essentially another document for their returns. All of this costs more money," Noonan said.

According to the IRS's helpful ACA

website, employers will have until Feb. 28 to provide each employee with a notice regarding health insurance coverage and submit to the IRS confirmation that the ALE has provided every employee with qualifying coverage. Thankfully, the IRS has also provided a handy-dandy penalties chart for those readers who may still harbor the silly notion that this is a free country. Penalties range from \$100 per employee for failing to report, to a max of \$3,000.

As you finish your fresh, new *Springfield Business Journal* in a cold sweat because you have now realized that a tsunami of ACA paperwork is headed your way, please note that Jedi Noonan believes that it may be difficult or extremely expensive or both to find assistance at this late date. "Folks who do this kind of work are inundated with requests from business owners right now," Noonan said, with great empathy. "If a company hasn't started figuring out if they are an ALE or how to file the required forms, the ACA is going to be tough on those employers."

The ACA had a troubled infancy and now is a challenging toddler. However, with each new Supreme Court decision that exceeds credulity, it appears the ACA will continue into its awkward pre-teen years. As such, it is likely that Springfield-area businesses will need to call upon their accountants and financial planners more and more in order to clear the hurdles that are being thrown in the path of growth, revenue and job creation. □

David A. Kelm is a Springfield-area attorney. He can be reached at DavidAKelm@gmail.com.

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FDIC LENDER

The business of easy banking

By Eric Woods

Carla Seifert moved back to Springfield in 2005 after spending eight years working in Chicago. Having grown up here, Seifert was happy to return and sees the city as a great place to raise a family. "The cost of living is affordable. Springfield has improved in the last five years and is more appealing to the younger crowds," she said. "There are great hospitals, a university and a community college and an outstanding arts culture. There are just a lot of positive things."

There are not too many aspects of Springfield that Seifert does not enjoy. Even the inconvenience of the road construction is seen as a sign of growth. The financial pinch being felt throughout the entire state is a major issue but Seifert believes in local charity. "Springfield is a very generous and giving community. There is always a local business or family who step up for an important cause," she said.

As a child, Seifert wanted to be a mom and a teacher. She became both, even if her teaching career was short-lived. "I taught English as a second language and alternative education for the non-traditional high school students," she said. Her working life began at an early age when she assisted her uncle who owned an appliance shop. Her job was to clean the new appliances that

were brought in. After college and prior to returning to Springfield, Seifert worked for a law firm in Chicago but there were long hours required. "I had to work Christmas Eve and remember thinking I want to spend more time with my family. I moved from downtown Chicago to a farm."

Seifert has been with Prairie State Bank and Trust for close to two years. Her primary focus is to round out the relationship with the business customers when they come in. "The financial needs of businesses are all over the board. I get to know them and understand and provide solutions to their banking needs," she said. "They need to focus on their business growth, so I want to make their banking experiences easier. You have to be able to trust your bank." Having worked for a larger bank, Seifert believes there is a lot of red tape in the big financial institutions. At her bank, however, decisions are all made locally.

One key to success in today's banking world is keeping up with the latest technology. The industry is at a point where a business can complete all its banking needs without leaving the office so it is important to know about the latest breakthroughs. Also, good networking skills are a must. "You really need a genuine personality and must

be willing to look out for the customer's needs," said Seifert. "You cannot do business today the way you did yesterday and stay in business tomorrow. Business is always changing." Seifert notes that there are new products coming down the pipeline in the near future that will help even more. These products will be geared toward business owners.

Looking ahead, Seifert wants to continue growing with Prairie State Bank. "We have an excellent leadership team here," she said. "I look forward to marketing our business banking program, which is the best one available. There is nothing better than helping a small business grow."

Seifert has lived an eventful life up to this point. She is proud just to have made it to adulthood and loves that she has had her picture taken with two former United States presidents, Bill Clinton and George W. Bush. Her biggest accomplishment, though, is her three boys. "I have overcome a lot of challenges and exceeded many people's expectations of me," she said. "I welcome the challenge when someone says I cannot do it. Where there is a will, there is a way." □

Eric Woods can be reached at ericw93@aol.com.



Carla Seifert

Title: Business Relationship Manager, Prairie State Bank and Trust
Address: 3751 Wabash Ave, Springfield
Education: B.S. in finance from University of Illinois in Champaign
Family: Husband – Kevin; Children – Austin, Ty, and Lane

Favorites –

Hobby: Attending kids' sporting events
Book: *The Road Less Traveled* by M. Scott Peck
Food: Thai

Tidbits –

Co-owner of a small antiques and primitives shop
Wants to visit Neckar Island and meet Richard Branson
Enjoys watching hockey



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Professional Women's Calendar of Events
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Association for Women in Communications (AWC)
AWC will not have a lunch meeting in December. The next meeting will be on Wednesday, January 13th from 11:30 a.m.-1 p.m. at the Sangamo Club. Ann Strahle will give a presentation on "Chinese News Representations." Make reservations and pay online at www.awcspRINGfield.com.

Women Entrepreneurs of Central Illinois
WE-CI will meet on Wednesday, December 9th from 11:30 a.m.-1 p.m. at Arlington's Restaurant, 201 Broadway. Join us in the upstairs room for a taco bar. Topic: Installation of new officers for 2016. Come meet our new board and celebrate the completion of our 5th year! The costs for the meeting are \$15 for members, \$10 for guests, and \$20 for walk-ins. Make reservations at www.we-ci.org.

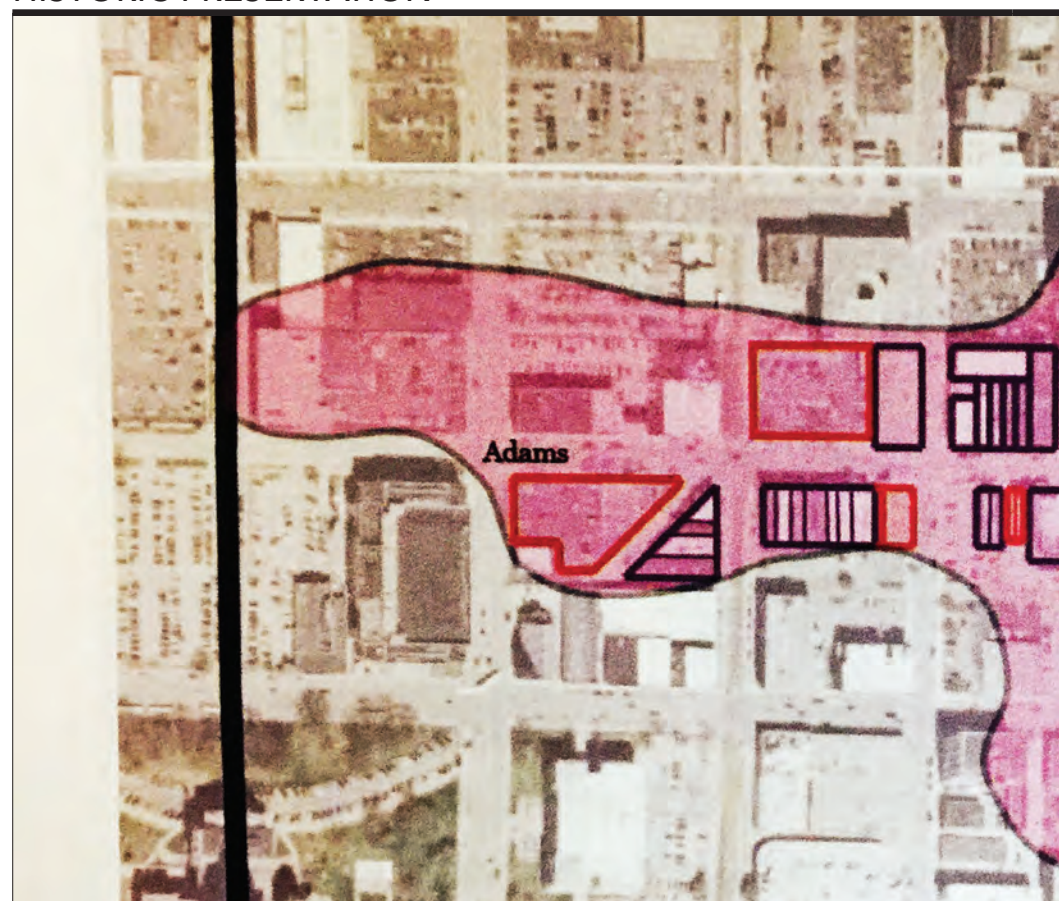
Illinois Women in Leadership (IWIL)
IWIL will hold a holiday social on Thursday, December 3 at 5:30 p.m. at Maldaner's (upstairs). Raffle drawing will be held at 6:15 with dinner at 6:30 p.m. The cost is \$42 which includes a full buffet and one cocktail. Spouses and guests are encouraged to attend. Reservations are available at www.iwil.biz.

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HISTORIC PRESERVATION



This map and data from the 2012 SDAT report illustrate the vast number of vacant spaces in Springfield's downtown. Isolated parking lots and emptiness resulting from demolition, coupled with a lack of walkable places create an unfriendly environment for business resulting in the issue of "missing persons."

Walk this way

The city's health may depend on it

By Catherine O'Connor

This is part two of an interview with Mike Jackson FAIA which began in the SBJ November issue, wherein we explored some of the greater implications of the annual parking study by Springfield-Sangamon County Regional Planning, completed in 2015. Conclusions were that, on average, only 40 - 44 percent of the 27,489 parking spaces available in Springfield's downtown are in use at any given time, so there is more than enough parking to support business in downtown. How do these findings relate to the greater issues of community and economic health?

Mike Jackson of Springfield, who is an architect and downtown development expert, has decades of experience in 'Main Street' revitalization throughout the nation. He offers a common sense view of city planning, walkability and sustainability, summed up in the statement, "Springfield doesn't have a parking problem, we have a walking problem." The number of parking spaces downtown is adequate but why are people missing?

Walkable communities are those that offer a secure network of interconnecting neighborhoods, services and products to give those who want to walk a perception of sensible relationships between personal life and commerce, while respecting and preserving culture and heritage. This seems to be what residents of thriving communities are seeking.

The Urban Land Institute has published the results of a recent national study, which found more than 50 percent of adult Americans would prefer to live in a place where they do not need to drive and that for the first time in 50 years growth in urban area populations is outpacing suburbs. More people want to live, work

and play in pedestrian-friendly, culturally vibrant communities which simultaneously become magnets for business and job growth. Reflected in the bustle of mixed-use downtown developments, with their bicycle storage, food trucks, community fitness spaces, pet lounges and activity hubs tailored to kids, millennials and seniors, is the intentional prioritizing of municipal resources to create a healthy community.

Springfield's own social history also offers a wealth of planning guidance which may have been overlooked in favor of the west side sprawl mentality that has driven development in the past four decades. Jackson's research has found that in 1910, the population of Springfield was around 50,000 people and there were 100 grocery stores, most at a comfortable walking distance from everyone's home.

The new Hy-Vee redevelopment was a neighborhood "infill" success story, according to Jackson, because developers overcame the prevailing notion that new "outlot" commercial strips are the best design to generate profitable sales and tax revenue. Also, it was a case where there was a plan for a new use for the site before demolition began, instead of leaving a gaping hole in the neighborhood fabric for months or years.

The mantra of "if you demolish it - they will come" as a prevailing strategy for economic revitalization has been unreliable for Springfield. This thinking seems to ignore the best argument for sustainable community planning: that existing buildings in core established neighborhoods can offer familiarity, structural soundness and sustainability based on their relationships to one another.

Jackson joins a small chorus of historic preservation advocates who would like to



see the city make a shift away from policies that promote demolition of perfectly sound building stock from all eras and that incentivize primarily new construction. In addition, he has championed the effort to raise awareness of the sustainability aspect of reusing the “embodied energy” captured in the materials of existing structures.

In 2012, an AIA Sustainable Design Assistance Team examined the dynamics impacting the health of the city core, including urban sprawl, dependence on public sector jobs, (several thousand of which have left the central city over the past decade), vacant buildings and what they termed as “the missing persons” problem. Recommendations included a change to zoning and design that encourages a pedestrian environment and reduces auto traffic to bring people back, supporting foot traffic to businesses. Specific requirements



Architect and downtown revitalization expert Mike Jackson stands in front of the converted grocery store he owns at the corner of MacArthur and Lawrence, which was transformed as an adaptive reuse project to three units of living space with high, tin ceilings, solid wood floors and studio space lit by large sunny windows, appealing to young tenants who love the walkable convenience to parks, school and downtown.

PHOTO BY CATHERINE O’CONNOR

were for buildings no more than 25 feet from the edge of the sidewalk with functional entries at least every 75 feet; ground-level uses for retail, service and trade with clear glass facades; minimizing blank walls or spans without windows or doors to no more than 50 feet; providing 10-foot wide sidewalks; and reducing traffic speeds in commercial areas to no more than 25 mph.

From Jackson’s perspective, a lack of coordination logistics between city planning

and state government – with its declining need for office space and parking – has also contributed to the conflict in perspectives. State government planners have expressed dreams for “more open space around the Capitol,” which actually runs counter to the recommendations of planners on the SDAT consulting team, which echo Jackson’s urban planning ethos.

For Springfield to become more walkable, burgeoning commercial strips such as the North Grand Ave. improvement area, MacArthur Blvd., and Southtown could work as nodes woven through the city, allowing residents to more fully tap into the pedestrian, bicycle and public transportation potential of the city.

According to Jackson, there is a market for upscale downtown residential units to compliment the adequate supply of low- and moderate-income housing available in Near North Village, for example. Other examples of diversity in housing options can be found in places like the mid-century Park Towers tucked away just east of the leafy Washington Park neighborhood and the growing rehabilitation efforts in Enos Park.

From a planning perspective, there is great potential for the city’s medical district to become a catalyst to link jobs with surrounding residential and downtown elements, forming a true urban nexus. As a young SIU medical student told me recently, his professor had summed up the best medical advice he could offer in one statement: “eat less and walk more,” a piece of conventional wisdom which could help make Springfield a healthier (and leaner) place. □

Sustainable Design Action Team report can be read in full here: <http://bit.ly/213tlnl>

See studies on the benefits of walking: <http://nyti.ms/18a4Sd7>

Details of a 2013 report prepared by a national research firm confirming the importance of walkable places: <http://bit.ly/1Yh6gAv>

Catherine O’Connor, M.A. Public History, was the former Manager of Local Government Services at the Illinois Historic Preservation Agency.

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P4 provides high school students with preview of medical school training

Sixteen ninth grade students in Springfield have been selected for a program to encourage local high school students interested in becoming physicians. The Physician Pipeline Preparatory Program (P4) is a partnership between Southern Illinois University School of Medicine, Springfield Public Schools (SPS) and the Sangamon County Medical Society. The sessions will be held after school for three hours. The curriculum for the pilot program was developed by faculty and staff from both Springfield Schools and the SIU medical school. The program includes participation in medical school style curriculum; introduction to problem-based learning (PBL); tours and shadowing; and interactions with SIU students and faculty. The freshman students submitted letters of recommendation, a personal statement and a summary of volunteer, school and community activities, all of which needed to reflect superior academic performance, high levels of motivation and a sincere interest in pursuing medical careers. A committee with members from the partners interviewed the candidates and selected the top students. Ten of the freshmen are minority students. The P4 modules began the week of Nov. 19, and will continue in April. The students selected were: Zyaun Dent, Springfield Southeast High School; Nexci Drake, SSHS; Emily Eades, Sacred

Heart-Griffin High School; Jesse Harris, Lincoln Magnet School - Springfield High School; Torian Henry, Health and Science Academy at SSHS; Jocelyn Holmes, SHG; Judaea Hopson, SSHS; Olivia Kink, SHG; Nina Litvak, SHS; Eric Martin, SHS; Angela Nwajei, SHS; Amara Rahman, Glenwood High School; Talore Rowl, SSHS; Harrison Rumpel, Health and Science Academy at SSHS; Raj Sinha, SHS; Allison Teichman, SHS; and Ben Thiele, SHS.

SSHS St. John's recognized by Bluecross Blueshield

SSHS St. John's Hospital was recently designated as a Blue Distinction Center+ for Cardiac Care by BlueCross BlueShield. It is the only hospital in central Illinois to receive this designation. According to the National Center for Chronic Disease Prevention and Health Promotion, cardiovascular disease is the leading cause of death in the United States, claiming nearly 600,000 lives each year. "This designation underscores St. John's ongoing commitment to providing high quality, comprehensive medical care to our patients," said Charles L. Lucore, MD, MBA, President and CEO of St. John's Hospital. Blue Distinction Centers and Blue Distinction Centers+ for Cardiac Care provide a full range of cardiac care services, including inpatient cardiac care, cardiac rehabilitation, cardiac catheterization and cardiac surgery including coronary artery bypass graft surgery.

Memorial Medical Center showcases three-story Patient Care Tower

An estimated 800 people toured Memorial Medical Center's patient care tower Saturday, Nov. 7, for a peek at one of the three new nursing units in the 115,000-square-foot facility. The nonprofit hospital hosted a community open house, which featured guided tours of the 38-bed orthopedics unit. The tours provided visitors with information about the design of the new facility and how design elements would improve patient safety, privacy and health outcomes, said Marsha Prater, senior vice president and chief nursing officer of Memorial Health System.

The patient care tower comprises a total of 114 new private rooms. Visitors also checked out Memorial's expanded lobby, which includes a new coffee shop, a business center and an expanded gift shop. The gift shop offered raffles, coupons and giveaways during the open house. Memorial Child Care employees hosted an area for children's activities. Additionally, visitors could learn more about volunteer and employment opportunities at Memorial at two staffed displays in the lobby.

Earlier that morning, community representatives attended a ribbon-cutting for the patient care tower, which featured brief remarks from Ed Curtis, president and chief executive officer of Memorial Health System, and Charles Callahan, the health system's executive vice president

and chief operating officer. "This expansion project has never been about buildings. It is about people," Curtis said. "The scope, scale and size of this project have been pretty significant, but it's really about fulfilling our mission to improve the health of the people and communities we serve and achieving our vision to be a national leader for excellence in patient care."

Memorial held employee tours the day before the community open house. Nearly 750 employees explored the new facility. The new private patient rooms are nearly twice as large as many of Memorial's current patient rooms. These larger patient rooms have safer bathrooms that feature motion-sensor lights, nonslip flooring and continuous grab bars. The rooms have comfortable accommodations for family members and visitors, including a couch that converts into a bed, to enable them to be more involved in the care of their loved ones.

"With our new private patient rooms, we're able to provide our patients with a quieter, more restful environment," Prater said. "Private rooms also help lower the risk of hospital-acquired infections. With fewer people in and out of the room, patients are more protected from germs." The first patients will move into the orthopedics unit on Nov. 16, with patients for the cardiology and intermediate care units moving on the following two days. For more information about the patient care tower, visit AdvancingCareByDesign.com. □

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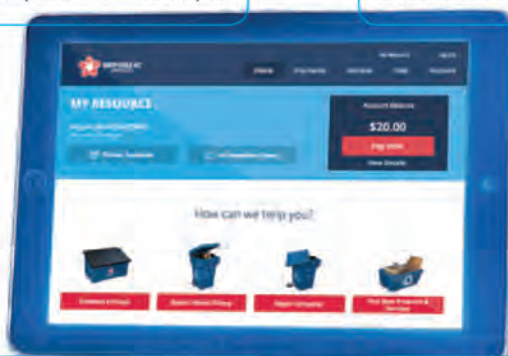
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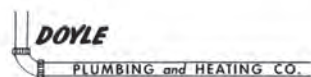
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Pie's the Limit

By Thomas C. Pavlik, Jr.

Just when you think Springfield can't support another pizza place, up pops Pie's the Limit, billing itself as "fresh fast pizza" and claiming that it can change the way you think about pizza. Bold words – but all true, as we found out.

Pie's the Limit has a different concept in that it's trying to provide fast food without sacrificing taste and quality. Hence the "fresh fast" claim. Think Subway but better – better because it's pizza (of course).

So how is it changing the way we think about pizza? Mainly by producing a quality pie within five minutes of ordering. Or as Pie's the Limit's website claims: "Easy on time, full on flavor."

Pie's the Limit is located out west at Parkway Pointe. Much like Subway, diners enter and select from a list of "specialty pies" (predetermined pizzas) or they can opt to "build their own." Menus are along the wall and there are pictures of the specialty pies to assist in the process. I confess to being a bit bewildered – it really is that novel of a concept. Thankfully one of my guests, who had been there before, walked me through the process. Had he not, I noticed the well trained staff talking other newbie diners through their experiences.

For the build-your-own pizza, diners select a homemade crust (either with or sans gluten), choose a sauce and cheese and then select from unlimited toppings. Each selection is made as you proceed

down the assembly line while watching the staff assemble your pizza. Pizzas are all 11 inches and cost \$7.99.

Not into pizza? There's a small selection of pastas (also \$7.99 each) and specialty salads (you guessed it, \$7.99 each).

Pastas and pizzas can be ordered with a smaller side salad for an additional \$1.99. Want the smaller salad without an entrée? That will cost you \$2.99.

We opted for two of the specialty pies – the white garlic (alfredo, mozzarella, sautéed mushrooms, roasted garlic and sausage) and the spicy Italian (sriracha-spiced marinara, mozzarella, pepperoni, sausage, salami, jalapenos and banana peppers).

For our third pizza we went with the build-your-own. Notable cheese selections include fresh mozzarella, asiago, and bleu cheese crumbles. The list of toppings is impressive and includes all of the usual suspects plus meatballs, caramelized mushrooms, black bean and corn salsa, and green peas. Sauce selections included hot wing sauce, BBQ, basil pesto and roasted garlic. We decided to go with one that had marinara, asiago and mozzarella, basil, tomatoes, red onions and pepperoni.

As advertised, our pizzas came out in about five minutes except for the one we asked for well-done, which trailed the others by a minute or two. The crust was crisp and chewy. If you're one of those who eats pizza with a fork and knife you'll be



PHOTOS BY MARANDA POTTER

disappointed with the plastic utensils. So just join the rest of us and treat it like a finger food.

All ingredients were high quality and fresh where appropriate. Most of the toppings appeared to have been prepped on site rather than dumped out of a bag. My guests and I were all impressed with the pizza and all commented that it was better than other traditional pizza places where the wait would have been much longer.

Pie's the Limit doesn't have an enormous footprint, but it's designed to feel spacious and airy. Exposed ductwork, pallets hanging from the ceiling and an industrial feel lend to the assembly line theme. We particularly liked the unique sign on the entrance wall that spells out the restaurant's name with pictures of pizzas.

Having just opened, we appreciated the fact that the restaurant's owners were present and overseeing all operations. They stopped at every table to make sure everything was OK. We liked that level of involvement.

We arrived very early in the lunch hour to a nearly empty restaurant, but around

11:30 things were definitely getting busy. Despite the increasing crush of patrons, I observed Pie's the Limit still being able to honor its five-minute goal. I like a place that respects your time.

We were a bit confused at checkout when a screen came up asking what percentage we wanted to tip. Although I appreciated the computer doing the math for me, I was unsure what percentage to select. I mean, I don't tip at Subway. But then again, at Subway nobody brings my food out to my table. I imagine there will be some controversy over this aspect of checkout.

Overall, my guests and I had a very pleasant experience at Pie's the Limit. It really is high quality fast food. As such, it may not be the best bet for wooing a prized prospect, but when the situation calls for something more casual and fast, you'd be hard pressed to do better than Pie's the Limit. □

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

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Atmosphere: ★★★★★ (but you have caramelized spelled incorrectly on the menu)

Service: ★★★★★ (not your traditional service, but a friendly and well-trained staff - maybe rethink that tip option)

Food: ★★★★★ (among the best fast food in Springfield and better than some other pizza shops)

Price: ★★★★★

Suitability for Business Lunch: ★★★1/2

OVERALL: ★★★★★

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Beware new consumer protection rules

By Amy Laughlin, senior vice president of mortgage lending, Marine Bank

You've bought a new house. You're looking forward to your closing with gleeful anticipation. The moving truck is packed with all of your worldly possessions. School has been notified that your children will be riding a different bus next week. Utilities are all set up.

And then . . . there's a hiccup with the closing on your new home. Under new rules recently implemented by the Consumer Financial Protection Bureau (CFPB), certain changes to the transaction will necessitate a three-day delay in closing. Depending on the housing situation that you are leaving behind, that could mean three days of storing your possessions, staying in a motel and being in limbo, even if the "hiccup" is something that can be easily and quickly resolved.

The new CFPB rules come under the TILA RESPA Integrated Disclosure (TRID) regulation and are referred to as "Know Before You Owe." They aim to replace confusing closing settlement statements with consumer-friendly forms; eliminate hidden fees, costs and risks; and reduce last-minute closing surprises. In practice, they've required mortgage lenders to make big changes to the forms you get right after you apply for a mortgage and to the form you get right before closing on your mortgage. Across the board, these new regulations have required not only overhauls to software and processes, but also hundreds of work hours at mortgage lenders, title companies and real estate law practices.

You should expect even more forms with the new TRID regulations. You will receive a loan estimate no later than three business days after an initial application, and you will receive a closing disclosure at least three business days prior to closing. You will be given at least seven business days to review the paperwork between the time you receive a loan estimate and the time you close. Any changes to your loan could cause an automatic extension of

these timing guidelines.

The changes are a direct reaction to the financial crisis of 2007-08 and the foreclosures that followed. With TRID, the CFPB is trying to make mortgage terms easier to understand. If you have an adjustable rate, for instance, you should understand that the rate may go higher in the future. You shouldn't be surprised if you have a balloon payment due after a certain number of years. The requirement to provide a simplified closing disclosure three business days in advance is designed to give you time to understand what you are getting into before you sign on the dotted line.



Certainly these are worthy goals and ones that have always been pursued by community bankers. We live next door to our customers. We see them at soccer games, the grocery store and social events. We want to put our customers in homes they love with loans that they can afford. The time and care to explain loans and other financial products in plain terms has long been an advantage community banks have held over their big bank competitors.

Now the playing field has been leveled in that a lot of the flexibility community banks are known for has been removed. Along with the simplified form, some consumers will also be getting delays in the borrowing process that they do not like and do not understand. A change to the transaction might reset the three-business-day waiting period. And for consumers

who are trying to close on a new home, this could lead to real headaches.

What's a homebuyer to do?

- Even with the protections of the CFPB now in place, it pays to know your banker and know your loan. By understanding what is expected from you, you can help prevent the untimely delay of your closing.

- Tell your lender to move forward as soon as you finish shopping and are comfortable with your choice of loan. You are allowed 10 business days to decide, but you do not have to wait that long.

- Give your lender any documents necessary to complete the loan as soon as possible.

- Read the loan estimate and any revisions carefully so that your questions can be answered early in the process.

- Avoid last-minute changes to the loan to prevent a possible delay of three additional business days.

- Work with your real estate agent to conduct home inspections and clear any contingencies as early in the process as possible.

- Schedule your final walk-through at least four business days prior to closing, and before the closing disclosure is issued.

- Tell your lender as soon as possible about any changes to the transaction.

- Understand that the new disclosure process could add to the time it takes to close your loan.

It is possible that the Consumer Financial Protection Bureau has created an entirely new set of regulations to get all mortgage lenders to do what reputable mortgage lenders have been doing all along. From the perspective of a community banker, these regulations mean that it will be more costly and take longer to process mortgage loans. Remember that your bank has the same goals as you in getting you into your new home in a timely manner, and your cooperation and understanding will go a long way in allowing that to happen. □

Looking ahead to 2016

By Michelle Higginbotham, associate publisher

It's not even Thanksgiving yet, but for all practical purposes the year is drawing to a close for *Springfield Business Journal*. The December issue will be sent to the printer tomorrow, effectively wrapping up 2016. While last year was a bit of a learning curve for us under new ownership, we are now ready to make some changes that we hope will be beneficial to our readers.

We avoided making drastic changes to the publication during the first year of new ownership, but in 2016 we plan to roll out a redesign of the paper. We have also made some significant changes to the editorial calendar for next year, dedicating special sections to popular topics that were previously combined with others (technology, health care, seniors) and eliminating some that were not as well-received. Along with that, we will be adding additional lists to our annual directory, *Book of Lists*.

We are keeping our existing awards programs (Best Places to Work, Women of Influence, Forty Under 40, and 15 Under Fifteen) and have added a new one, the

Legacy Awards. This event serves as a fundraiser for the Historic Preservation Fund and allows us to recognize local businesses for longevity and community service, along with a lifetime achievement award for an individual. Cumulatively, our various awards programs allow us to honor outstanding individuals and businesses in our community that might not otherwise get the recognition they deserve.

Speaking of historic, the *Business Journal* celebrated 20 years in business this year; while that is relatively young compared to many longstanding Springfield businesses, it is a significant accomplishment in our industry. Most publications these days are owned by national conglomerates and a locally owned media outlet is rare indeed. Yet that is exactly what the *Springfield Business Journal* has been for two decades now, and we believe it is this local ownership and local reporting that allows us to relate so well to our readers.

We hope that our readers will also participate in continuing to improve the

Business Journal. We currently receive few letters to the editor, but we always welcome your comments and we just might even publish them. If your business is moving, expanding or doing something else of interest, send us an email and tell us about it – it doesn't have to be a formal press release. Take a few minutes and submit a nomination for one of the awards programs listed above – nominations are accepted year round via our website. Follow us on Facebook or Twitter, and leave us comments about a recent article.

The bottom line is that we don't answer to our stockholders or a parent corporation, we answer to you, our readers. You have the opportunity to tell us what you want to see in the *Business Journal* and what you think of how we cover the business community. The more you communicate with us, the better we will be able to communicate with you about the topics that are most of interest. Thank you for your ongoing support and we look forward to continuing to play a role in the Springfield business community for many years to come. □



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Free speech in the workplace

By Thomas C. Pavlik, Jr.

Unless you've been living under a rock, you've heard about speech codes at campuses and how the tension between those codes and the First Amendment has led to conflicts at Yale and the University of Missouri. Several of my clients have contacted me lately asking whether those conflicts will metastasize and start showing up in the workplace and what rights exist for restricting employee speech.

Let's start with some basic principles. The First Amendment restricts governmental action. It does not restrict the actions of private individuals or corporations. As such, in most instances an employee of a private (non-public) employer cannot assert that speech codes or restrictions violate his or her First Amendment rights.

If, however, a private employer's restrictions implicate protections provided by other laws, then First Amendment issues may come into play. For example, if a private employer restricted its employees from disclosing illegalities in the workplace, then the Whistleblower Act would be implicated and the restriction would be impermissible. A private employer may also not restrict its employees from criticizing the employer in public because this is a right guaranteed to employees under the National Labor Relations Act. Absent such considerations, here are some examples of private employees being legally fired for their speech:

- Complaining about chemical pollution in workplace air;
- Truck driver complaining about unsafe brakes; and
- Supervisors who refused to wear anti-union buttons

Again, it's been black letter law for years that garden variety complaints over workplace restrictions of discussions over religion, politics or other matters simply don't give rise to First Amendment protections.

But there may be some indication that this black letter law is changing. Do you recall Brendan Eich, former CEO of Mozilla, who resigned after being pressured over his donation to California's Proposition 8 which banned same-sex couples from marrying? What if he had been fired for alleged constructive discharge? Sure, the employer would argue that the doctrine of "at will" employment allows for termination for any reason other than age, race, sex,

sexual orientation or religion. But what if Eich claimed his opposition to Proposition 8 was based on religious beliefs and that firing him violated the 1964 Civil Rights Act which prohibits employment discrimination based on religious expression? Our courts and legislatures have not provided any definitive answers yet, but the expectation is that these issues will start popping up in the near future.

But let's put such theoretical issues aside for the moment. Assume that you work for a public employer – the state or the federal government. The United States Supreme Court has held that public employers cannot require their employees to surrender their constitutional rights. Instead, it has held that the First Amendment protection of a public employee's speech hinges on the balance "between the interests of the employee, as a citizen, in commenting upon matters of public concern and the interest of the State, as an employer, in promoting the efficiency of the public services it performs through its employees." In short, public employees may freely speak unless that speech is too disruptive in the workplace.

How is this determined? First, one has to determine if the speech relates to a matter of public concern or private grievance. If the latter, workplace discipline based on speech related to private matters does not implicate the First Amendment. Workplace speech is only protected if it is a matter of public concern. A matter of public concern is defined as "any matter of political, social, or other concern to the community." For example, a police officer who complained over inadequate training on use of force would be discussing a matter of public concern. Further complicating matters, the Supreme Court has held that statements made pursuant to official job duties are not protected speech even if they relate to matters of public concern.

Second, if the speech relates to a matter of public concern, one has to ask whether the right of free speech outweighs business reasons restricting that speech. When speech impairs discipline or work relationships or affects job performance or the "administration of public service" it interferes with a public employer's interests. The government is therefore allowed to restrict employees from using

offensive speech to the public or coworkers and to discipline employees for violating the restrictions. Although normally a matter of public concern, our courts have held that an employee's criticism of hiring decisions does not outweigh the public employer's interest in avoiding workplace disruption.

It's impossible to predict how the law in this area will develop or if there will be a backlash over recent incidents at campuses

across the United States. As always, the best advice I can give is to use reason and common sense and to think before you speak. As Bob Dylan said, "The times they are a-changin'!" □

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



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