

# Springfield business journal

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## Samuel Music changing its tune

Store under new owner, name

By Job Conger,  
Correspondent

Samuel Music, a westside music store in Springfield, will soon be operating under a new name and a new owner, who, ironically is a former employee that began working for the founder and his son almost 20 years ago.

Matt Waldhoff began as a salesman for Samuel in 1993 when he was in college. He

eventually made his way into management at the White Oaks store and before the store moved to 3730 West Wabash Ave.

Opportunity presented itself when the founder's son, Dean Samuel, who inherited the business which was founded in 1946, recently began retirement and started selling Samuel retail stores in Champaign and Effingham. The last store to close was in Springfield, and that's when Waldhoff stepped up.

"When we moved to the Wabash store with 5,600 sq. ft. in

two main showrooms and separate lesson rooms, we expanded our guitars, amplifiers and band business because we had more square footage," Waldhoff recalled. "The numbers expanded and decreased with the economy, but for the long haul, it was always pretty stable."

In 2001, Waldhoff partnered with his father, Larry, to purchase the church organ division of Samuel while Waldhoff stayed with the Samuel enterprise. Today they operate in 72 counties in Illinois, Indiana and Ken-

tucky.

"As Dean Samuel continued closing stores, the Yamaha piano sales territory became available," Waldhoff said. "In May 2012, I turned in my resignation to Dean so I could open Piano Gallery of Peoria on Brandywine Drive. We opened in June 2012."

He said that after Samuel began talking about his going out of business plans, that's when the Waldhoffs became interested.

*Continued on Page 7,  
Samuel Music*

P. 4

### BANKS GO WEST

United Community Bancorp, Inc. in the process of acquiring four branches in Quincy, while Marine Bank is merging with Schuyler State Bank.

P. 5

### LOCALLY SOURCED

La Calia is one of the growing number of locally owned restaurants using locally sourced food as much as possible.

P. 12

### DOWNTOWN EVOLVES

The cityscape of downtown Springfield is undergoing some changes that are impacting commercial and residential developments.

P. 14

### HEALTHCARE JOBS

Molina Healthcare, a provider of managed healthcare services, is opening an office in the Myers Building.

P. 15

### WESTSIDE CARE

Bridge Care Suites is a short-term healthcare facility targeting baby boomers while Americare announces a senior living development aimed at Alzheimer's patients.

P. 18

### AFFORDABLE CARE ACT

What it means for employers and collaboration between medical, public health sectors are topics discussed by our guest columnists.

P. 23

### EDUCATION THRIVES

Local medical students don't have to look far – there are plenty of programs offered by area schools.

P. 28

### GOING GREEN

Illinois is a "Big Coal" state – the Energy Information Administration estimates there are 37.9 billion tons of recoverable coal reserves.

P. 37

## Rutherford talks Illinois, Springfield



Illinois State Treasurer Dan Rutherford stands in front of The Treasurer's Vault, which is used to store unclaimed property

*Editor's note: On Friday, July 12 Illinois State Treasurer and Republican gubernatorial candidate, Dan Rutherford sat down with Springfield Business Journal Publisher, Brant Mackey and Associate Editor/Senior Correspondent, Joe Natale. For approximately an hour he discussed a range of topics including state pensions, State finances and taxes, being Treasurer, his business background, the Capitol and Springfield, among others.*

**SBJ: What is your take on the pension situation?**

**Rutherford:** First of all, two and a half years ago, Gov. Quinn and the General Assembly raised the income tax, and the governor signed the bill. My contention is, that income tax increase should never have gone into effect without, also, fixing the problem. So, if we raise money and didn't fix the problem: that was the state public pension issue. Almost dollar for dollar, the amount of money that was raised the first year of the income tax increase, just went to pay the increase in public pension payments. Now we got down into the second year, and the increase in obligations in the pension payments is going up, and there is no additional money for schools and public safety. Now we're at Fiscal 14, and the projected revenue

increase without raising taxes just by natural revenue growth is going to be about \$600 million. The increase payment in public pension is going to be about \$945 million. So, you have a \$345 million difference. So, my point was, that's where the problem of trying to force resolution first occurred. Now we're at today – they still haven't fixed it; bond ratings have gone down; we have more liability in payments than we do in revenue, and I just don't see where there is a pressure point on the General Assembly to fix it until the election. I think that is going to ultimately force some sort of resolution to them. How this affects Springfield and Sangamon County is that it makes it even harder and tighter on state budgets. When you say you're looking at needing additional state assistance in a state agency to help keep up with processing or whatever purposes are, you can't do it; and that's where we find the money is being dramatically sucked away going for payment to the pension.

### Being Treasurer

**SBJ: What do you enjoy most about being the Treasurer of the**

*Continued on Page 10,  
Rutherford*

### COMING UP...



October will feature the 11th annual 15 Under Fifteen Small Business Awards. Don't wait. Nominate a deserving business at [springfield-businessjournal.com](http://springfield-businessjournal.com) or with a nomination form in this issue.

### QUOTE OF THE MONTH – P. 45



"Some enterprising taxpayers will undoubtedly be encouraged to abandon Illinois."

**Douglas L. Whitley, president and CEO of Illinois Chamber**

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## • the rookery

### BU scholar exchange

Benedictine University at Springfield is participating in an international scholar exchange.

French scholar Amandine Savall will conduct studies focused on local family-owned businesses with an international scope and is looking to the Springfield area for support in this research. She is visiting from Conservatoire National des Arts et Métiers, a university in Paris, France. Her work examines management of international practices in family-owned businesses – comparing such items as decision-making, implementation, and management control of internationalization processes in family-owned businesses.

As part of the Springfield-France exchange, George Houston, Ph.D., Director of Business Graduate Programs, attended the Annual Transatlantic Conference on Accounting, Auditing, Financial Control and Cost Control at the University of Jean Moulin in Lyon, France. A recent graduate of Benedictine's Ph.D. in Organization Development, Houston's paper submission won "best English language paper by a Ph.D. student" that explored reducing project costs of virtual work teams. Doctoral candidates of Benedictine University at Springfield attend the conference in Lyon as a part of the program's international learning experience.

Houston will serve as liaison with Savall as her visit to Springfield.

If your business is family-owned and international in scope and you would like to participate in her research, call Houston at (217) 306-8034 or email ghouston@ben.edu. You may also contact Savall at amandine.savall@iseor.com.

### Growth Corp makes donation to SBDC, workshops scheduled

Growth Corp has made a \$25,000 donation to the Springfield-based Illinois Small Business Development Center at Lincoln Land Community College. This financial contribution, along with that of other donors, will allow LLCC to keep their service center of the Illinois SBDC open.

Members of Growth Corp's Management and Board of Directors presented the \$25,000 check during a ceremony at Growth Corp's headquarters. Kevin Lust accepted the check on behalf of the Illinois SBDC.

The Illinois SBDC at LLCC offers assistance to individuals and small businesses by providing confidential business guidance, seminars, business resource materials and business advisors.

The next "Starting Your Business in Illinois" workshops offered by the Illinois SBDC for prospective business owners are in August.

The workshop provides information about preparing a business plan, financing a business, legal forms (proprietorship, partnership, corporation), registering a business name and taxes.

Registration is required for the workshops:

Wednesday, Aug. 21 – 1:30 to 3:30 p.m. at LLCC-Capital City Training Center, 130 W. Mason St., Springfield. Call the ISBDC at (217) 544-7232 to register.

Monday, Aug. 26 – 9 to 11 a.m. at Jacksonville Chamber of Commerce, 155 W. Morton, Jacksonville. Call (217) 245-2174 to register.

### Local First to host party for members

Local First Springfield will hold its annual Party at the Lake for LFS members on

Thursday, Aug. 8 at 5:30 p.m. The event will be held at the Island Bay Yacht Club, 76 Yacht Club Drive.

Professional DJs Coleen and Kirby Ball will be on hand during the networking event. In addition, Island Bay will provide hamburgers, hot dogs and soft drinks. The event is also BYOB.

Seating for Party at the Lake is limited to 50. To RSVP, contact Bill McMahon at (217) 652-2561 or billmcmahon@local-firstspringfield.com by Aug. 5. No shows or cancellations made after Aug. 6 will be billed.

### Goodwill opens new outlet store

Land of Lincoln Goodwill Industries is launching a new retail concept with the opening of its first Goodwill Outlet Store.

The Outlet Store, at 815 N. 11th St., will replace the existing Goodwill retail store and will feature gently used clothing, housewares, books and other donated goods at prices below 99 cents. The Outlet Store will continue to accept donations at the 11th street location.

"The Outlet Store will be full of merchandise that did not move fast enough in our other retail locations, so we'd rather sell them for pennies than salvage them. Those sales will go directly to fund our mission, providing jobs and employment training for individuals in our local community," said Sharon Durbin, Land of Lincoln Goodwill CEO.

The Outlet Store will be open Monday through Saturday, 9 a.m. to 4:30 p.m. and parking is available in lots on the south and north sides of the building.

"This is the same quality of gently used merchandise our customers find in our normal retail stores," said Lana Jenkins, store manager. "It just happens to be items that did not move after a couple of weeks."

### Blues & BBQ set for Aug. 23–24

The 10th Annual Old Capitol Blues & BBQ will be held Friday, Aug. 23 from 5:00 p.m. until midnight and Saturday, Aug. 24 from noon until midnight.

The BBQ competition will feature categories for rib, pulled pork, brisket, chicken, open and dessert categories as well as a Grand Champion prize. Categories for the People's Choice portion of the competition include Favorite BBQ, Festive Booth, and Hospitality awards.

This year's bands include Friday headliner James Armstrong and Saturday headliners John Saint Holiday and Elliot Sowell. Additional performances include Tombstone Bullet, Black Magic Johnson, Murder of Crows and Shakedown 66.

The 7th Annual Illinois Central Blues Club Challenge will take place on Saturday. Bands, solo and duo acts compete for the opportunity to represent the ICBC at the 2014 Blues Foundation International Blues Challenge in Memphis, Tenn.


The County Market Kid's Zone presents free family entertainment and activities from 2:00 to 6:00 p.m., on Saturday. New this year is an art banner which children can help color. All children's activities will be located on the South Old State Capitol Plaza.

Admission gates will be located near the intersections of Fourth and Washington; Sixth and Washington; Fifth and Adams; and Fifth and Jefferson. Underground parking at the Old State Capitol will be open until 1:00 a.m.

There are ticket packages available at <http://www.downtownspringfield.org> and event packages available for the State House Inn and the President Abraham Lincoln Hotel and Conference Center.

## Mike Little joins Team Marine!

Vice President, Commercial Lending



*Marine Bank is proud to welcome Mike Little! With 15 years of finance experience, he is the perfect addition to Springfield's leading commercial lending team. His business is to help grow your business.*

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# regular meetings •

## Monday

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

## Tuesday

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

## Wednesday

- Rotary Club of Springfield - Sunrise, 7 a.m., Hoogland Center for the Arts
- Central Illinois Referral Network, 7:45 a.m., The Real Estate Group, 3701 W. Wabash Ave.
- Westside BNI, 11:30 a.m. Mariah's, 3317 Robbins Rd.
- Prospectors Referral Group, 11:30 a.m., (1st & 3rd weeks) American Harvest, 3241 W. Iles Ave.
- Rotary Club of Springfield-Westside, Noon, Brickhouse Grill & Pub, 3136 Iles Ave.
- Jacksonville American Business Club, Noon, Ponderosa Restaurant, Morton Ave., Jacksonville
- Kiwanis Club of Springfield-Downtown, Noon, Hilton Springfield, Manhattan Grille Room
- Capital City Toastmasters, Noon, IDOT Building, 2300 Dirksen Pkwy. Room 214 A & B
- Springfield Jaycees, 7 p.m., Jaycees Activity Center, 2525 S. 12th St.

## Thursday

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

## Friday

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

Do you have a regular business meeting to include?  
Send your regular meeting to [info@springfieldbusinessjournal.com](mailto:info@springfieldbusinessjournal.com)

# Professional Women's Calendar of Events

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

## American Association of University Women (AAUW)

Current and prospective members will meet on Saturday August 24th from 9 am to noon at the University of Illinois Springfield - Public Affairs Center Rooms C and D - for the Annual Fall Coffee. The event includes coffee, tea, and breakfast. Information will be provided on upcoming branch events and special interest groups. There will also be a brief business meeting. Contact Glenda at 529-2207 or Joan at 698-3242 for more information.

## Association for Women in Communications (AWC)

- AWC will host its August Luncheon & Program "Leadership Lived," with guest speaker Susan J. Koch, UIS Chancellor and Vice President, Wednesday, August 14th, at the Sangamo Club, 227 E. Adams St., in Springfield. 11:30 am: Networking & Registration, 12 pm - 1 pm: Lunch & Program.
- AWC's 2013 National Conference, "Worth Every Penny", will be held on October 18-19 in Springfield. The 2013 International Matrix Award Will Be Awarded To Bonnie St. John, "One of the most inspiring women in America"; Author and Media Personality Sarah Petty is Opening Keynote Speaker; 2013 AWC Headliner is Margery Krevsky, Owner and CEO of The Talent Shop.

## Illinois Women in Leadership (IWIL)


Illinois Women in Leadership presents: EMPOWERMENT - A Professional and Personal Development Conference for Women - 2nd Annual Women's Symposium, September 24th, from 7:30 am - 5:30 pm at the Northfield Inn, Suites and Conference Center, 3280 Northfield Drive, Springfield , IL 62702. The key note speaker is Margaret Shallow, a marketing, high-performing teamwork and personal leadership consultant with over 30 years of business experience in both the public and private sectors.

Sponsorships, exhibitor space and program ads available. For fees and event information please contact: Stephanie Emerson-McDannald at [emersonpress@comcast.net](mailto:emersonpress@comcast.net) or see <http://www.iwil.biz>.


## Women Entrepreneurs of Central Illinois (WE-CI)


"Build a Business That Thrills Your Customers & Still Charge What You Are Worth" - Wednesday, August 14th, from 11:30 am to 1:00 pm, at American Harvest Eatery, 3241 West Isles Ave. in Springfield, with speaker Sarah Petty, Author of, "Worth Every Penny" and owner of Sarah petty Photography. She will offer her insights and methods to help us grow our businesses into rewarding and profitable enterprises.

The cost for the meeting is \$22 for members, \$25 for guests, and \$30 for walk-ins. Please RSVP by noon, Friday August 9th. Reservations are non-refundable. Additional information is available by contacting Cherrill Lewis @ 217-622-0189 or at [reservations@we-ci.org](mailto:reservations@we-ci.org).




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



# after hours •

## Little library a big deal

### Don Ecklund

**Profession:**  
Adjunct Faculty,  
Lincoln Land Community College

**Passion:**  
Little Free Library

By Raegan Hennemann,  
Senior Correspondent

Don Ecklund recently combined his love for building and his love for reading to create the first registered Little Free Library in the Springfield area.

In June, Ecklund, a resident of Leland Grove and adjunct faculty at Lincoln Land Community College, used recycled lumber to build a structure in his front yard to house books for anyone to take and read.

"They can just take a book and leave a book. It's all on the honor system," Ecklund explained. "They can take the book and just return it or they can take a book and leave a different book. And if somebody takes one and doesn't leave one it doesn't make any difference. There are tons of books in there."

Little Free Library is a not-for-profit organization that started in Wisconsin. Today, there are Little Free Libraries all over the world. According to the organization's website, the mission is "to promote literacy and the love of reading by building free book exchanges worldwide" and "to build a sense of community as we share skills, creativity and wisdom across generations."

Ecklund found out about the group from his niece in Kansas City. She built a Little Free Library and thought it would be a project her uncle would enjoy.

Like many Little Free Libraries, Ecklund's is located in his front yard at 1912 South Noble Avenue.

"I would love people to come by and take books," he said.

Ecklund's library holds about 100 books. One shelf is for children's books and another shelf is for adult books.

"My library is much bigger than most. I didn't realize that. They encouraged me to build this so I built it based on the lumber I had," Ecklund said. "Then after I made it, I went out and looked on the website and I noticed that most people's libraries are just real small. So mine is a little bigger than most: height, width and how many books. It probably holds maybe four times as many books."

The construction of his Little Free Library did not come without interest from his neighbors and people driving past his house.

"I was a little self conscious because I was putting this big box up in my front yard and people didn't know what it was so I was telling everyone. I was saying 'Oh, this is going to be a Little Free Library' because I thought they're going to really wonder what I'm doing," he said. "People drove by and stopped. The garbage man came by and he went up and looked at it the first day it was there. People are real curious of course about what it is."

As an avid reader and someone who has lived in his home for 35 years, the Little Free Library mission is a perfect match for Ecklund.

"I think it's healthy to read and learn to read, and be a good reader and avid reader. I hope this encourages that. Maybe kids who would think about sitting down and watching a show on TV might think 'Let's go out and get a book at the Little Free Library instead of watching TV today.' Hopefully that will happen," he said.

Before his library officially opened, Ecklund visited local thrift stores to buy kids books.

"I had tons of adult books so I just put some of them out there," he said. "So people have taken the books that I've put out there and put other books out and I've taken some of those books and read them. So I also use it for a library."

There is no cost for the books in Ecklund's Little Free Library and he does not keep track of what books come and go.

Even though he has not promoted the library, he has noticed quite a few people stopping by. The inventory changes daily as people use the library. After a few weeks in operation, Ecklund realized there were many books for adults that he did not originally put in the library.

If someone had told Ecklund when he was a child that he would have a library in



“My library is much bigger than most. I didn't realize that. They encouraged me to build this so I built it based on the lumber I had. Then after I made it, I went out and looked on the website and I noticed that most people's libraries are just real small. So mine is a little bigger than most: height, width and how many books. It probably holds maybe four times as many books.”





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## UCB, Marine Bank expanding to the west

Two local banks are expanding their presence in western Illinois

By Amanda Reavy Simhauser,  
Correspondent

United Community Bancorp, Inc. (UCB) of Chatham is in the process of acquiring Mercantile Bank, which has four branches in Quincy, and Springfield's Marine Bank is merging with Schuyler State Bank.

Representatives from the four institutions said they are eager to expand their regional footprint and reach more customers.

In late June, UCB announced its acquisition of Mercantile Bank, which is subject to regulatory approval and expected to be by this fall.

"We are a growth-oriented company," UCB President and CEO Todd Wise said.

Earlier this year, UCB reached an agreement to acquire seven branches of Heartland Bank & Trust including two in Quincy.

"These (Mercantile and Heartland) will be the fifth and sixth transactions we've done in a relatively short period of time, about five years," Wise said. The Mercantile acquisition gives UCB six total branches in the Quincy market.

"We're really centered now in central and west central Illinois, and as a result, the geography makes sense. We are community-banking focused and that's why this fits well into our strategy," Wise said.

The acquisition is a result of a bankruptcy sale by Mercantile Bancorp Inc., the holding company for Mercantile Bank, which filed a voluntary Chapter 11 petition in the U.S. Bankruptcy Court for the District of Delaware in late June.

"Mercantile Bank is a wholly different corporation than Mercantile Bancorp. The bank itself has good capital levels," Mercantile Bank CEO Blaine Strock said.

Wise agreed: "We are buying the Mercantile Bank, which is a very sound and safe financial institution. This process does not involve an FDIC closure. The bank is not failing. All of the deposits are safe and secure and subject to the FDIC insurance."

Mercantile Bank will retain its name and customers should expect to see no changes in their service, "other than we're now becoming part of an exceedingly strong company in UCB," Strock



United Community Bankcorp, Inc. located at United Community Bank's Chatham headquarters

said.

Once the acquisition is complete, UCB will have about \$1.85 billion in assets and 35 total locations in Springfield, Chatham, Auburn, Augusta, Bunker Hill, Bushnell, Carlinville, Carthage, Colchester, Divernon, Gillespie, Golden, Greenfield, Hamilton, Loami, Macomb, Mt. Sterling, Pawnee, Pittsfield, Quincy, Roodhouse and Winchester in Illinois and Palmyra, Mo.

Wise and Strock said UCB and Mercantile have become well-acquainted over the years.

"We acquired the Marine Bank and Trust in Carthage and Brown County State Bank in Mount Sterling in 2010 from Mercantile Holding Company, so we've been familiar with them for several years," Wise said. "We were and continue to be very impressed with Quincy and Adams County and knew it was a place that we wanted to have banking facilities."

Strock said Quincy has a diverse business community with a robust retail presence.

"Quincy is a small regional hub, if you will," Strock said.

### Marine Bank

Marine Bank saw similar potential in Schuyler State Bank.

On July 2, Marine Bank and Schuyler State Bank announced the merger. Schuyler State Bank has two locations in Rushville and Macomb.

Schuyler State Bank President

Dana Roudebush said the merger will give the bank's customers access to enhanced banking services and more branch locations in central Illinois.

"One thing I really like about the merger is that small banks basically are regulated on the size of loans they keep in house... we have several million (dollars) worth of loans over our loan limit that we have to participate

attractive from that aspect."

The Rushville and Macomb branches add to Marine Bank's existing network of seven Springfield area branches, two Campaign branches, and a loan production office in Bloomington.

"We're in a couple of university towns now," Bramlet said. "Heading west made sense for us geographically."

Schuyler State Bank will take

"I would classify Rushville as a stable agricultural community, and Macomb is a combination of agricultural and commercial. There is some modest growth in Macomb, and it's attractive from that aspect."

David Bramlet, executive vice president of Marine Bank

with other banks," Roudebush said. "While merging with a bigger bank, we'll be able to enjoy the profits from all those we initiate and close here."

Marine Bank also has a trust department, which Schuyler State Bank doesn't have the staff to provide, he said.

David Bramlet, executive vice president of Marine Bank, said both banks share common ownership and shareholders.

"That's probably what's driving (the merger) most," Bramlet said. "And the two communities are stable. I would classify Rushville as a stable agricultural community, and Macomb is a combination of agricultural and commercial. There is some modest growth in Macomb, and it's

the Marine Bank name. Roudebush will continue to manage the Rushville and Macomb locations and become a member of senior management with Marine Bank.

The merger is expected to be completed in the fourth quarter of this year. Marine Bank has assets of \$600 million and Schuyler State Bank has assets of \$55 million.

Amanda Reavy Simhauser  
is a freelance writer  
from Springfield.  
She can be reached at  
info@springfieldbusinessjournal.com

## • new businesses

• 4M Lawn Care & Landscaping, 4017 Hazelcrest Road, Springfield, 62703, Mark E. Koonce, (217) 494-6969.

• A Million Connections, 12 Kirkley Lane, Springfield, 62704, Robyn R. Young, (217) 691-5228.

• Alan Fischer Construction, 620 Forrest Ave., Springfield, 62702, Alan W. Fischer, (217) 341-5100.

• Bob & Rita's Corner, 933 North Grand Ave. West, Springfield, 62702, Rita A. Schnell, (217) 679-5254.

• Bow Wow Barber Shop, 441 N. Dirksen Parkway, Springfield, 62702, Brenda Britenstine, (217) 528-9540.

• Branch of the Olive Tree, 11340 Gordon Drive, Glenarm, 62536, Karen M. Stone, (217) 494-9304.

• Central Illinois Home Repair and Maintenance, 534 Circle Drive, Pleasant Plains, 62677, Jessica Gonko, (217) 415-0809.

• Colorwheel Painting, 3335 S. Fifth St., Springfield, 62703, Rory M. Stumpf, (217) 801-2313.

• Discount Appliances, 619 North Grand Ave. East, Springfield, 62702, Joe L. Mason, Steven E. Risen, (217) 320-5307.

• Employer Group Resources, 200 W. Adams St., Chicago, 60606, Unique Employment Source, Inc., (626) 498-1206.

• GCV Expedited Services, 524 Dewberry, Chatham, 62629, Deborah J. Volkert, (217) 801-4661.

• Grand-Cut Lawn Service, 2337 E. Converse St., Springfield, 62702, Mike P. Rapacz, (217) 361-8842.

• Guerrilla Delivery Bicy-

Continued on Page 38,  
New Businesses

## • index

The Rookery.....	3
After Hours.....	4,6
Regular Meetings.....	4
Women's Calendar.....	4
New Businesses.....	5,38
Airport En/Deplanements.....	6
Building Permits.....	6
Business Lunch.....	12
Monthly Drive.....	13
Healthcare & Benefits.....	15-35
Giving Back.....	34
Business Reading.....	36
Going Green.....	37
Legal Filings.....	38
Law.....	39
Community Business.....	40-41
Local Golf Outings.....	41
FastTracks.....	42-43
Opinion.....	44
Op-Ed.....	45
Business Card Directory.....	46



his front yard as an adult, he would not have believed them.

"I actually was not a very good reader when I was a kid. I think I had dyslexia. And I can still tell that when I read, because sometimes I misread a word and I have to go back and look," he said. "I do love to read now but when I was a kid I didn't really like to read very much."

Ecklund hopes his venture will encourage others in the area to build a Little Free Library. He especially thinks it is a good project for a parent who has a child not real interested in reading.

"To have that kid work together with the family to build a Little Free Library, and then go out and help put books in it, see what books are there and then take a book in and read it to promote the whole idea. A kid might really enjoy doing that," he said.

While the overall project was simple - build a structure and fill it with books - Ecklund's one worry was that it might not be waterproof. But all was still dry after a three-inch rain in July so Ecklund is satisfied with his craftsmanship.

The library will remain available year-round to anyone who wants to find a new book to read.

"If it's popular and it doesn't deteriorate I'll just leave it up there probably until I move, which could be years," he said.



Don Ecklund standing in front of his 'Little Free Library' in Leland Grove reads a book

Building and Zoning Department - City of Springfield  
Building Permit Report

	June		January - June	
	2013	2012	2013	2012
New Single Family Residence				
Permit	10	5	35	46
Valuation	3,030,000	1,091,200	10,077,000	11,855,300
Revenue	3,165.20	1,389.34	10,667.33	13,749.51
Dwelling Units	10	5	35	46
New Two Family Residence				
Permit	2	6	12	18
Valuation	510,000	2,010,000	3,522,000	5,342,000
Revenue	687.00	2,604.32	4,717.54	7,378.18
Dwelling Units	4	12	24	36
New Multi-Family Residence				
Permit	0	0	0	0
Valuation	0	0	0	0
Revenue	0	0	0	0
Dwelling Units	0	0	0	0
New Commercial				
Permit	2	3	23	14
Valuation	6,150,000	1,548,000	57,860,000	20,791,446
Revenue	21,145.40	6,277.60	174,464.20	71,576.04
Total (New, Remodel, Addition & Misc.)				
Permit	392	365	1,534.00	1,821
Valuation	38,593,564	10,745,772	146,197,810	69,254,772
Revenue	128,987.50	37,446.33	460,530.40	218,132.23
Dwelling Units	14	365	59	82

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

	June			Year-To-Date		
	2013	2012	Change	2013	2012	Change
Airline Passengers Enplaning						
American Eagle	1,710	1,792	-4.58%	9,795	9,922	-1.28%
United Express	3,298	3,754	-12.15%	16,768	19,238	-12.84%
Direct Air	0	0	0	0	5,294	0
Vision	0	480	0	0	1,397	0
Allegiant Air	1,213	0	0	7,256	0	0
Sun Country / Honor Flight	160	161	-0.62%	635	478	32.85%
Sun Country / Riverside	0	0	0	454	0	0
McClelland Aviation	0	0	0	6	12	-50.00%
Charter - Other	0	0	0	0	194	0
Sub-Total	6,381	6,187	3.14%	34,914	36,535	-4.44%
Airline Passengers Deplaning						
American Eagle	1,662	1,875	-11.36%	9,391	10,359	-9.34%
United Express	3,278	3,576	-8.33%	16,796	18,618	-9.79%
Direct Air	0	0	0	0	4,990	0
Vision	0	477	0	0	1,470	0
Allegiant Air	1,225	0	0	7,464	0	0
Sun Country / Honor Flight	160	161	-0.62%	635	478	32.85%
Sun Country / Riverside	0	0	0	454	0	0
McClelland Aviation	0	0	0	6	12	-50.00%
Charter / Other	0	0	0	0	98	0
Sub-Total	6,325	6,089	3.88%	34,746	36,025	-3.55%
*Information provided by the Springfield Airport Authority						
TOTAL	12,706	12,276	3.50%	69,660	72,560	-4.00%

Raegan Hennemann is a senior correspondent for Springfield Business Journal.  
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**Samuel Music,  
Continued from Page One**

"It worked out well," Waldhoff said. "I purchased his remaining Springfield inventory, but there wasn't much."

The Waldhoffs have since acquired Yamaha rights for Effingham, Champaign and now, Springfield. The Effingham Piano Gallery is slated for an August opening.

"Once the product arrives, we can open the doors," Waldhoff said. "For sure we expect Springfield's gallery to open in August. The name will be Capital City Music and Piano Gallery."

"Champaign is in transition. It could be six months to a year," Waldhoff said.

Positioning in the music marketplace was critical to closing the deal on Samuel Music.

"If we had not acquired the Yamaha piano rights in the market that now includes Springfield, we would not have purchased the Springfield store," said Waldhoff, as the piano business will be located in a separate room of the property.

"We knew there were many students taking piano lessons here, and piano teachers had counted on staying with the students," Waldhoff said. "We didn't want to interrupt that learning curve when the store closed in July and we were completing the change in ownership so lessons are continuing here through the transition."

Currently there are 10 studios and 12 teachers. "To teach here they had to be background checked and drug tested," Waldhoff said. "They operate as independent contractors."

Dean Samuel is still operating a band instrument rental business out of Effingham. "We are going to be a band instrument renting and sales arm of that last segment of the Samuel business, here on Wabash," Waldhoff said.

The Springfield store will be the only Waldhoff property with the separate, full-service retail that includes guitars, accessories, pianos and band instruments.

"We'll probably start with three full-time employees and the rest part-time," Waldhoff said. "We will offer lessons for practically all of the instruments we sell. The piano sales stores require fewer in-store employees."

Waldhoff believes in the power of music to make its own marketplace. "Some young people are excited about baseball and other sports," he said. "Others are passionate about music. If the school music programs continue to decline, the passion, the interest in music will continue. We will address that interest in the instruments and lessons we offer."

Waldhoff will be facing competition in Springfield. Doug Antonacci owns Daddy O's Music Shack, 1405 Stevenson Drive. Daddy O's Music offers lessons and instruments new and used.

Antonacci said his location in a former Castor's Supermarket across from Bunn-O-Matic has served him well, although he describes the music retail business like a true musician: "The industry is pretty flat." The presence of so many instruments at pawn shops has affected instrument sales at his store, but not significantly. "They can't offer everything (beyond the instruments) we do," Antonacci said.

Gene Grnan Music, 4001 Sandhill Road sells acoustic pianos. Owner Gene Grnan sold them downtown at Ackerman Music on East Monroe in the years before the city's expansion west. "Business is not what it used to be because of cultural changes," Grnan said.

House of Music, 222 North Grand Ave. E., has been in business 55 years. Owner Ralph Sordyl has witnessed many cycles,



**Former Samuel Music Store is now Capital City Music and Piano Gallery**

trends that come and go.

"At one time, absolutely nobody was buying banjos," Sordyl recalled. "Eventually, I was able to sell our inventory that

had just been collecting dust. Then a hit movie ("Deliverance" with the hit "Dueling Banjos") hit the theaters and everybody wanted to play banjos again."

Sordyl concurred that industry-wide, this is a difficult time. "With so many electronic and TV games these days young people are easily distracted," Sordyl said.

"It's something people don't have to have," said Sordyl, but the broad variety of music choices at the House of Music has helped.

"We have a lot of grandparents buy-

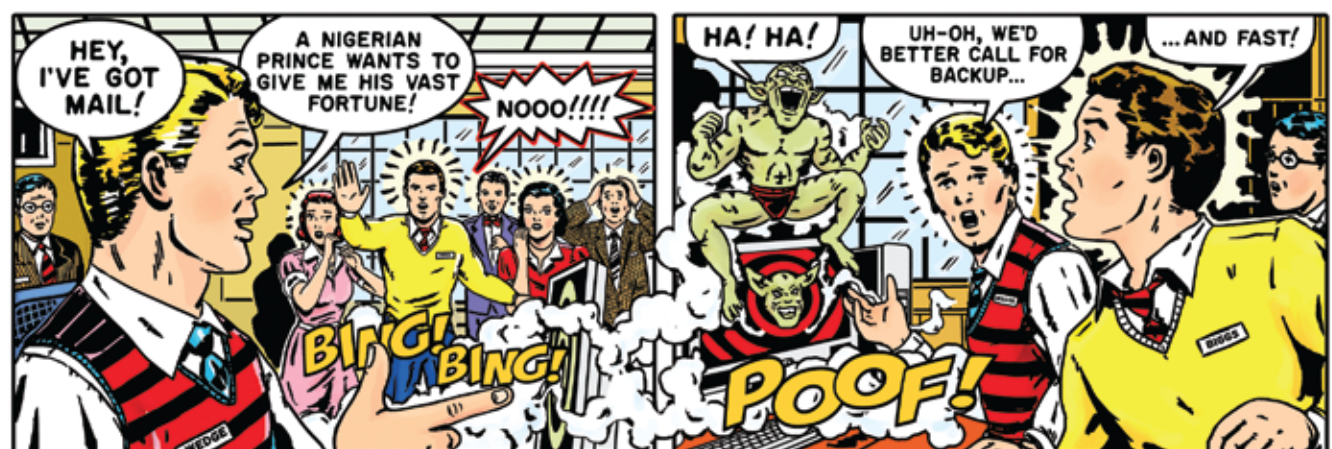
ing instruments for grandkids," he said. "Piano sales are down. Guitar sales are way down. There is solid interest in violins these days, thanks to roots music and that kind of thing. We need a major new hit music group, a new Beatles, to boost interest."

Regarding the start of the new owner at the Samuel Music, Sordyl believes it will be a challenge to attract former customers who have gone elsewhere. But for Waldhoff and the other music store owners in Springfield, the beat goes on.

**Job Conger is a freelance writer from Springfield. He can be reached at [info@springfieldbusinessjournal.com](mailto:info@springfieldbusinessjournal.com)**

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## personality profile •

## Working on a Springfield legacy

By Eric Woods, Correspondent

**Springfield –**

**What is your favorite part about living in Springfield?** Furling has been in Springfield since he was four years old. “I have been very fortunate,” he said. “Springfield has been good to me.”

**What is the worst part about living in Springfield?** Furling considers himself to be a car guy and has noticed how Springfield has some rough roads. “They can be bumpy,” he said.

**The biggest issue Springfield currently faces is...?** The fiscal issue in Springfield is problematic, according to Furling. “City government needs to get their financial house in order,” Furling said. He added that the city needs to be more business friendly in order to bring more businesses to town. “I don’t want Springfield to cut services. It is better to attack the revenue side.”

**Employment –**

**“When I was 10, I wanted to be... a home builder.**

**First job?** When Furling was 15 years old, he worked in the tray assembly line at St. John’s Hospital preparing the food.

**Worst job?** “I have enjoyed everything I have done,” said Furling. “I worked for an engineering crew while in college and started working for myself building homes in 1983.”

**Current job and responsibilities?**

Furling wears many hats. He is a principal of both Legacy Pointe Development Company as well as North Lake Shore Subdivision, which is a 140-acre residential development. Furling also owns and manages four Subway restaurants in town. He handles more of the accounting and financial planning while his wife and daughters are more the operators. “Real estate is my primary deal,” said Furling. “There are retail strip centers that I own. I have to keep them leased and keep the tenants happy.” Most of Furling’s responsibilities center on the financial aspects now more than the direct hands-on work.

**Philosophical –**

**What do you want to know about the fu-**

**ture?** Furling would like to know if the general economy will slow down or continue to pick up steam. “Everyone is guessing it seems,” he said.

**How do you envision your life in 10 years?** Furling hopes to be retired in 10 years. “I want to spend summers in Idaho and winters in Arizona,” he said.

**Something you learned early in life and still use?** Furling learned how to work with his hands. “I have mechanical, carpentry, and maintenance skills,” he said. “It always seems to come back to that. If push comes to shove, I could always go back to that.”

**Advice –**

**Advice for someone seeking a career in your field?** “On the real estate side, you need to network,” said Furling. “Get to know as many people as you can. It is amazing how many times your paths will cross with people.”

**Best advice you have ever been given?** “Hard work pays off,” said Furling who also believes in staying focused and working. “Take whatever you are doing to the finish line. If it was easy, someone else would have already done it.”

**Achievements –**

**As a kid?** Furling used to race go karts, and was a national runner-up. “I was fast



enough, just not patient enough to be number one,” he said.

**As an adult?** Becoming type rated to fly jets has been a great achievement for Furling.

**Future –**

**Upcoming job news?** Furling is breaking ground on the outlets at Legacy Pointe. It is 300,000 sq. ft. and will house 80 retailers. “The project is finally coming to fruition,” he said.

**Any vacation plans?** Furling tries to get to Idaho a couple times each summer and is going again soon. “It is in the mid-70s with low humidity and beautiful mountains and pine trees,” he said.

**I want to retire when I’m ... (age)?** Furling may never completely retire, but by age 60 or 65 he hopes to be to a point where he does not feel he has to come in to the office every day.

Eric Woods is a freelance writer from Springfield. He can be reached at [eric@springfieldbusinessjournal.com](mailto:eric@springfieldbusinessjournal.com)

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**Rutherford,**  
*Continued from Page One*

### State of Illinois?

**Rutherford:** I'll talk in two roles. One role is being a real business man, and dealing with the finance/investment part of state treasurer. I have an extremely good investment team. Professionals. I brought in new people. Talented. Very, very good. I like running the operations of the office, as close as you can to a business without having all the tools of a business. I don't have an employees' share purchase plan or year-end bonuses or stock distribution. I don't have any of that stuff as a tool. I like to be able to function within the scope as best you can. Do we need all these taxpayers' funded cell phones? Do we need six satellite offices of the state treasurer? By the way, I closed them. Do we need all these fleet vehicles? No, by the way, I got rid of half of them. Running that part, I really like that. The other side of it, we do have some retail products. Most of what we do is wholesale. People don't see it. It's the investment portfolio, but we do have a retail product, and that is unclaimed property. Marketing that and helping promote that, and putting more money back in people's purses and wallets, which belongs to them anyway, I like that. Not just the fact that I like it, but I also put in a business scope to it, where we have measurables. We have an objective analysis as to whether we're doing good or not. You look at the amount of claims we've processed and the amount of money we've returned, has grown exponentially in the two years that we've been in office. That's a part I've really enjoyed.



*State of Illinois Treasurer, Dan Rutherford*

### Business Background

**SBJ: What business were you involved in the private sector?**

**Rutherford:** I was vice-president of the ServiceMaster Corporation. I was a VP of the parent operation that had ServiceMaster Clean, Terminix Pest Control, TruGreen Lawn Care, Merry Maids and other companies. I was our vice-president for international, so I was responsible for our global expansion; so I licensed our business in Chile, Honduras, Spain, Malaysia, Indonesia, Hong Kong...

**SBJ: Has your perception of government changed since coming from the private sector?**

**Rutherford:** Not really, because I served both as an elected official – citizen legislator – while still in the private sector. I didn't leave the private sector to be an elected official. There is something liberating that you don't have to be re-elected just to have a job. You do the things in elected office that you believe in your heart that's what you're going to do.

Then taking the skill sets that I acquired in the private sector, and been able to implement that, as I said earlier, about the objective analysis and performance of our retail side of our business of unclaimed property. Those are the things I learned in the private sector. The other thing that has been a good thing for me is having been a VP of international, I worked with and in countries that were not predominantly Christian; countries that were not predominantly white. In that, I think it helped me be a little more tolerant and understanding of the diversity that we have here in Illinois, particularly in the Chicago-metropolitan market with Muslims and Sikhs and Shintos and Buddhist and people of different ethnic origins. That has been an advantage for me being an elected official statewide as well.

**SBJ: As one of the most well traveled people in state government, what do you think Illinois could be doing to reach that global market?**

**Rutherford:** First of all, you have to think about what has been the barriers to that. I think part of the barriers are image and perception. I've been on an elevator in Chicago, and when I've had two individuals who obviously were from another country talking to each other and saying they're really afraid to walk in the streets of Chicago for fear of being shot. That's a concerning issue. The crime rate that's going on in Chicago now, reflects on us here in Springfield. It affects us. It affects our international tourism, which obviously is the number of people we encourage to visit Abe Lincoln's hometown. One thing we need to be sensitive to is our image out there. From that standpoint, is the gateway city for international going to be

with businesses from Japan, or operations from Western Europe, and for that matter the emerging economies from the Asian

with state government buildings here; there is availability of property, if needed, could be leased at competitive rates here



*State of Illinois Treasurer, Dan Rutherford*

area of Asia. To have a chief marketing officer understanding what it takes to place a business in Illinois. In part, it's going to be image. The other part is going to be some of the infrastructure, whether it's road, rail, highway, water, sewer, high-speed Internet. And then the availability of having a trained workforce. So, the idea of having our community colleges in particular to have technical training programs available and how that can blend into the acceptance of bringing in international business. And, for that matter, help build up small businesses that we have in the state already.

### The Capitol

**SBJ: During the Blagojevich Administration, jobs began to move from Springfield to Chicago. What advice do you have for Springfield to bring those jobs back?**

**Rutherford:** Let me start from my own office of Treasurer. I have an office in the Thompson Center in Chicago, which

you should have. The majority of the population is there, but I have an office in the state capitol, and this is where I office. When I became the treasurer, and I looked to bring in my directors and chief of staff people, the majority were brought here in Springfield. When I look at where we do our expansion of legal and accounting and those kinds of things, it's here in Springfield. What advice would I have? We need to understand that state government should be as slim as it possibly can. That is what is expected from taxpayers; that as a steward of that and being a constitutional officer, that is my obligation. We should be as slim as we possibly can.

That said, where is the most efficient place to have those obligations, and I say this with respect to the City of Chicago, but I have no question it's Springfield. Your cost of living is less; you have infrastructure already in place

in Springfield. I think being part of Springfield thinking – whether it be convention or tourism or city or economic development – is how we can make Springfield be the most comfortable place to continue to have our state government when it does grow and grow here.

### Constitutional Offices

**SBJ: Is the office of Lieutenant Governor necessary in this day and age?**

**Rutherford:** The politically easy answer is to say, "No," but I don't take that tact. I believe that the office of Lieutenant Governor should be changed, but should continue to exist. The way the constitution is today is if there were a vacancy in the office of governor, the line of succession is the lieutenant governor. If there is a vacancy in the office of the lieutenant governor, and the governor is incapacitated, the line of succession goes to the attorney general. There are cases where you have two parties, which represented two different types of thought processes:

“That said, where is the most efficient place to have those obligations, and I say this with respect to the City of Chicago, but I have no question it's Springfield. Your cost of living is less; you have infrastructure already in place with state government buildings here; there is availability of property, if needed, could be leased at competitive rates here in Springfield. I think being part of Springfield thinking – whether it be convention or tourism or city or economic development – is how we can make Springfield be the most comfortable place to continue to have our state government when it does grow and grow here.”

**Dan Rutherford,**  
*Treasurer for the State of Illinois*

one as governor and one as attorney general. I think the public of Illinois deserves a line of succession under the party that they put into the governor's office, and that's the reason for the lieutenant governor. Now, I don't stop there. I do believe the lieutenant governor should be tasked to with an absolute, substantial role in government, not just being ceremonial and waiting for the governor to become incapacitated. I know that other states have taken the lieutenant governor, and had them be the director of an agency as well, or responsible for a certain group of boards and commissions. Keeping

the lieutenant governor in the line of succession, while bringing continued value and purpose for it to exist other than just for succession.

*Continued on Next Page*



*Continued from Previous Page*

**SBJ: Could the offices of Treasurer and Comptroller be combined?**

**Rutherford:** They could be combined. They absolutely could be combined. I said that before I became treasurer and I say that as treasurer. Judy Barr Topinka said it before she became comptroller and she says it as comptroller. The 1970 constitution created the two offices separate and apart constitutionally. It was because of in the days of yore, the finance officer for the state took off with some money. The constitutional convention created the Office of Treasurer to be the investment officer; the Office of Comptroller to disburse the funds. There are other things that we do, but that's the constitutional core reasons we exist. We believe that they can be combined. It would save about \$12 million. We believe the functions would be even more efficient than they are now; and I will tell you Comptroller Topinka

ment to keep these two offices separate.

**SBJ: What needs to be done to combine the offices? Do we have to change the constitution?**

**Rutherford:** We have to. In fact, we've had the resolution passed by the Illinois Senate. It came to the House of Representatives and (Speaker) Mike Madigan would not let it out of the Rules Committee. The process is the joint resolution has to pass both chambers, and then it has to be put on the ballot for the electorate to vote the requisite number of votes. I believe the public would pass it. I would be advocating that they pass it, but the Speaker did not allow it for a vote.

**Finances and Taxes**

**SBJ: The Constitution says: "Appropriations for a fiscal year shall not exceed funds estimated by the General Assembly to be available during the year." Is that a balanced budget?**

**Rutherford:** Sure. You know how they

two and a half years down the road and we have still have major, major, major financial issues with the state pension issue. We have ourselves more anticipated revenues that we have coming in. Then we have bills sitting out there that are almost becoming antique. I don't want this income tax increase to stay. This might not be the most politically popular thing to say, but I'm going to be truthful with the public of Illinois. Put it on the table. I don't want to keep it. Put it on the table. The question will have to be in 2015: will the pension issue be fixed? If the pension issue isn't fixed, this whole place is going down. Put it on the table. Negotiate it. Does it need to be scaled back? Does it need to be an extension of the temporary? Fix the financial problem of this state.

**SBJ: The Illinois income tax is a flat tax. Is that working?**

**Rutherford:** It works if you keep it low. A flat tax is fair if it's low. When you keep raising it, it becomes more complicated. I'll tell you what, the fix to not letting government sticking their hands into your purse or your wallet isn't going to a graduated

tax. The whole concept of a flat tax when Illinois started it, we were at 2.5 percent. It was low. That was fair for everybody. As it starts to get higher, yes it is harder for the lower income earner when that tax gets higher, but the whole purpose for it is not to keep hiking the taxes up. I understand there is a debate out there and those who want to go to a progressive tax and say the more money you make, the more money you pay. I understand all that, but if you acquiesce to that, all you're going to do is bring in a whole bunch new money; and, by the way, that sure worked two and half years ago, didn't it? It brought in a whole bunch more money on that income tax increase, and the outstanding bills that we owe are about a half a billion dollars more than they were two and a half years ago. The unfunded liability in the pension systems is even greater. Standard and Poor's, Moody's and Fitch have downgraded us scores of times since then since this new money started coming in. It doesn't work. You have to fix the problem.

**Springfield**

**SBJ: You're in Springfield quite a bit. What is your perception of the Springfield business climate?**

**Rutherford:** I'm going to be real candid. I live somewhat in a defined area of the city. My restaurant and shopping and grocery shopping and those kinds of things are kind of in a certain area. I do go out of beyond certain types of beltway definitions. I sense it's good. The one thing that I'm sensitive about it, though, is I see buildings without operations in them. I know some of those had been or could have been state offices that aren't here anymore. I'm very sensitive to that, and it kind of makes me feel like I really want to help Illinois government come back to help Springfield. I remember when the whole debate and cajoling took place with regards to the Abraham Lincoln Museum and Library. Participation came from both the state and our federal partners. I think that was an absolutely brilliant, brilliant thing that has happened to this city; and for that matter, this country. Having that here has continued to add to the Lincoln legacy and gives it another point of interest.

**SBJ: Who are you close to in town? Who do you do things with?**

**Rutherford:** Outside people – legislators who are in town who are friends, or some of my staff who are friends – Patty and Neil Williamson, we'll dine. The Narmons, Marsha and Bob, we'll dine too. Todd Green, a friend of mine, we'll have lunch.

**SBJ: How well do you know Mayor Houston?**

**Rutherford:** I know Mike pretty well. I knew Mike when he was a mayor before. I've known him for years.

**Conclusion**

**SBJ: What are your plans for the future?**

**Rutherford:** I am running for Governor of the State of Illinois. I'm an announced candidate for Governor. The path to win is laid out there; and when I become the Governor of the State of Illinois, it will be abundantly known that Springfield is the seat of our government.

**"I am running for Governor of the State of Illinois. I'm an announced candidate for Governor. The path to win is laid out there; and when I become the Governor of the State of Illinois, it will be abundantly known that Springfield is the seat of our government."**

*Dan Rutherford,  
Treasurer for the State of Illinois*

**SBJ: What question didn't we ask that you're glad we didn't ask?**

**And, what question did you wish we had asked?**

**Rutherford:** Part of it is who I am as a person. When I'm in Springfield, what do I like to do when I'm not here in this office? I'm not the kind of person who goes to the movies. I do like pizza a lot. I'm glad you didn't ask me which pizza place because that's not fair. (Laughter) I really like pizza. My mom and dad had a pizza restaurant in Pontiac, and I started there when I was 8 years old. I grew up with it; worked my way through college making pizza. I like Italian food. I also enjoy good Thai food. In Springfield, there is good Thai here. I like ribs, steak. How I like to spend my time in Springfield, personally, I like to go out to dinner. It doesn't have to be one of the nice, big, fancy restaurants, which I enjoy; but, it's just as easy at some of the small places. I could go for a ground up hamburger put cheese on it and a bun in a little place down the street here. I enjoy that as much as anything.

**Sheehan Gibson:** What about your treadmill?

(Editor's note: Catie Sheehan Gibson, press secretary for Illinois State Treasurer Dan Rutherford was in attendance during the interview).

**Rutherford:** I do jog. I do try to jog every day. When I'm in Springfield, actually I do jog outside when the weather is nice. I have a route that I take in the neighborhood area. When it's in-climate, I have a treadmill here in Springfield, and I watch part of a movie each morning. I don't watch television news. It's too depressing. I have old movies that I watch. Pop them in. Right now I'm in the middle of "X-Men." So, if I'm in Springfield, I jog outside, and enjoy it.

**SBJ: We appreciate your time and input. Thank you.**

**Rutherford biography...**



Dan Rutherford is a downstate Republican who has balanced his career between the private and public sectors.

Rutherford was born on May 29, 1955 in Pontiac, Ill. He attended Pontiac Township High School and went on to Illinois State University (ISU), where he received a bachelor's degree in business administration. One of his earliest successes in the political arena was being elected Student Body president at ISU.

Rutherford served as a legislative assistant for former State Representative Tom Ewing of Pontiac from 1978 to 1980. At the age of 24, Rutherford coordinated a Congressional District for Ronald Reagan's 1980 presidential campaign. His efforts in Illinois were recognized by the Reagan national campaign staff, which tapped him to be the statewide executive director of Illinois for the General Election.

Following the election Rutherford was offered a position on the Presidential Transition Team. However, within a day of the offer, he received a call from Governor Jim Thompson offering him a position on his staff in Illinois. Rutherford opted to stay in Illinois, which, ultimately opened the doors to both the private and public sectors.

In 1985, Rutherford joined ServiceMaster Company, a family of service companies including Terminex, Tru-Green Chem Lawn, Merry Maid, American Home Shield and Rescue Rooter.

Rutherford eventually became responsible for expansion of the company's businesses internationally, licensing services in Chile, Brazil, Honduras, Japan, Hong Kong, Malaysia, Guam, Venezuela, South Africa, Spain, Czechoslovakia, Indonesia, Panama, Italy, Mexico and the Philippines.

Rutherford retired from his career in the business world at the end of 2010 after 25 years with America's largest service company.

In 1993, Rutherford was elected to the Illinois House of Representatives. Rutherford eventually became Assistant Republican Leader. He served in the House for a decade and in 2003, Rutherford was elected to represent Illinois' 53rd district in the Senate.

In the Senate, Rutherford served as the ranking Republican for the Financial Institutions Committee and was a member of the Environment & Energy Committee and the bi-partisan Joint Committee on Administrative Rules.

As a state senator, Rutherford sponsored and directed legislation which changed the formula for reimbursing nursing homes for care of the elderly. The new system bases rates on the medical needs of the resident, rather than just their geographic location in the state.

Rutherford's first attempt at statewide office was a run against the perennially popular Secretary of State Jesse White in 2006. The campaign laid the foundation for a successful run for State Treasurer in 2010. As the state's banker, Rutherford is responsible for investing more than \$16 billion in taxpayer dollars.

Rutherford is running for election as Governor of Illinois. He officially launched his 2014 campaign for governor on June 3.

In addition to his interests in business and politics, Rutherford – who has traveled to every continent – is an avid conservationist as he established a wildlife habitat and planting thousands of trees and shrubs at his home in rural Livingston County.

*– By Joe Natale, associate editor  
of Springfield Business Journal*

and I work as close hand-in-glove as you possibly can, but still be in separate constitutional offices. The argument about keeping them separate for having a check and balance I think is a moot point. Today, there are not bags of money laying around that the treasurer can go stick in a shoe box. It's electronic; it's wire transfers; it's not convertible certificates. The second thing is we also have an Auditor General today that didn't exist before. So, in the 1970 Constitution we created the Office of Auditor General. The Auditor General audits the Treasurer and the Comptroller, as well our own internal auditors and external auditors. I do not believe that checks and balances is the argu-

do that? The latter part of the sentence is the operative part. "Estimated." They're following it. Do you know how they are following it? They change the estimate. That's the operative word in that whole sentence. Are we technically meeting the letter of the law? Yep. Who's giving the estimate? Estimate isn't good enough – jack it up.

**SBJ: Should the temporary income tax be extended at the end of the year?**

**Rutherford:** I want it to expire. Let me start with that bold sentence. I want it to expire. I'm going back two and a half years ago; that income tax increase should never have been signed into law without having fixed the problem. We're


**Brant Mackey is editor and publisher;  
Joe Natale is associate editor and senior  
correspondent of Springfield Business  
Journal. They can be reached at  
info@springfieldbusinessjournal.com**



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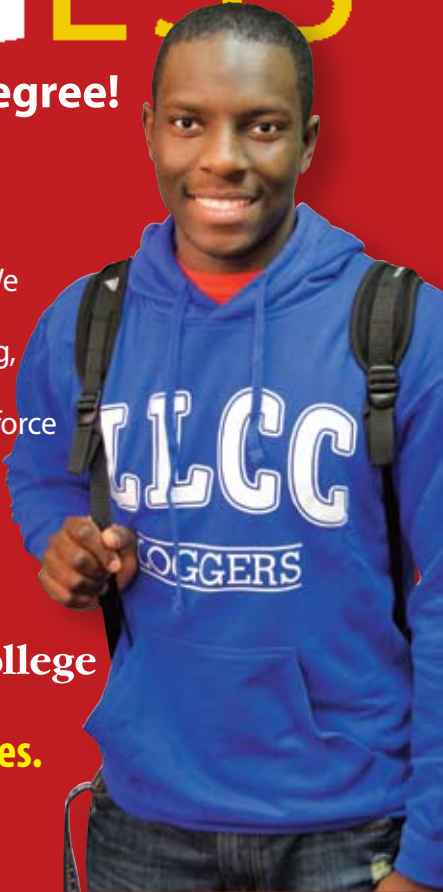
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# business lunch •

## La Calia is locally sourced

By Tom Collins

I support locally owned businesses. So does the Business Journal. And, as long as it doesn't involve eating only beets and root vegetables all winter, I believe in eating locally sourced foods as much as possible. La Calia (pronounced "la-kalee-ah") is one of the growing number of locally owned establishments that uses locally sourced food as much as possible. It's got my support.

La Calia is located downtown on 6th Street just south of the museum. It's an attractive, if somewhat small, space. The restaurant can't have more than about eight tables and, to my eye, could comfortably seat about 30 people.

The décor works well with La Calia's

and sausage soup (the daily special). Each cost \$3.00. Our only complaint was that the soup could have been served hotter. Each was served lukewarm. But for that one glitch, each soup was packed with depth and flavor. They were clearly homemade. I didn't ask for it, but it would have been nice to have been offered a dash or two of sherry for the black bean soup.

For our entrees, we decided to have the daily Plate Special (\$8) and the Carnitas Tacos (corn tortilla, filled with pulled pork, cilantro and onions, with mango salsa, rice and black beans - \$8). The Plate Special was the loaded baked potato stuffed with a choice of the Posole, the pork carnitas or sautéed vegetables. My guest went for the grilled vegetables.

### La Calia

Overall Rating: ★★★★★

Atmosphere: ★★★★★

Service: ★★★★★

Food: ★★★★★

Price: ★★★★★

Suitability for Business Lunch: ★★★

Address: 115 North 6th Street,  
Springfield, Ill. 62701

Phone: (217) 753-1652

Hours: Tues.-Sun.. 11 a.m. to 4 p.m.  
(La Calia's Facebook page offers  
different hours than were provided  
to us by our server)

Credit Cards: Yes

Wheelchair access: Yes

\*Menu listings and prices subject to change



#### WHAT THE STARS MEAN:

(None) Poor to satisfactory

★ Average

★★ Good

★★★ Very Good

★★★★ Excellent

★★★★★ Extraordinary

pared down and efficient menu. Exposed brick walls exhibit a variety of tasteful modern art. In a whimsical touch, the light fixtures are colanders. Blonde wood tables, each covered with a blue cloth tablecloth, match well with the darker tile floor. We particularly liked the exposed tin ceiling. Cloth napkins were a nice addition.

Located just outside the core downtown area, we weren't surprised that most of our fellow diners appeared to be tourists. We did say hello to a few downtown regulars, but the suit and tie crowd just doesn't seem to have flocked to La Calia yet. My guest and I both commented that it would be good to see that change.

This isn't a chain restaurant - there aren't hundreds of different options. Oh, there's plenty of variety on the La Calia menu, but it's on the leaner side. The lunch menu features 8 items and a daily special (the "Plate Lunch"). La Calia also makes its soup and salad portion of the menu available for lunch. Notable offerings on the soup/salad side included the Posole (pork and hominy stew topped with cilantro, onions and tortillas - \$4 cup/\$8 bowl) and the Roasted and Toasted Salad (roasted red grapes, pancetta, and toasted pecans sprinkled with Asiago Cheese - \$8 for smaller portion, \$11 for larger). All salads come with spring greens, and the dressings are homemade.

Items that caught our eye on the lunch menu included the Baja Fish Tacos (corn tortillas, deep fried fish, guacamole, and mango salsa served with rice and black beans - \$9); the Crimini Sandwich (crimini mushrooms sautéed with onions, topped with Swiss cheese and roasted garlic aioli on ciabatta, plus a side - \$8.00) and the Rice and Bean Bowl (black beans, rice, cheese, sour cream and guacamole - \$6.75). Sides include black beans, bread, a "quesadilla stack," and eggs.

My guest and I opted to start with a cup of the black bean soup and the potato

The potato itself was gargantuan and, together with the massive helping of well seasoned and sautéed vegetables, occupied almost the entire plate. It was a very generous serving size. The potato was reported as well baked. My guest particularly appreciated that the dish came with a large hunk of Golden Honeydew. I stole a bite from his plate when he wasn't looking, and the delicious sweetness contrasted well with the savory vegetables while its crisp bite played against the softness of the starch.

The Carnitas were missing the cilantro. Or, if it was there, its presence was not detected by my taste buds. That's the risk of locally sourced foods. Instead, the tacos came with a delightful cabbage slaw. No harm, no foul. Although the tortillas could have been heated through a bit more, this was a nice offering. The pulled pork didn't dominate the dish but rather paired nicely with the slaw and mango salsa. Although not mentioned on the menu, La Calia has an amazing homemade jalapeno hot sauce that also worked well with the dish. Kudos to our server for suggesting it.

La Calia was just over half filled the day we visited. Our server was attentive, friendly and helpful and our iced tea glasses were well monitored. Food appeared quickly and plates were removed at the appropriate time. We also liked that, although we were not rushed, it's easy to dine at La Calia within the traditional one hour lunch time.

La Calia might not be on your radar, but it should be. Give it a shot.

Tom Collins is a freelance  
writer from Springfield

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UNDER NEW MANAGEMENT





# • monthly drive

## Range Rover Sport combines luxury, sportiness

By Jane Driver

You jump on the opportunity when your 16-year-old son asks to spend time with you. The request? To go to St. Louis, drive a Range Rover and a Mini Cooper, do some shopping, and eat. So that's what we did.

First up was Plaza Motors, which is where I went to drive the Smart Car. I had a difficult time (again) finding a parking space that wasn't taken up by their inventory. Finally, I parked my BMW in front of the BMW part of the dealership. I figured that was a good place.

We walked into the Land Rover building and were pleasantly met by a receptionist. After explaining why I was there, we were introduced to Michael Wardlaw. He's only been with the dealership a few months having just moved to St. Louis. He previously wrote for ESPN covering Mississippi State sports. He was a nice guy and knew the cars well.

I wanted to drive the Range Rover, but they have become overwhelmingly popular, with a waiting list of 15 to 18 months, and this with a price tag that can go into the \$100K range. I opted instead for a 2013 Range Rover Sport, which will be completely redesigned for 2014. Guess that means another road trip to St. Louis for an update.

The Sport's lines will be smoothed out, leaning toward the sleek, sophisti-

hour with it out of normal height.

Once I was in, I told Wardlaw how claustrophobic the driver's compartment felt. He said Land Rover wanted to make the Sport as much with a sports car feel as an SUV can have, and so went with a wrap around concept in the front. The Range Rover has a much more open driver's compartment.

While the steering wheel was huge, it had a good grip, and was easy to turn. The touch screen control panel has redundancy below it with buttons and dials and on the steering wheel for some of the features. The layout was easy to understand and reach. Land Rover has instituted a "Say what you see" Bluetooth system. Whatever is on the screen, say

it and the computer will respond. I liked that you didn't have to think of what it would understand.

I liked the gas gauge too. It was a vertical bar, showing how full the tank was. For some reason, it made more sense to me than a dial. With all this technology, Land Rover has kept a small analog clock in the middle of the dashboard to remind you of the Land Rover heritage.

While chatting about features I found in the Honda Odyssey minivan (driven last month), I jokingly asked if Land Rover's had cooling boxes too. They do, under the center console.

I didn't fully realize how high I was sitting until we got out onto the street. To say the view is expansive is an understatement. I felt as high up as I had in the pickup trucks, perhaps higher. It did make the vehicle feel somewhat top heavy, and I remarked about leaning on the turns. But with a stiffer suspension system, designed just in case you feel like taking this vehicle on something other than a road, the Sport limits itself as much as possible. Still, I did feel like I needed to adjust my driving to

this situation, rather than the other way around.

The 50 year old Land Rover company is marketing to those who will appreciate the extraordinarily smooth ride – no bumps, no road noise, smooth and powerful acceleration, and few if any blind spots. Oh yes, and amazing lumbar support. Hopefully you have a job where you can afford to feed this vehicle, only 12 miles per gallon in the city and 17 on the highway.

The Range Rover Sport tries, and does well for the most part, at combining luxury with a sport feel in an SUV. You have to give up something to get there, which this one does, but the Sport is definitely a distinctive vehicle.

Obviously one of the downsides to a

### 2013 Range Rover Sport

Driven at:

Plaza Motor Company  
11830 Olive Boulevard  
Creve Coeur, MO. 63141  
314-301-1700  
plazamotors.com

**Sticker price as driven:** \$85,490  
**MPG:** 12 city; 17 highway

#### Notables:

Comfortable ride and seats;  
Easy access/egress with lowering feature;  
Top heavy feel; Gas mileage; Price



2013 Range Rover Sport

cated look of the Range Rover. So if you like the more rugged look of the 2013, get one now.

The introductory price for the Sport is about \$61,000, but mine, Santorini Black with Ebony Premium Leather interior with a few more bells and whistles, was listed at \$85,490. With a supercharged engine, it can go up to \$100,000. At these prices your expectations increase, but you are also making a certain statement.

One expectation is easy access and egress. Not with the Sport, I had to scramble to get in and slide out. But that was before Wardlaw showed me its ability to go up and down 2.5 inches from 'normal.' He said it was for parking garages. I say it's for short people, and a fabulous feature. However, you can only drive 20 miles per

new Land Rover is the drive to St. Louis for any maintenance or repair. However, they will come and pick up the vehicle in Springfield, giving you a loaner car while yours is in the shop. Now, if they could just do something about customer parking while you're there.

Jane Driver is a freelance writer from Springfield. She can be reached at [jane@springfieldbusinessjournal.com](mailto:jane@springfieldbusinessjournal.com)

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# Downtown a work in progress

## Central Springfield evolving

By Job Conger,  
Correspondent

The cityscape of downtown Springfield is undergoing some major changes that are impacting commercial and residential developments.

Victoria Ringer, Executive Director, Downtown Springfield, Inc. (DSI), has witnessed a recent up-tick in interest in the central core of the city.

"Today we typically get one or two calls every couple of weeks from people looking for 800 to 1,500 square feet of space downtown," Ringer said. "During the years leading up to 2013 we saw a de-

and Springfield Convention and Visitors Bureau bring a ton of people.

"The Tourism Road Show was here last week. The numbers are up significantly. I think retail is doing very well if you have a good product," she said.

Ringer considers the south side of Adams between the tracks and Fourth Street as an area with significant potential. "There are four or five locations there that are just ready to go," she said. "The Farmers Market brings 1,500 people twice a week. That's a built-in audience to be captured, customers who will come back when the market isn't going on.

"We look for uniqueness and personality, what you won't find on the west

the northwest corner of Jefferson at First Street and buildings west to Enterprise car rentals. The buildings continue to be used for vehicle detailing and Internet vehicle photography.

"My son has moved downtown to be closer to our dealership" Isringhausen said. "He lives near the Sangamo Club and walks to work every day."

Steve Myers manages and brokers real estate from Myers Commercial Real Estate, 1 West Old State Capitol Plaza. He confirmed the trend suggested by Isringhausen's son and a growing number of citizens.

"When my generation was growing up, we dreamed of living in a house on the outskirts of town, with a two-car garage, maybe a swimming pool and a big lawn," Myers said. "My 22 year old daughter has friends in New York City and Los Angeles. They are in the process of leaving the nest and starting life on their own, and you know something? None of them want to live in a big house with a big lawn and a two-car garage.

"They want to live in the heart of the city. Studies indicate younger people are more inclined to use public transportation and even walk to work when it's a practical consideration." The difference nets more personal freedom," Myers said.

Myers said that downtown living can appeal to people who do not want to spend chunks of their income maintaining a house and cars, and could live in a nice environment.

building involved, and a consultant has been hired to research the expanded territory, and Jackson expects a preliminary report in about a month.

"It's a substantial undertaking, and Rick's building, along with many more buildings will qualify for tax credits when the consultant's report is completed," said Jackson, who expects the consultant's report to be completed in the next month.

"If we can get a preliminary determination, that should be good enough for Rick to start his renovation after he completes his paperwork," Jackson said. "October would not be unrealistic for the determination. It doesn't have to be officially listed by then; once we agree to what the potential historic district is, we can do the paperwork to get him started."

Included in the larger historic district will be Barker Real Estate's renovation of the south side of Monroe (308 to 328) which is slated for street-level retail and includes the former Bread Stretches subway shop on the southwest corner of 4th at Monroe, the facade of the former Downtown Motor Inn and front facades along Monroe. DSI's Ringer said she has received calls of interest regarding that "stretch" west.

Another major undertaking downtown is the \$15.8 million renovation at the Prairie Capital Convention Center (PCCC). Building manager Brian Oakes explained PCCC is adding more restrooms on the main floor.

"From a customer service standpoint this marks a major improvement because



Downtown mural on north side of the Alamo II, 115 N. Fifth St.

cline in requests to look at space.

"We'd get one a month, maybe. Currently I'm working with three businesses whose owners want to move downtown. Two are looking at Monroe between Second and Fourth where the Barkers are doing their renovation, right near the State Capitol complex. There are two spots on the ever-popular Sixth. I expect to fill them by the end of the summer," Ringer said.

Ringer attributes interest in downtown because it represents the Main Street tradition. "I think everything on the perimeter of our city is 'chain driven,'" Ringer said. "People are looking for the experience in a downtown urban area with historic buildings.

"We have more bang for the buck from both visitors and residents," said Ringer, disputing the sense of stagnating retail.

"I was just in Tinsley Dry Goods," she said. "They said they were so busy they were behind with their wish list of things to get done this summer. The Looking for Lincoln projects between June and September that the Illinois Board of Tourism

side. We did a survey last year and found that one of the main reasons people come down is to go to The Cardologist. We want destination businesses," she said.

Ringer considers the new murals downtown as a plus to the downtown aesthetics. "They are coinciding with building improvements: tuck pointing and things. They deter crime and improve property values," she said.

Robert Egizii, the managing partner in Downtown Properties LLC, which owns the PNC Bank building on the northeast corner of Fifth at Washington, is concerned about the growth of residential space in the downtown area.

Egizii said he has seen no growth in residential development in the last few years. "It started changing six years ago," Egizii said. "That's when it changed. That's when they (the State of Illinois) started moving people out. It's been a decline ever since."

Isringhausen Imports owner Geoff Isringhausen reports no major changes in his business since the purchase, two years ago, of the former restaurant on



Construction at Prairie Capital Convention Center

"Instead of homeowners insurance, they pay renters' insurance," Myers said. "They spend less time keeping up their real estate. They have more time to live as they want to live. Some older friends and business associates feel the same way."

Myers described a half-price parking arrangement for people who live downtown and work beyond the heart of the city, which Downtown Parking, Inc. offers.

Redeveloping property in the downtown area means working within historic preservation constraints. Rick Lawrence's purchase of the Haines and Essick building (site of Cafe Brio) on the southwest corner of Sixth at Monroe was followed by successful action that would provide tax incentives for him to renovate the building.

His subsequent purchase of the building next door to the west – not in the designated downtown historic district – led to a delay in action that would have permitted the start of renovation of the combined properties.

Mike Jackson, Deputy State Historic Preservation Officer said the second Lawrence building acquisition is not the only

it will allow us to accommodate consistently large events," Oakes said. In addition, space has been added to the north and south sides of the lobby. Those additions carry the roofline to the north and south sides of the facilities.

"We're also adding point of sale areas to north and south sides on the second floor," Oakes said. "There will not be additional seating capacity per se. We're hoping to attract events that tried us and went away because the building wasn't what they were looking for, plus some new events as well."

Oakes noted that with the expansion of the lobby there has been "substantial interest" from people looking for wedding venues.

The area between the new lobby and the parking garage is being remodeled into an outdoor plaza that will lend itself to outdoor concerts in the summer which is the slowest time of PCCC's year. Most renovations will be completed by October, and finishing touches are likely to continue through December.

Job Conger is a freelance writer from Springfield. He can be reached at [info@springfieldbusinessjournal.com](mailto:info@springfieldbusinessjournal.com)



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# Molina Healthcare opens office in downtown Springfield

Will add 30-40 jobs in the Myers building and another 15-20 remotely in central Illinois



Molina Healthcare of Illinois will lease 8,317 sq. ft. on the third floor of the Myers building.

By Teresa Paul,  
Correspondent

Molina Healthcare, a provider of managed healthcare services to persons eligible for Medicaid, Medicare and for low income families and individuals, is opening an office in the Myers Building.

Molina Healthcare of Illinois is scheduled to open its office on Aug. 5 in downtown Springfield. Steve Myers, owner of the Myers Building, said Molina Healthcare of Illinois will lease 8,317 sq. ft. on the third floor of the building.

Molina Healthcare began in 1980 as the vision of Dr. C. David Molina, a Long Beach, Calif. emergency room physician who believed that everyone, no matter what their social or economic standing, deserved respect and access to quality care.

The State of Illinois has a goal to have about two million out of three million clients (or 66 percent) in care coordination by 2015, starting with the Seniors and Persons with Disabilities (SPD) program. This group comprises 16 percent of the Medicaid program and incurs about 55 percent of the Medicaid costs.

Illinois will use more than one provider to deliver healthcare services to Medicaid recipients. Molina Healthcare was selected by the state to serve the population in 15 counties in central Illinois and three counties in Metro East. Molina was also selected to serve the dual eligible population under the Medicare-Medicaid Alignment Initiative in central Illinois.

Seniors and people with disabilities program will move over to managed care August 1 with membership beginning Sept. 1. The members that receive those services today through the state of Illinois will be given the option to select Molina Healthcare or another competitor that operates in the same geographic location.

Molina has two offices in Illinois, one at the Myers Building in Springfield, and one in Oakbrook. Between the two offices, Molina plans to have more than 200 full-time employees.

"We are very excited to have an office located in downtown Springfield, close to the capitol, close to the Department of Healthcare and Family Services, and other state offices," said Andy Bhugra, president of Molina Healthcare of Illinois. "We see it as a great place to find the talent that we need in Springfield and an opportunity to serve our clients in the area," Bhugra said.

The staffing plan includes 30 to 40 employees in the downtown office. Additionally, 15 to 20 employees will be remote within the counties Molina Healthcare serves, but use the Springfield office as their home office.

The Department of Healthcare and Family Services is the department that directly oversees the Medicaid program and will also have office space with Molina Healthcare in the Myers Building.

A representative from the Department of Healthcare and Family Services could not comment on the relationship with Molina Healthcare.

The Oakbrook office has 100 employees and Molina Healthcare has a staffing plan which will double the number of employees in the coming months.

The Oakbrook office houses the provider services department, the finance

## • health care & employee benefits

department and utilization management. The chief medical officer is located in the Oakbrook office. The government contract department, community outreach and healthcare services of Molina Healthcare have offices at both locations.

The Affordable Care Act will impact Molina Healthcare. "The Affordable Care Act will have a direct impact on our business on a national scale through Medicaid expansion in the marketplace or the exchanges as they are more commonly known," Bhugra said.

"Molina Healthcare is expected to grow significantly," Bhugra said. "Our company strategy is to participate in the marketplace in every state that we currently operate Medicaid contracts in as an effort to continue providing care to our current Medicaid members who may transition back and forth from Medicaid to the marketplace."

Locally in Illinois, Molina Healthcare does not plan to participate in the marketplace healthcare exchange until 2015.

"There is so much going on in Illinois within the next year that when you talk about the SPD membership there is a possibility with Medicaid expansion coming into the fold in early 2014," Bhugra said. A piece of the Medicaid membership will move into the managed healthcare system in the middle of 2014 which is a result of the Save Medicaid Access and Resources Together (SMART) Act of 2012 enacted by the Illinois General Assembly.

“There is so much going on in Illinois within the next year that when you talk about the SPD membership there is a possibility with Medicaid expansion coming into the fold in early 2014.”

Andy Bhugra, president  
of Molina Healthcare of Illinois

"We have the remnants of the SMART Act membership that could also come into managed care in the middle of 2014," Bhugra said.

The SMART Act implements changes, improvements, and efficiencies to enhance the Medicaid program integrity to prevent cli-

ent and provider fraud; imposes controls on use of Medicaid services to prevent over-use or waste; expands cost-sharing by clients; redesigns the Medicaid healthcare delivery system; and makes rate adjustments and reductions to update rates or reflect budget realities.

The SMART Act projected its law will result in savings and revenues to the Medical Assistance Program totaling \$1.6 billion; of this amount, \$1.36 billion is assumed from reductions in optional services, eligibility, eligibility verification, cost-sharing, care coordination and other efforts. The remaining \$240 million in savings is attributable to medical provider rate reductions.

Bhugra said different parts of the state are going into managed care at different times. Central Illinois will become effective August 1, 2013. Metro East or East St. Louis will be 30 days later. The Rockford region is a little bit earlier.

As a result of the SMART Act, seniors and people with disabilities who receive Medicaid will move into managed healthcare this year. Traditional Temporary Assistance to Needy Families recipients of Medicaid will move into managed healthcare next year.

"If a Medicaid member does not select us, they will be assigned a broker and have to go through another health care plan," Bhugra said.

Teresa Paul is a freelance writer from Taylorville, Illinois. She can be reached at [info@springfieldbusinessjournal.com](mailto:info@springfieldbusinessjournal.com)

### PROFILES:

W.G. Robinson-McNeese – P. 22

### LISTS:

Hospitals – P. 16

Nursing Homes – P. 16

Physicians Groups – P. 20

Fitness Centers – P. 26

Insurance Companies – P. 30



# Hospitals

(Ranked by Number of Inpatient Admissions)

	Hospital Name Address City, State, ZIP Code	Telephone (-) Fax (=) Web Site (www.)	Number of Licensed Hospital Beds	Inpatient Admissions (2011)	Occupancy Rate	FY 2011 Operating Budget (Millions)	Total Staff (Full-Time Equivalent)	Administrator	Affiliation	Year Established
1	Memorial Medical Center 701 N. First St. Springfield IL 62781-0001	217-788-3000 217-788=5520 memorialmedical.com	500	25,475	71.5%	\$597	2,957	Edgar J. Curtis	Memorial Health System	1897
2	St. John’s Hospital 800 E. Carpenter Springfield IL 62769	217-544-6464 217-535=3695 st-johns.org	439	18,586	62.6%	\$393	2,302	Larry Schumacher	Hospital Sisters Health System	1878
3	Passavant Area Hospital 1600 W. Walnut Jacksonville IL 62650	217-245-9541 217-243=2206 passavanthospital.com	99	3,290	40%	\$86	689	Chester Wynn	N/A	1875
4	Lincoln Prairie Behavioral Health Center, 5230 S. Sixth St. Road, Springfield IL 62703	217-585-1180 217-585=4747 lincolnpairiebhc.com	88	1,465	65.2	DND	121	Mark Littrell	Universal Health Services	2008
5	Kindred Hospital Springfield 701 N. Walnut St. Springfield IL 62702	217-528-1217 217-528=1633 kindredspringfield.com	50	274	38.4	DND	DND	Larry Deal, Chief Clinical Officer	Kindred Healthcare	2010

Sources: The Hospitals.

N/A - Not Applicable, DND - Did Not Disclose

# Nursing Home Facilities

(Ranked by Full-Time Employees)

	Facility Name Address City, State, ZIP Code	Telephone (-) Fax (=)	# of Full-Time Employees	Facility Manager	Skilled Beds	Intermediate Beds	Sheltered Care Beds	Amenities	Year Established
1	Capitol Care Center 555 W. Carpenter Springfield IL 62702	217-525-1880 217-525=7762	210	Scott Mow	220	N/A	N/A	On-site Therapy Staff, Wi-Fi, Transportation, Beauty Salon, Day Room, Library, Business Center, Private Rooms, Refrigerators, Pet Friendly	2002
2	Lewis Memorial Christian Village 3400 W. Washington Springfield IL 62711	217-787-9600 217-787=9601	200	Cindy Schaaf	155	N/A	N/A	Speech Therapy, On Site Minister, Transportation, Swimming Pool, Physical Therapy Building, Beauty Salon	1977
3	Heritage Health of Springfield 900 N. Rutledge Springfield IL 62702	217-789-0930 217-789=6465	160	Kiel Peregrin	152	26	N/A	Therapy, Social Services, Transportation And Hair Salon/Barbershop	1983
4	St. Joseph Home Of Springfield 3306 S. Sixth St. Road Springfield IL 62703	217-529-5596 217-529=8590	135	Lenore Highland	N/A	72	41	Private And Semi-Private Rooms	1903
5	Regency Nursing Care Residence 2120 W. Washington Springfield IL 62702	217-793-4880 217-793=4894	90	Anthony Twardowski	95	N/A	4	Salon Services, Therapy, Speech Therapy, Private Bath And Shower In Each Room. Cafeteria Menu Service, Medicare Suites, Wi-Fi	1991
6	Villa Health Care East 100 Marian Parkway Sherman IL 62684	217-744-2299 217-496=3165	90	Sharon Herpstreith	99	N/A	N/A	Therapy And Rehabilitation	1981
7	Concordia Village 4101 W. Iles Ave. Springfield IL 62711	217-793-9429 217-993=7081	80	Maryann Walker	64	N/A	N/A	Spa Facilities, Salon, Transportation, Therapy	2012
8	Villa Health Care West 100 Stardust Drive Sherman IL 62684	217-744-9891 217-744=8378	69	Donna Helneghan	N/A	N/A	113	Transportation, Beauty Salon, Cable, Cafeteria Menu Options	1981
9	Oak Terrace Healthcare Center 1750 W. Washington Springfield IL 62702	217-787-6466 217-787=6846	68	Jeremy Woodle	N/A	78	20	Private And Semi-Private Rooms, Two Outdoor Patios, Therapy Room And Beauty Salon	1975
10	Auburn Rehab & Health Center 304 Maple Ave. Auburn IL 62615	217-438-6125 217-438=2092	55	Whitney Oberlink	70	N/A	N/A	Therapy, Recreation, Transportation, Social Services And Beauty Salon	1967
11	Springfield Care Center 525 S. Martin Luther King Drive Springfield IL 62703	217-789-1680 217-789=0842	30	Jacqueline Liddell	N/A	65	N/A	Transport, Semi-Private Rooms	1982
12	Illinois Presbyterian Home 2005 W. Lawrence Springfield IL 62704	217-546-5622 217-546=5645	29	Thomas O’Fallon	N/A	15	73	Apartments, Suites, Private Rooms And Private Baths	1954

Sources: The individual nursing home facilities.

N/A - Not Applicable



Illinois Hospitals - County Population vs. Available Beds


County	Population <sup>(1)</sup>	# of Beds <sup>(2)</sup>
Sangamon	197,465	939
Adams	67,103	307
Champaign	201,081	548
Jackson	60,218	171
Macon	110,768	544
McLean	169,572	N/A
Morgan	35,547	121
Peoria	186,494	1,171
Tazewell	135,394	123
Winnebago	295,266	1,022

Source: 2010 U.S. Census Bureau/ U.S. Census Bureau's American FactFinder (<http://factfinder2.census.gov>)<sup>1</sup>  
Illinois Hospital Report Card and Consumer Guide to Health Care (<http://www.healthcarereportcard.illinois.gov/>)<sup>2</sup>

Illinois Hospitals - Patient Satisfaction

	Seen Promptly <sup>(1)</sup>	Would Recommend <sup>(2)</sup>
State Average	65%	69%
National Average	67%	71%
Springfield (Sangamon County)		
Memorial Medical Center	64%	77%
St. John's Hospital	64%	70%
Bloomington (McLean County)		
OSF St. Joseph Medical Center	64%	79%
Carbondale (Jackson County)		
Memorial Hospital of Carbondale	68%	79%
Decatur (Macon County)		
Decatur Memorial Hospital	62%	72%
St. Mary's Hospital	55%	70%
Hopedale (Tazewell County)		
Hopedale Medical Complex	N/A	N/A
Jacksonville (Morgan County)		
Passavant Area Hospital	64%	70%
Murphysboro (Jackson County)		
St. Joseph Memorial Hospital	82%	85%
Normal (McLean County)		
Advocate Bromenn Medical Center	66%	78%
Pekin (Tazewell County)		
Pekin Memorial Hospital	65%	62%
Peoria (Peoria County)		
Methodist Medical Center of Illinois	68%	79%
OSF St. Francis Medical Center	62%	76%
Proctor Hospital	63%	74%
Quincy (Adams County)		
Blessing Hospital	71%	70%
Rockford (Winnebago County)		
OSF St. Anthony Medical Center	65%	76%
Rockford Memorial Hospital	59%	71%
Swedish American Hospital	65%	77%
Urbana (Champaign County)		
Carle Foundation Hospital	63%	75%
Presence Covenant Medical Center	63%	68%


Source: Centers for Medicare and Medicaid Services (<http://www.medicare.gov/hospitalcompare/search.html>). (Data Last Updated: July 18, 2013)  
<sup>1</sup> - Patients who reported that they "Always" received help as soon as they wanted.  
<sup>2</sup> - Patients who reported "YES, they would definitely recommend the hospital."



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## healthcare, employee benefits &amp; seniors 2013 •

## Bridge Care Suites targets baby boomers

Americare announces Alzheimer's facility on west side

By Amanda Reavy Simhauser,  
Correspondent

Health care centers are rarely, if ever, considered synonymous with luxury. Bridge Care Suites, a new short-term care facility at 3089 Old Jacksonville Road, aims to change that.

Opened last spring, the Bridge Care Suites provides rehabilitative services for patients who don't require a hospital's

the five-acre campus was designed to not only look like a high-end hotel but provide the same type of experience as well, with a movie theater, spa, café, free Wifi throughout and streaming Netflix, among other amenities.

"It's unique in the fact that it's the only health-care facility in the nation that I know of that operates on a hospital-based policy," said John Laurenzana, The Bridge's associate executive director and director of marketing and communication. "During their stay, they are guests, not patients. We don't have admissions, we have reservations. People don't get discharged, they check out."

"Everybody's interactions are customized, from their actual plan of care to the coffee they drink," he added. "If someone likes listening to (the band) Aerosmith, our machines and equipment can synch to their iPods and Pandora (Radio). If they like to sleep in, we'll

adjust their schedule to sleep in." Meanwhile, the facility provides 24-hour nursing care, including intense physical, occupational and speech therapy using the most technologically-advanced equipment available, Laurenzana said.

"We're the only facility that hires and maintains our own therapy staff. We do not contract out to a third-party service," he said.

The model seeks to meet the needs and high expectations of baby boomers, the facility's target demographic.

"Our wheelhouse is clearly a baby boomer-type environment," Laurenzana said, noting guest ages typically range from the 50s to 70s. "With the baby boomers, they expect this kind of care. When you've worked your whole life and paid into Medicare and paid into private insurance, you deserve this kind of service. This is what health care should be."

The facility is owned by Skokie, Ill.-based Platinum Healthcare, which manages long-term care centers throughout the Midwest, including two other facilities in Illinois. The Bridge is the first to fuse the hospitality model with short-term care, Laurenzana said.

He and the company spent nine months researching five-star hotels to come up with The Bridge's policy.

growing industry in Springfield.

Population trends show Sangamon County is an aging county as it has be-

## Americare facility coming to Springfield

By Amanda Reavy Simhauser, Correspondent

A new, three-acre senior living development, including a specialized care facility for patients with Alzheimer's and other memory impairments, is slated for Springfield's far west side.

Missouri-based Americare, which runs senior living communities in Missouri, Kansas, Tennessee and Mississippi, plans to start construction on a 28-unit assisted living facility along with a separate, 16-unit memory care campus this fall. The development is at Happy Landing Drive and Hedley Road in the Waterview Park subdivision.

"It's for people that just make the transition from home to a facility so they can get help with daily activities from dinners to basic instructions for medicine," said Neal Slattery, a staff engineer for project development with Americare. "The other part of the building is for patients that show the early signs of dementia but don't need the full-blown facilities a nursing home provides."

The yet-to-be-named Springfield facility will provide both studio and one-bedroom suites and include round-the-clock personal assistance, a full-time licensed nurse, housekeeping and laundry services, wireless internet and restaurant-style dining.

Americare's memory care assisted living community, called The Arbors, will be constructed next to the main building and equipped with patient monitoring systems that are invisible to residents. Americare's memory care assisted living communities also use the Best Friends model of providing care, which focuses on building relationships between caregivers, residents and their families and acknowledging patients' life stories, according to a news release from Americare.

"We're very excited to be expanding into Illinois," Americare President Clay Croson said in a written statement. "Our small-footprint communities were originally designed for towns with population bases of under 20,000. However we've found that consumers in larger towns like the size of our residences. We're able to compete with larger senior living campuses by offering a more intimate care experience."

A press release says the development represents a \$5.5 million dollar investment and will create about 30 full- and part-time jobs.

— By Amanda Reavy Simhauser, Correspondent

Greg Crist, spokesman for the American Health Care Association, which represents 11,000-plus for- and not-for-profit nursing and assisted living facilities and developmentally disabled and sub-acute care providers across the country, said a facility like The Bridge is a microcosm of two strong trends taking place in the industry.

"More skilled nursing facilities are catering to the short-stay rehabilitation needs," Crist said. "It's not only a reflection of what our members are doing but also a reflection of the medical community at large. Thirty years ago, if you broke your hip, you had to stay in the hospital. Today, the sub-acute facilities are getting costs lower and the care is the same or better."

The second trend is that of person-centered care, which has grown and evolved in the last two decades.

"These centers reflect the individual as consumers and there is a retail flow to it. There are shops and beauty parlors," Crist said. "Some places are more advanced with it, it just depends on the demographics of the area... but it is growing, and it is in response to the aging of the boomer generation."

He said he expects The Bridge's approach to person-centered care to flourish in the decades to come.

"We're redefining what most people think to be patient-centered care," Laurenzana said. "Instead of you adapting to what our system is, our entire system is adapted to you."

He said Platinum Healthcare felt the Springfield market was ripe for this type of facility and approach.

"You have a large population of baby boomers and seniors and there was no option in short-term care," Laurenzana said.

Tom Owen, membership sales representative with The Greater Springfield Chamber of Commerce, said services targeting baby boomers and seniors is a

come an attractive place for people to spend their retirement years due to the low cost of living, accessibility, recreation options and proximity to major cities, he said.

"There are a tremendous amount of baby boomers, and I am one of them, who aren't getting any younger, and they're looking for goods and services in our community. The medical district is becoming a regional center for not just medical needs but retirement living," Owen said. "The Bridge Care Suites is the newest of the new, and I think other entities will be remodeling to fit along these lines. People aren't willing to accept what was the old model of nursing home care."

The Bridge can accommodate 75 guests at a time, with 57 private rooms and nine semi-private rooms. The facility, which accepts Medicare and private insurance, employs between 120 to 130 full-time staff. The average stay is roughly 16 days, though it depends on guests' conditions, Laurenzana said.

"We're not set up to handle the chronic illnesses and the diagnoses that a nursing home can take. We don't compete against nursing homes, and home health care has their own population that's good for them," Laurenzana said.

He said Platinum Healthcare plans to use The Bridge's model in future developments and is looking at other markets for similar facilities, though he declined to specify.

"It's a different animal running a hospitality-based health care environment. The costs are higher upfront, but the outcomes are phenomenal for guests," Laurenzana said.

Amanda Reavy Simhauser is a freelance writer from Springfield. She can be reached at [info@springfieldbusinessjournal.com](mailto:info@springfieldbusinessjournal.com)



Bridge Care Suites

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# Physician Groups

(Ranked by Total Number of Physicians)

	Group Name Address City, State, ZIP Code	Telephone (-) Fax (=) Web Site (www.)	Partners/ Principals	Hours of Operation	Type of Clinic	Number of Physicians	Total # of Employees	Specialties	Year Established
1	<b>SIU HealthCare</b> PO Box 19639 Springfield IL 62794-9639	217-545-8000  217-545=1884  siuhealthcare.org	The practice of SIU School of Medicine	Mon - Fri, 8AM - 4:30PM	Primary Care and Specialty Medical Clinic	243	1615	Primary care, specialties and sub-specialties include over 100 different services. For a list of services, or to view provider profiles online, visit siuhealthcare.org	1972
2	<b>Springfield Clinic</b> Springfield Clinic Main Campus – 1025 S. Sixth St. SC 1st - 800 N. First St. SC Chiropractic – 355 W. Carpenter, Suite A SC Center for Plastic Surgery – 2901 Greenbriar Dr. SC Family Practice Center - 1100 Centre West Dr. SC Koke Mill - 901 S. Koke Mill Road SC MOHA – 775 Engineering Dr. SC Optical Centre – 1025 S. Sixth St. SC Optical Centre West – 1937 W. Iles Ave. SC Pavilion – 301 N. Eighth St. SC Pediatric & Adolescent Center – 2532 Farragut Dr. SC SOGA – 350 W. Carpenter SC Wabash – 2200 W. Wabash	217-528-7541  or 800-444-7541  springfieldclinic.com	Michael A. Pick, M.D., Chairman Randall A. Bryant, CEO	All Offices: 8AM - 5PM. Prompt Care Locations: 8AM - 8PM	Primary & Multi- Specialty, Ancillary Services	240	1932	Nearly 80 specialties, sub-specialties & services available. For a detailed listing, see springfieldclinic.com	1939
3	<b>Prairie Cardiovascular Consultants *</b> Prairie Diagnostic Center, 401 E. Carpenter  Prairie Heart Institute, 619 E. Mason  Baylis Building, 747 N. Rutledge Springfield IL 62701	217-788-0706  217-525=2535  prairiecardiovascular.com	DND	Mon - Fri 8AM - 5PM	Cardiac and Vascular Diagnosis & Treatment	63	457	Interventional Cardiology, Electrophysiology, Peripheral Vascular Cardiology, Nuclear Cardiol- ogy, Transesophageal Echo, Congenital Cardiology, Congestive Heart Failure, Percutaneous Valvuloplasty, Hypertension Management, Non-Invasive Vascular Diagnosis, Vascular Medicine	1979
4	<b>Memorial Physician Services</b> Memorial Medical Center 701 N. First St. Springfield IL 62781 (corporate office)	217-788-3342  memorialmd.com	Memorial Health System Affiliate	Mon - Fri, 7:30AM - 5PM. Extended hours at some locations.	Primary Care	55	447	Pediatrics, Family Medicine, Internal Medicine, Obstetrics / Gynecology, Psychiatry	1994
5	<b>ExpressCare</b> Koke Mill, 3132 Old Jacksonville Road, 62704 North Dirksen, 3220 N. Atlanta St., 62707 South Sixth, 2950 S. Sixth St., 62703 Springfield IL	217-588-2600  memorialexpresscare.com	Memorial Medical Center	Koke Mill / Dirksen: 9AM - 8PM. Sixth: 7AM - 10 PM	Primary & Walk-In Care	14	139	Pediatrics, Internal Medicine, Family Practice, Modern facilities offering outpatient laboratory and medical imaging (X-ray). Hassle-free walk-in appointments with on-site physicians.	1999
6	<b>Orthopedic Center of Illinois</b> 1301 S. Koke Mill Road Springfield IL 62711	217-547-9100  217-547=9236  orthocenterillinois.com	Gordon Allan, M.D., Rod Herrin, M.D. O.B. Idusuyi, M.D., Leo Ludwig, M.D. Chris Maender, M.D., Barry Mulshine, M.D. Ron Romanelli, M.D., Kari Senica, M.D., Paul Smucker M.D., Tim VanFleet, M.D. John Watson, M.D., Barry Werries, M.D. Joe Williams, M.D.	Mon - Thu 8 AM - 6 PM Fri 8 AM - 5 PM Sat 8 AM - 12 PM	Orthopedics, Imaging, Physical Therapy, Medicine, Walk-in Clinic for Acute Injuries	13	100	Joint Reconstruction, Spine Surgery, Fracture and Injuries, Foot/Ankles, Upper Extremities, Sports Medicine, Interventional Pain Management, Imaging, Physical Therapy, Minimally Invasive Surgery	1972
7	<b>Prairie Eye and LASIK Center</b> 2020 W. Iles Ave. Springfield IL 62704	217-698-3030  217-698=3068  prairieeyecenter.com	Sandra Yeh, M.D.	Mon - Fri 8AM - 5PM Sat 8AM - 12PM	Opthamology, Optometry, Optical Center	7	80	No Stitch/No Patch Cataract & Lens Implant Surgery, Glaucoma Treatment & Surgery, Retina & Vitreous Sur- gery, Uveinitis, Oculoplastic & Reconstructive Surgery, In-Office LASIK Procedure	1970
8	<b>Springfield Priority Care</b> 2329 N. Dirksen Pkwy., Springfield, 62702 1836 S. MacArthur Blvd., Springfield, 62704 1100 E. Lincolnshire Blvd., Springfield, 62702 400 Sattley St., Rochester, 62563	217-789-1403  217-789=1825  yourprioritycare.org	Dennis Adams, M.D. Gerard Bitar, M.D. Lavanya Boddu, M.D. Diane Widicus, M.D. Robert Juranek, M.D. Joseph Townsend, M.D.	Hours vary per location. See website	Primary & Walk-In Care, Internal Medicine, Family Practice	7	58	Free standing Private Medical Facility, Internal Medi- cine, Family Practice, X-Ray & Lab facilities, Diagnosis & Treatment of Ambulatory Medical Problems, Oc- cupational & Industrial Medicine	1984
9	<b>Gailey Eye Clinic *</b> 1401 S. Koke Mill Road Springfield IL 62711	217-529-3937  217-698=3937  gaileyeclinic.com	James Knupp, M.D. Sumit Bahtia, M.D. Ara Aprahamian, M.D. Angela Oberreiter, O.D. Robert Lee, M.D.	Mon - Fri 8AM - 5PM	Opthamology, Optometry, Optical Center	4	15	Retina & Vitreous Surgery, Pediatric & Neural Ophthalmology, Cataract Surgery with optional premium lenses, Lasik	1941



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# personality profile •

## Medicine, education and literature

By Eric Woods, Correspondent

### Springfield –

**What is your favorite part about living in Springfield?** Robinson-McNeese loves his

job at SIU School of Medicine. He came back to Springfield in 2001 after graduating from SIU in 1986 and was here for three years.

**What is the worst part about living in Springfield?** “I feel the city is still a bit racially divided,” said Robinson-McNeese. “We have spent a lot of time working on the issue. But we are not the only city with that problem.”

**The biggest issue Springfield currently faces is...** “Our current mayor is a progressive individual,” said Robinson-McNeese. “But he says he will only be there for one term. I want to see a continuation of the progressive things he is trying to do.” Robinson-McNeese would like to see improvement in the way the school board and school district is perceived in town.

### W.G. Robinson-McNeese, M.D.

**Title:** Executive Assistant to the Dean of Diversity, Multicultural and Minority Affairs, SIU School of Medicine

**Address:** 801 N. Rutledge St., Springfield, Ill. 62701

**Telephone:** (217) 545-7334

**E-mail:** wmcneese@siumed.edu

**Born:** Sept. 26, 1947, St. Louis, MO.

**Education:** M.D., from SIU School of Medicine

**Family:** Wife – LaVern; Children – Miguel, Timothy, Deana, Maya, Safiya, Omega, Libra, Aziza

### Favorites –

**Hobby:** Writing

**Restaurants:** Obed & Issac’s and Bentoh’s

**Sports team:** St. Louis Cardinals

### Tidbits –

Pastor at New Mission Church of God  
Wants to be mayor of East St. Louis  
Loves vacationing at Pine Bluff, Ark.

### Employment –

**“When I was 10, I wanted to be ... a preacher and speaker.**

**First job?** When Robinson-McNeese was about 10 years old he sold coal out of the back of a coal truck.

### Current job and responsibilities?

Robinson-McNeese is in charge of diversity initiatives for SIU. “I am a shepherd for minority students and underrepresented minority groups,” he said. Robinson-McNeese works with getting these students into medical school as well as getting them through. In 2001 when Robinson-McNeese arrived, there was no office of diversity. He created and grew the department. McNeese serves as an administrator, faculty member, and teacher. He loves to teach, but admits to missing his specialty, which was emergency medicine.

### Philosophical –

**What do you want to know about the fu-**

**ture?** Robinson-McNeese wants to know if things will get better sociologically and economically. “I wonder about my children and what future they will inherit,” he said.

**How do you envision your life in 10 years?** “I would like to be a well-respected and sought after speaker and writer,” said Robinson-McNeese.

**Something you learned early in life and still use?** “I was raised in a religious home and taught those principles,” said Robinson-McNeese. “I learned early and use that every day.”

### Advice –

**Advice for someone seeking a career in your field?** Robinson-McNeese emphasizes the importance of studying hard. “The way medicine is structured now, you must make good grades to be considered,” he said. Also entering into medicine for the right reasons. “Get into medicine because you want to take care of people and make them better, not for the money.”

**Best advice you have ever been given?** “Go for it,” said Robinson-McNeese. “My mom said that. I got no encouragement except from her when I wanted to get into the medical field.”

### Achievements –

**As a kid?** Robinson-McNeese is thank-



ful to have survived growing up in a difficult environment in East St. Louis. “I know some people who did not,” he said.

**As an adult?** Being a father of eight children has been a blessing for Robinson-McNeese. “It is pretty spectacular to guide and instruct them going forward.”

### Future –

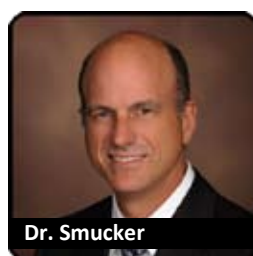
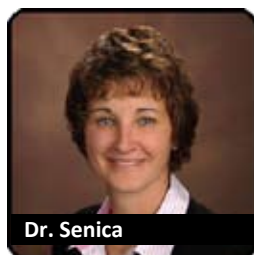
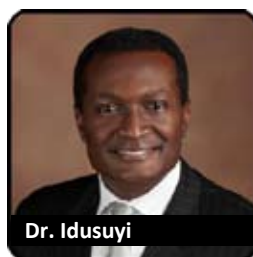
**Upcoming job news?** Robinson-McNeese has released his second book, “A South End Sunday Dawning,” through Tate Publishing.

**Any vacation plans?** Robinson-McNeese and his family will be heading to Atlanta this summer for a family reunion.

**I want to retire when I’m ... (age)?** Robinson-McNeese does see himself retiring from SIU within the next five years. He also said, “I want to be a speaker and writer until I die.”

Eric Woods is a freelance writer from Springfield. He can be reached at [eric@springfieldbusinessjournal.com](mailto:eric@springfieldbusinessjournal.com)

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# Affordable Care Act: What it means for employers

By now, most Americans have heard of the Affordable Care Act ("ACA"), colloquially known as Obamacare. However, when people refer to the ACA, most are actually referring to general changes to health care brought about by two separate but linked laws: The Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act.



## Healthcare

Barbara Fritsche

One caveat to keep in mind is the "aggregation rule." The aggregation rule only applies in certain "controlled group" relationships. Generally speaking, when one entity owns a significant part of two or more businesses, a controlled group relationship exists. So, for example, if Company A owns 90 percent of Company B, a controlled group relationship will exist between the two; Company A, obviously, owns a significant part of itself, and it also owns a significant part (90 percent) of Company B. In qualifying controlled group relationships, the aggregation rule requires the employees of both entities to be aggregated for the purposes of ACA.

Thus, to return to our example, if Company B employed 10 full-time employees and Company A employed 100 full-time employees, the companies would be required to aggregate their employees, arriving at a total of 110 employees. In other words, under the aggregation rule, Company B would be considered to be a large employer even though it would otherwise be considered a small employer under the ACA if it stood alone. The aggregation rule prevents large employers from spinning off into several smaller companies in order to avoid the 50-full-time-employee threshold at which they would be required to offer their full-time employees health care (see #3 below). There are three common types of settings for which the aggregation rule applies: Parent/Subsidiary Group; Brother/Sister Group; and Affiliated Service Groups. It is critical that you seek counsel on what rules are applicable.

**2. Provide Written Notice:** Perhaps the most controversial component of ACA is the requirement that most Americans purchase health insurance that conforms to the standard of "minimum essential coverage." This is known as the "individual mandate." To give the individual mandate teeth, ACA will impose a tax on those who are required to purchase health insurance but do not do so by Jan. 1, 2014.

In anticipation of this deadline, ACA requires that, effective Oct. 1, 2013, all employers, from large to small, must provide written notice to all their employees regarding the existence of an exchange (a centralized marketplace) that will offer choices of affordable, high-quality health insurance plans. This notice must also include the services provided by such an exchange and the manner in which the employee may contact the exchange. Employees may choose to forego the health insurance plan offered by their employer and, instead, purchase insurance on the exchange.

**3. Large Employers:** Provide Minimum Essential Coverage to Full-Time Employees: One of the most talked-about changes brought on by ACA is the requirement that a large employer must offer minimum essential coverage to all of its full-time employees lest the employer pay a penalty.

This is known as the "shared responsibility" provision. Initially, the ACA required that employers start offering this coverage starting Jan. 1, 2014. However, on July 2, 2013, the U.S. Department of the Treasury announced that this dead-

line would be pushed back one year to Jan. 1, 2015.

In addition to the employee, employers must offer (but are not required to contribute to the cost of) health insurance to all children of employees up to age 26. There are no longer any additional requirements in order for the child to be offered this insurance; the child does not need to be a full-time student, nor is there a residency or financial dependency requirement. Merely being 26 years of age will do.

Spouses of the employees, however,

through the creation of a tax credit. To qualify, a small employer must have fewer than 25 full-time employees. If these small employers contribute at least 50 percent to employee-only coverage and pay their full-time employees, on average, less than \$50,000 per year, they may be eligible for a maximum tax credit of 35 percent (for for-profit businesses) and 25 percent (for not-for-profit businesses). That credit will increase to a maximum of 50 percent and 35 percent for for-profits and not-for-profits, respectively, starting Jan. 1, 2014.

## Collaboration between medical, public health sectors



by Janet A. Kirby

Frequently the primary focus of the Affordable Care Act (ACA) has been the reform of the financing mechanisms for health care - health insurance. Whether through private carriers, self-funded programs, health insurance exchanges or Medicaid, the attention has been on how to increase the percentage of the US population that has health care coverage and the funding.

The political debate has been partisan and emotional. What is sometimes lost in the rhetoric is the fact ACA includes a system for increasing the population health of this country. Increasing population health is not a new concept but rather has been a concept held from the very origins of medicine. Hippocrates encouraged physicians to "to look beyond that which ails the individual patient and to consider the contexts in which the patient lives." This has been the focus of public health.

The systems of primary medical care and public health have not existed in collaboration with each other in modern times.

Medical care is largely problem-based and is focused on the health of an individual regardless of whether the cause is disease-based or injury-based. Public health, on the other hand, has been concerned with creating conditions that allow people to be healthy. In the end both sectors have the concern for an individual's health as their primary reason to be. Working together in the development of systems that better serve the health of the American population seems to be a win-win situation.

ACA, with a focus on making health care affordable and available, creates an opportunity for these two sectors to be integrated toward a common goal. The two-pronged primary goal of ACA is to make health care affordable and available in greater proportions of our society. Affordability means reduced cost. Reduced cost can be accomplished by developing and sustaining a healthier society. Lowering the cost of and even existence of chronic health conditions is a significant contributor to the goal of affordability. The shift toward sustainability in society in general and as a view of health care more specifically can make the medical-public health opportunity a reality.

The logic behind collaboration is sound, but the real chances of success are presented with substantial issues. Primary of the issues is the fact that medical care is funded primarily on a private basis and public health with government funds. Another issue is the fragmentation of the public health system.

Regardless of opinion in favor or opposed, ACA puts more government funding into the health care delivery system and could present an opportunity to really address serious population health issues like obesity, reduced physical labor, smoking and alcoholism.

In the American Medical Association's 2002 publication, "Roadmaps for Clinical Practice: A Primer on Population-Based Medicine," strategies for collaboration between the medical and public health communities are examined, which include: 1) coordinating services for individuals between medicine and public health; 2) care for uninsured and underinsured provided through frameworks; 3) population approach to medicine to improve efficiency and effectiveness; 4) identify community health issues through data available in medical practices; 5) raise awareness of opportunities to serve public health, and; 6) work jointly on policy, training and research to continue the opportunities for collaboration.

There is no doubt that ACA is complex and raises questions as to economic viability. However, from purely the perspective of population health, this is the best opportunity in several lifetimes to change the course of history for the health of our society. That is a good thing.

— Janet A. Kirby is an Associate Dean for Graduate and Adult Programs in Springfield

need not be offered coverage. Although there are several components to "minimum essential coverage," perhaps the most crucial is that the coverage must be "affordable," meaning that the cost of the insurance to the employee must not exceed 9.5 percent of the employee's household income.

**4. Small Employers:** Determine Tax Credit Eligibility: Under ACA, small employers are not required to offer health insurance to their employees. ACA does, however, incentivize certain small employers (those with fewer than 25 employees) to offer insurance to their employees

In closing, gaining a full understanding of ACA does not happen overnight. It has proved frustrating for even the most experienced of attorneys, tax professionals, and employers. With this basic knowledge, however, employers can begin to understand and explore some of the responsibilities and benefits of this new law.

Barbara Fritsche is an attorney from Jacksonville

These federal laws, passed in 2010, have made sweeping changes to the health care industry in general and to health insurance in particular. Perhaps the best way to analyze ACA is to first determine the "lens" you will use to look at the law. Looking through the lens of "employer," ACA has many requirements, and associated deadlines scattered among 2013, 2014, and 2015. It is critical that an employer familiarize itself with the responsibilities it has under ACA:

**1. Determine Employer Size:** Determining employer size (i.e., how many employees you have) for the purposes of ACA is the absolute first step that any employer should take. Although many of the requirements of ACA apply only to large employers, certain parts apply to all employers and certain benefits apply only to small employers.

Generally speaking, there are two categories of employers: large and small. A large employer is one who employs 50 or more full-time and full-time equivalent ("FTE") employees. A small employer is one who employs fewer than 50 full-time and FTE employees. So how is an employer to determine how many full-time or FTE employees it has?

First, the employer calculates its full-time employees. A full-time employee is one that is employed, on average, for at least 30 hours of service per week with respect to any month within that calendar year. For the purposes of this calculation, 130 hours of service in a calendar month will be treated as the monthly equivalent of 30 hours of service per week (52 weeks x 30 hours per week ÷ 12 months = 130 hours). "Hours of service" includes not only hours for which an employee performs a job duty (i.e., when the employee is "on the clock") but also hours for which the employee performs no duties but is still entitled to payment (i.e., use of vacation, holiday, personal or sick days, if applicable). The employer starts by making a monthly calculation based on the preceding year.

Once an employer has calculated the full-time employee figure, it must then factor in the number of FTE employees. All non full-time employees (including seasonal employees) from the above calculation are included in the employer's FTE calculation for that month. The number of FTEs for each calendar month in the preceding calendar year is determined using the following steps:

- (1) Calculate the aggregate number of hours of service for all employees who were not full-time employees for that month.
- (2) Divide this total by 120.
- (3) If the quotient is a fraction, round the fraction down to the next whole number.

The final step is straightforward: take the total number of full-time employees, add in the number of FTEs, and you have your number of full-time employees for the purposes of the ACA. If you are under



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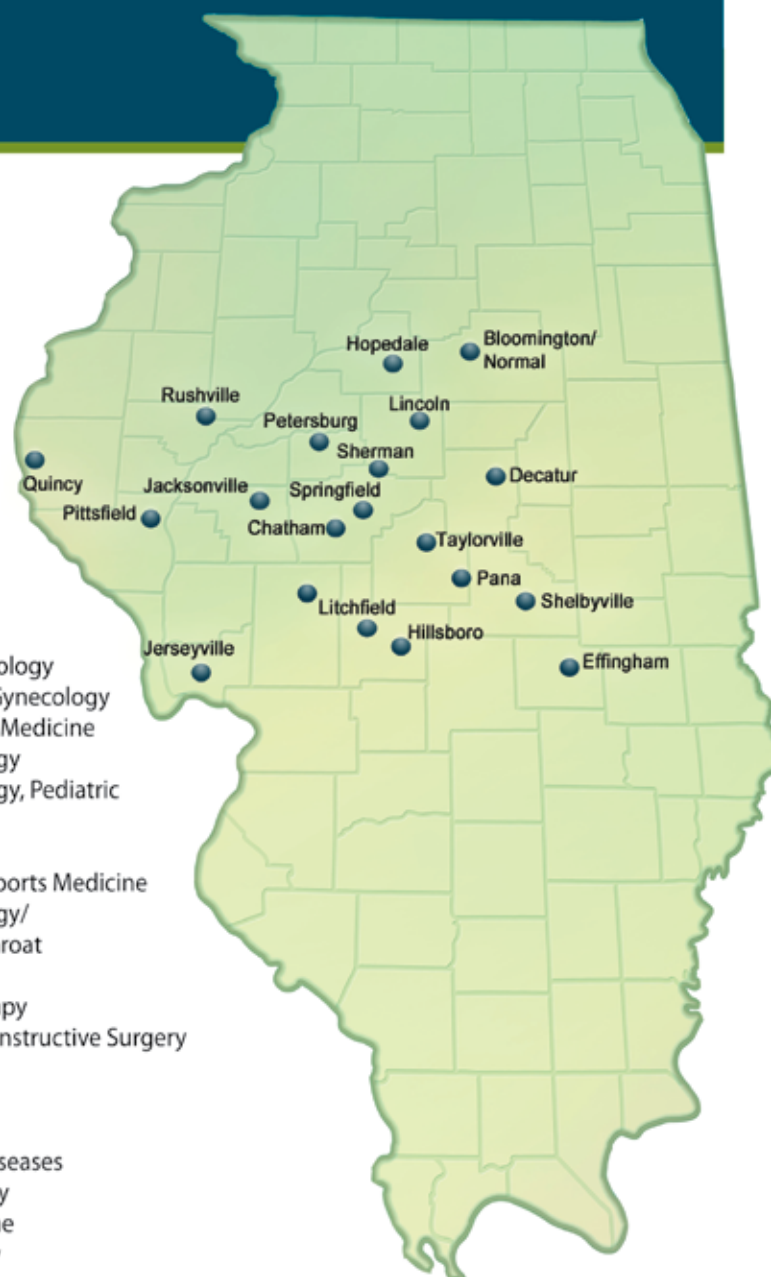




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- HealthLink (PPO & Open Access Tier I)
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1	<b>Springfield YMCA Gus and Flora Kerasotes Branch</b> 4550 W. Illes Ave., Springfield IL 62711	217-679-1625 217-679=0920 springfielddymca.org asowle@springfielddymca.org	100	8,500	See website for current rates	5 am - 9:30 pm M-F 7 am - 7 pm Sat 7 am - 5 pm Sun	Angie Sowle, CEO	child watch, gymnasium, outdoor playground, sauna, steam room, y-cycling, wi-fi, free parking, weight training, cardio training, group fitness, warm water instructional pool, lap swimming in cooler pool, water play features	2011
2	<b>Springfield YMCA Downtown Branch</b> , 701 S. Fourth St. Springfield IL 62703	217-544-9846 217-544=0004 springfielddymca.org asowle@springfielddymca.org	200	6,600	See website for current rates	5 am - 9:30 pm M-F 7 am - 7 pm Sat 12 pm - 5 pm Sun	Tim Eggleston, Branch Manager	child watch, gymnasium, sauna, steam room, whirlpool, racquetball courts, youth & family center, y-cycling, indoor track, wi-fi, separate gender workout area, weight training, cardio training, group fitness, youth pool, lap swimming in cooler pool, massage, locker rental	1962
3	<b>FitClub South</b> 3631 S. Sixth St. Springfield IL 62703	217-787-8348 217-698=1637 fitclub.net geoff@fitclub.net	80	6,100	Rates vary	5:30 am - 10 pm M-Th 5:30 am - 9 pm Fri 7 am - 4 pm Sat 9 am - 4 pm Sun	Geoffrey Hagen, Facility Manager; Dr. Kevin Imhoff, Co-founder / CEO	smoothie cafe, free day care, pools, whirlpool, steam room, sauna, gravity training facility, warm water hydro therapy, capitol chiropractic health center, athleticare orthopedics and acceleration athletic enhancement programs, st. john's bone & joint institute rehabilitation services, nasm certified personal trainers, senior exercise programs, dynamic group personal training	1999
4	<b>Gold's Gym</b> 1600 E. Clearlake Ave. Springfield IL 62703	217-789-4653 217-789=6256 goldsgym.com msuhadolnik@goldsgym.com	45	5,800	Rates vary	5 am - 11 pm M-Th 5 am - 9 pm Fri 6 am - 5 pm Sat 8 am - 5 pm Sun	Maureen Suhadolnik	free classes, women's only area, 4 basketball courts, volleyball, athletic training, spinning, bodypump, 4 endless pools, large weight room, nautilus nitro, hammer strength, flex, pro-shop, juice bar, child care	2004
5	<b>FitClub West</b> 2811 W. Lawrence Springfield IL 62704	217-787-1111 217-787=2729 fitclub.net jim@fitclub.net	60	4,500	Rates vary	24 hours M-F 5 am - 8 pm Sat 7 am - 8 pm Sun	Jim Copelin Dr. Kevin Imhoff, Co-founder / CEO	cardiovascular equipment, free weights, group exercise programs, senior exercise programs, personal training, nutrition coaching, pool, hot tub, personal training, group exercise for all age levels, art of strength training center, dynamic group personal training	1999
6	<b>FitClub North</b> 2701 E. Sangamon Ave. Springfield IL 62702	217-788-8250 217-788=8297 fitclub.net heather@fitclub.net	20	1,610	Rates vary	5:30 am - 10 pm M-Th 5:30 am - 9 pm Fri 7 am - 4 pm Sat 9 am - 4 pm Sun	Heather Walker, Facility Manager; Dr. Kevin Imhoff, Co-founder / CEO	cardiovascular equipment, free weights, group exercise programs, senior exercise programs, personal training, nutrition coaching, dynamic group personal training	1999
7	<b>Springfield Racquet &amp; Fitness Center</b> , 3725 Chatham Road Springfield IL 62704	217-787-2460 springfieldracquetandfitness.com srfc@comcast.net	20	1,600	Rates vary	5:30 am - 10 pm M-Th 5:30 am - 9 pm Fri 7 am - 7 pm Sat 7 am - 7 pm Sun	Kevin & Julie Boorse	air conditioned indoor sports courts, 30ft rock wall, cardio equipment, resistance equipment, free weight areas, group fitness classes, individual workout programs, certified personal training, professional tennis lessons, clinics/drills by certified instructors - usta designated, youth tennis excellence training center, adult & junior in-house/travel tennis teams, outdoor aquatic center - 3 heated pools, 3 water slides, aquacise classes. swim lessons and swim team participation, red cross certified life guards, summer day camp provided by kids camp inc.	1971
8	<b>Anthony's One on One Fitness Family Gym</b> , 1650 Wabash, Suite F, Springfield IL 62704	217-787-2980 anthonysononefitness.com makeitahabit@hotmail.com	15	750	\$19.99 per month, Joining fee - \$19.99. No contract required.	24-hour, personal training by appointment	Anthony & Kim Nizzio, owners	24 hour membership, cardio, strength, personal training, group personal training, post-rehabilitation services, group fitness classes, nutritional guidance, motivational speaking, acceleration sports training, run coaching, senior fitness, womens' fitness, specialized weight training, zumba	1985
9	<b>Power Works Fitness</b> 347 Williams Lane Chatham IL 62629	217-697-8727 217-483=6294 powerworkschatham.com llahniers@gmail.com	20	500	Check website	24/7 access. Desk hours: M-F: 8 am - 4 pm Sat: 12 - 2 pm	Nina Lindhorst, General Manager Lindsey Lahniers, Marketing	free weights, cardio equipment, locker rooms, saunas, group exercise classes	2010
	<b>Snap Fitness 24-7</b> 1362 Toronto Road Springfield IL 62712	217-585-2999 snapfitness.com springfield@snapfitness.com	1	500	\$34.95 single \$49.95 family	24-hour access	Josh Kruse	Cybox brand equipment, free weights, machine weights, cardio equipment	2005
11	<b>Professional Fitness Coaching, Inc.</b> 1200 N. Bradfordton Road Springfield IL 62711	217-971-1200 facebook/pfcinc pfc.springfield@gmail.com	2	50	Rates vary	24-hour access	Chip Wagner Trae Mullen	cardiovascular equipment, cables, kickboxing, free weights, personal training, basketball court, nutrition coaching, strength training, small group training, 24 hour, sports enhancement, massage	2011
12	<b>Anytime Fitness</b> 2705 N. Dirksen Parkway Springfield IL 62702	217-523-1541 anytimefitness.com springfieldil@anytimefitness.com	2	DND	\$29.95 - \$34.95 per month	24-hour access	Wendy Mundhenke, General Manager Melissa Treat, Manager	cardio - each piece features its own tv viewing screen, treadmills, ellipticals, crosstrainers, adaptive motion trainers, recumbent bikes, stairclimber, free weights- hammer strength plate loaded, 5-120 lb dumbbells, smith machine, olympic bench, precor/paramont circuit line, modular cable cross over system, private men's and women's shower/bathroom, personal training, rowing machine	2010
	<b>Anytime Fitness</b> 3045 S. Dirksen Parkway Springfield IL 62703	217-670-2420 anytimefitness.com springfieldil3@anytimefitness.com	2	DND	\$34.95 per month	24-hour access	Wendy Mundhenke, General Manager	cardio - each piece features its own tv viewing screen, treadmills, ellipticals, crosstrainers, adaptive motion trainers, recumbent bikes, stairclimber, free weights- hammer strength plate loaded, 5-120 lb dumbbells, smith machine, olympic bench, precor/paramont circuit line, modular cable cross over system, private men's and women's shower/bathroom, personal training, rowing machine	2012
	<b>Charter Fitness</b> 3246 Ginger Creek Drive Springfield IL 62711	217-546-4600 charterfitness.com	DND	DND	\$10.00 per month	5 am - 11 pm Mon-Fri 7 am - 7 pm Sat/Sun	Eryn Brining	cardio, strength training, free weights, stretching area, showers & locker rooms, personal training studio	2007
	<b>Curves</b> 20 Cottonwood Chatham IL 62629	217-483-6317 217-483=7446 curves.com chathamfitness@yahoo.com	5	DND	Rates vary	5:30 am - 7 pm M/W/F 8 am - 1 pm, 3 pm - 7pm Tu/Th 8 am - 11 am Sat	Jill Fairfull, owner	All Curves-sanctioned equipment, trainers on floor at all times	1999

Sources: The Fitness Centers.

DND - Did Not Disclose

Planet Fitness did not respond.



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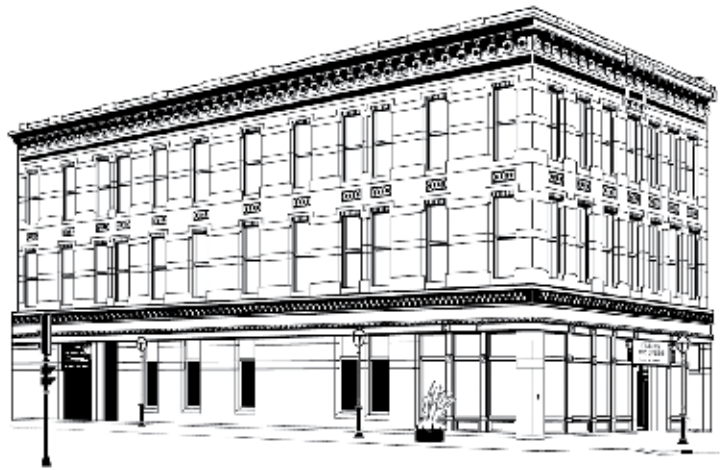


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## healthcare •

# Healthcare education thrives in Springfield

From certified nurses assistants to doctors, local education programs introduce new caregivers to the Springfield area

By Ashley Caldwell,  
Correspondent

The health care industry is a considerable force in the Springfield community, with Memorial Health Systems, St. John's Hospital, and Springfield Clinic among the top employers in Sangamon County. These three alone account for thousands of jobs in the area, and that number continues to grow. Health care is an ever-evolving and continuously expanding field, and many students today are looking for a way in. Local area students don't

trator. "This is a way for them to get the education experience and also work, take care of their families, and then continue on to whatever level they want to go to."

For those students looking to go the Registered Nurse (RN) route, St. John's College offers three options for students to earn a Bachelor of Science in Nursing (BSN) degree. The main program is for general admission students, who have already fulfilled their pre-requisite requirements and go on to complete their remaining two years of undergraduate work in the nursing discipline.

St. John's College also offers an accelerated program, to be completed in 15 months, for those individuals who have already obtained a bachelor's degree in another field and wish to obtain their BSN. Between these two programs, only 60 students are admitted each year.

The last program is for those working professionals who have already earned their RN license, through an accredited diploma program or an Associate in Nursing program, but wish to continue on to earn their BSN as well.

As with other nursing programs, St. John's College has limited spaces



St. John's College of Nursing

have to look far – there are a number of programs in varying disciplines offered by local area schools.

Lincoln Land Community College (LLCC) offers various health care programs, including Emergency Medical Services, Occupational Therapy Assistant, and Respiratory Care.

But of all the health care programs, nursing is the most appealing. "The nursing programs are the most popular among applicants," said Cynthia Maskey, associate dean of health professions and nursing at LLCC.

LLCC has four nursing programs available to students – Certified Nursing Assistant (CNA), Practical Nurse, Licensed Practical Nurse (LPN) Bridge and Associate Degree Nursing – and while space is limited by the clinical components and other factors according to Maskey, "these programs consistently fill up and the number of applicants has been steadily increasing in recent years."

The Capital Area School of Practical Nursing (CASPN), which operates out of the Capital Area Career Center (CACC), offers a LPN program as well. However, unlike many other institutions, CASPN's program is set at an accelerated pace and takes only nine months to complete. It is offered twice each year, with classes beginning in either February or August.

Space is limited to 75 students per class, and CASPN has a steady history of filling those spots. This accelerated program offers those individuals interested in a career in nursing a chance to obtain their LPN training quickly and get out into the workforce.

"I think it is a really good thing for a lot of people who, right at this point in their lives can't really do the long term, two-year or four-year programs," said Theresa Lee, CASPN program adminis-

trator. "Nursing is a fabulous discipline and I think students are realizing this," said Brenda Recchia Jeffers, chancellor of St. John's College. "I think the interest in nursing as a wonderful career is really growing. This is something that we are seeing nationally, that we have more qualified applicants than we actually have spots for."

Springfield is also home to SIU School of Medicine, for individuals who are looking to earn their general M.D. degree. On average, 1,200 to 1,300 students apply to attend SIU School of Medicine, with only 72 available openings, according to Dr. Debra Klamen, professor and associate dean for education and curriculum.

Once admitted, the chosen first year students begin their education at the SIU Carbondale campus and then later finish their medical training in Springfield. A limited number of residency and fellowship programs are also offered, as well as several masters and doctoral programs in concentrations such as molecular biology, microbiology, pharmacology and neuroscience.

"Health care is ever-changing," CASPN's Lee said. "It changes so much and so quickly." With the constant improvements in technology and patient care best practices, the industry never stops evolving, and neither does the need for medical personnel or the programs that train them.

Ashley Caldwell is freelance writer from Springfield. She can be reached at [info@springfieldbusinessjournal.com](mailto:info@springfieldbusinessjournal.com)

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# Independent Insurance Agencies

(Ranked by Number of Producers)

	Agency Name Address City, State, ZIP Code	Telephone (-) Fax (=) Website (www.) Email	# of Producers	# of Local Employees	Manager(s) / Owner(s)	Specialties	Year Established
1	<b>R. W. Troxell &amp; Company</b> 214 South Grand Ave. West Springfield IL 62704	217-528-7533 217-528=1041 rwtroxell.com info@rwtroxell.com	30	85	Mike Aiello, John Eck, Jr., Todd Sowle, Dave White, Chris Leming	Commercial Insurance, Personal Insurance, Employee Benefits, Individual Life/Health, Bonds	1887
2	<b>Forsyth Insurance Group, Inc.</b> 430 E. Vine St. Springfield IL 62703	217-525-9500 217-528=1526 forsyth-ins.com dblankenship@forsyth-ins.com	15	11	Dale Blankenship Greg Cannedy	Personal Insurance, Commercial Insurance, Life, Health And Group, And Financial Services	1946
3	<b>American Central Insurance Service</b> 3800 Hedley Road Springfield IL 62711	217-698-9000 217-698=9898 americancentralinsurance.com stan@americancentralins.com	10	24	Stan Travelstead	Employee Benefits, Commercial Insurance, Personal Insurance, Financial Services	1987
	<b>Goodenow Insurance Agency Inc.</b> 1207 N. Eighth St. Springfield IL 62702	217-523-5443 217-523=5456 goodenowinsurance.com goodenow@goodenowinsurance.com	10	4	Donald Goodenow	Home, Auto, Life, Commercial, Health And Senior Products	1998
5	<b>Dimond Brothers Insurance Agency, Inc.</b> 3931 Wood Duck Drive Springfield IL 62711	217-793-6655 217-793=6706 dimondbros.com	8	4	Mark Donaldson	Commercial Lines, Personal Lines, Employee Benefits	1867
6	<b>Nicoud Insurance</b> 4481 Ash Grove, Suite B Springfield IL 62711	217-546-6900 217-546=7034 nicoudinsurance.com info@nicoudinsurance.com	6	26	Jim Hillestad Tim Nicoud, Jr.	Financial Institutions, Business Insurance, Personal Insurance, And Benefits	1985
7	<b>Denton Merritt Dycus Insurance Agency</b> 2800-03 S. Sixth St. P.O. Box 1179 Springfield IL 62703	217-528-0408 217-522=5400 dentoninsurance.com dmerritt@dentoninsurance.com	5	3	David R. Merritt	Personal Lines And Small Commercial	1930
	<b>Godfrey Insurance Agency</b> 101 W. Mulberry Chatham IL 62629	217-483-9590 217-483=9593 godfreyinsuranceagency.com rustin@godfreyinsuranceagency.com	5	6	Rustin Godfrey Lisa Godfrey	Crop Insurance, Home, Auto, Life, Commercial Lines	2002
9	<b>Rezin Insurance Group</b> 5 Red Bud Lane Springfield IL 62712	217-529-9711 217-529=0555 rezininsurance.com roxie@rezininsurance.com	4	5	Michael Rezin	Auto, Home, Life, Business, Health, Medicare Supplements	2000
	<b>Snyder Insurance</b> 2131 W. White Oaks Drive Springfield IL 62704	217-793-6000 217-793=6161 insurewithsnyder.com info@insurewithsnyder.com	4	6	Charles Farner	Home, Auto, Life, Group Health, Farm, Business-Concrete Ready Mix, Restaurants, Contractors, Trucking	1906
11	<b>Waterman-Neely Insurance Professionals</b> 215 N. Main Chatham IL 62629	217-483-2441 217-483=6138 waterman-neely.com insurance@waterman-neely.com	3	2	Rita Watterman Michelle Neely	Personal Lines, Small Commercial, Small Group Health	2003

Sources: The individual insurance agencies. All included agencies offer business, property and casualty.

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# healthcare

## Walker named Passavant Volunteer of the Year

Connie Walker, a Passavant volunteer since 2008, is the 2013 Volunteer of the Year. Walker received the award during the Volunteer Recognition Dinner.

Walker volunteers as a patient representative, works in the oncology and pastoral care departments, and helps at the information center, gift shop, and lifeline office. She also served as chair of last year's Auxiliary Bazaar and currently serves on the auxiliary board.

## CCHC to participate in National Health Center Week

Central Counties Health Centers, 2239 E. Cook St., will participate in National Health Center Week with emphasis on community health initiatives from Aug. 11-17.

School physicals for kindergarten, 6th and 9th grade students; dental exams for kindergarten, 2nd and 6th grade students; and any other age child who is required to have a sports physical can be accommodated at CCHC.

CCHC also has dentists and physicians trained in pediatrics, internal medicine and family practice. CCHC is available to everyone, insured or not.

On Wednesday, August 14, from 10 a.m. until noon, the Central Illinois Community Blood Center will be at CCHC to conduct blood typing and a blood drive. Donors need to sign up in advance for a blood donation by calling (217) 241-7550 or online at [www.bloodcenterimpact.org](http://www.bloodcenterimpact.org).

Also on-site at CCHC that morning will be representatives from Generation Healthy Kids, Springfield Community Federation, Lutheran Child and Fam-

ily Services, Family Service Center, Community Child Care Connection, Mini O'Beirne Crisis Nursery and Unity for Christ.

## Prairie and St. John's recognized for cardiac care

Blue Cross and Blue Shield of Illinois has selected Prairie Heart Institute at St. John's Hospital to receive a Blue Distinction Center+ SM designation in the area of cardiac care, as part of the Blue Distinction Centers for Specialty Care program.

Of 5,708 hospitals registered with the American Hospital Association, only 410 have been awarded the Blue Distinction Centers for Cardiac Care.

Blue Distinction Centers are shown to deliver care based on objective, transparent measures for patient safety and health outcomes that were developed with input from the medical community. The program has added a new designation level, Blue Distinction Centers+, to recognize hospitals that deliver both quality and cost-efficient specialty care.

To receive a Blue Distinction Center+ for Cardiac Care SM designation, a hospital must demonstrate success in meeting both quality and safety criteria (such as preventing hospital-acquired infections) and cardiac-specific quality measures (related to lower rates of complications and death following cardiac surgery; and non-surgical procedures, such as cardiac stent placement) and, additionally, must show better cost efficiency relative to their peers.

## Memorial named most wired

Two Memorial Health System hospitals have been named among the nation's

most wired hospitals in the 15th annual Health Care's Most Wired Survey.

The hospitals are Memorial Medical Center in Springfield and Abraham Lincoln Memorial Hospital in Lincoln. The survey measures the level of information technology used in U.S. hospitals and health systems.

"This validates our commitment to an electronic health record strategy to provide safe, high-quality and patient-centered care," said Dr. David Graham, senior vice president and chief information officer for the health system.

Health Care's Most Wired Survey, conducted between Jan. 15 and March 15, asked hospitals and health systems nationwide to answer questions regarding their information technology initiatives. Respondents completed 659 surveys, representing 1,713 hospitals, or roughly 30 percent of all U.S. hospitals.

## SIU enrolls participant in study

Dr. Tom Ala, associate professor of neurology and interim director of the Center for Alzheimer's Disease and Related Disorders at SIU, has enrolled the first subject in an international Phase 3, multiple center drug study.

The clinical trial will assess the safety and efficacy of an investigational PET (positron-emission tomography) imaging agent, in detecting a protein that accumulates in the brain believed to contribute to the development of Alzheimer's disease. Results could help physicians diagnose the disease earlier.

Currently only an autopsy can confirm that a person has Alzheimer's. "Knowing if a patient has Alzheimer's disease would lead to improved diagnosis and patient management," said Ala, the principal investigator of the study at the Center for Alzheimer's Disease and Related Disorders.

In the U.S. more than five million people have Alzheimer's. By 2050, 14 million Americans could have the disease, according to the Alzheimer's Association.

The study will enroll two groups of individuals who are in the late stages of life: 1) individuals diagnosed with probable Alzheimer's disease or other form of dementia or 2) non-demented volunteers who have other terminal illnesses. Participants must be age 21 or older. They will have an office visit and PET scan. An autopsy of the brain will be performed following death. Participants will not be charged for the tests, which is sponsored by Navidea Biopharmaceuticals.

## SIU receives fellowships, grant

The Southern Illinois University School of Medicine has started a one-year, accredited fellowship in andrology, the study of the management of male reproductive and sexual health. This year's fellow is Dr. Charles Welliver, a 2013 graduate of the Urological Surgery Residency Program at Albany Medical College in New York.

"This fellowship will help further train physicians to care for men's health issues," said Dr. Kevin McVary, professor and chair of the urology division and co-program director of the new fellowship program. Dr. Tobias Köhler, associate professor of urology, is also a co-director.

The fellowship is accredited by the Accreditation Council for Graduate Medical Education. Several area physicians will be involved in the guidance and education of the fellow. This includes both surgical and non-surgical clinical services including imaging, pathology, reproductive endocrinology, radiology and basic science.

Also, Kevin Simon, a medical student

at Southern Illinois University School of Medicine, has been awarded the 2013-14 National Institute of Mental Health Medical Student Fellowship in Mental Health Research. It is administered by the Department of Psychiatry at the University of Pittsburgh School of Medicine in Pittsburgh, Pa. Simon is the first student at SIU to receive the award, which was given to seven medical students in the U.S. this year. He will begin the year-long fellowship in September.

Simon will study how children with behavior disorders benefit from receiving mental health services from a primary care provider. He will also work in underserved communities to educate about an anger-management intervention.

The fellowship was established by NIMH. Simon, a fourth-year medical student, is a 2008 graduate of Morgan State University in Baltimore, Md.

Finally, Brandon Cox, Ph.D., assistant professor of pharmacology, has been awarded a two and a half-year federal grant from the U.S. Office of Naval Research to study hearing loss and the regeneration of cells in the ear that detect sound. The total budget is \$398,499.

Hearing loss is the third most common health problem in the U.S. It is caused by death of sound-sensing cells, which can naturally regenerate in birds, frogs and fish. These hearing cells were not thought to regenerate in humans or other mammals until Cox discovered their regeneration properties in mice.

This research will use mouse models to investigate the mechanisms that make regeneration possible. The goal is to create drugs to help people with hearing loss.

This is the second national grant awarded for Cox's research on hearing loss. Her previous research was funded by the National Institutes of Health.

Cox joined SIU's faculty in 2013. She completed her postdoctoral training at St. Jude's Children's Research Hospital in Memphis, Tenn. She earned her doctoral degree in pharmacology from Georgetown University in Washington, D.C. in 2008 and her bachelor's from the University of Richmond in Virginia in 1999.

## SIU students working with local physicians

Family physicians in eight Illinois communities are hosting students from Southern Illinois University School of Medicine July 12 - Aug. 9, 2013. The students are participating in the School's Family Medicine Preceptorship Program.

The experience provides an opportunity for students to use their medical knowledge in an office setting under the supervision of a physician. Since 1981, 2,245 students have participated in the program, which is offered by the School's Department of Family and Community Medicine.

Josiah An is the guest of Dr. Dan Wujek at Litchfield Family Practice Center; Michael Buzzard is the guest of Dr. Charles Buchanan of Christie Clinic in Mahomet; Kimberly Ken is the guest of Dr. Maoxiim Tellez at Menard Medical Center in Petersburg; Natalie Malvik is the guest of Dr. James Petre at Genesis Health Group in East Moline; Rawan Musaitif is the guest of Dr. Robert Beville at Eagle Family Medicine in Peoria; Jordan Sestak is the guest of Dr. Michael Brewer at Wabash Medical Center in Springfield; Kevin Simon is the guest of Dr. Pat Zimmerman at Family Medicine Associates in Collinsville; Arianna Welch is the guest of Dr. Shawn Fry at Jacksonville Family Health Care.

*Continued on Next Page*



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*Continued from Previous Page*

## SIU adds Neurosurgery residency

The Southern Illinois University School of Medicine is offering a seven-year residency in neurosurgery starting in 2014. It has received initial accreditation by the Accreditation Council for Graduate Medical Education.

Medical school graduates interested in neurosurgery will focus on the branch of surgery dealing with the brain, spine and nerves and be eligible for board certification in neurosurgery upon completion.

"There is a nationwide shortage of neurosurgeons," said Dr. Jeffrey Cozens, professor and chair of the Division of Neurosurgery and program director of the program.

Several area physicians including neuroendovascular physicians, pathologists and radiologists, as well as neurosurgeons and neurologists, will be involved in the guidance and education of the residents.

## SIU faculty named editor

"Teaching and Learning in Medicine" has named Anna T. Cianciolo, Ph.D., assistant professor of medical education at Southern Illinois University School of Medicine as its editor-in-chief.

TLM, founded at SIU and now in its 25th year, is published by Taylor and Francis Publishers and has subscribers in 33 countries. The journal serves as an international forum for scholarly, state-of-the-art research on the purposes and processes of teaching and learning as they relate to the education of medical professionals.

Prior to joining SIU in June 2011, Cian-

ciolo founded and led Command Performance Research, Inc. in Champaign. She served in a postdoctoral research position at Yale University in New Haven, Conn. from 2001-2003. Cianciolo earned her doctorate in engineering psychology from Georgia Institute of Technology in Atlanta in 2001 and her master's degree in cognitive and biological psychology from the University of Minnesota, Twin Cities in 1997. She earned her bachelor's degree in psychology from the University of Michigan in Ann Arbor in 1995.

Cianciolo is a member of the Human Factors and Ergonomics Society and serves on the editorial board of the "Journal of Experimental Psychology, Applied." She has published articles in numerous books and journals as well as conference proceedings.

## SIU administrator earns certificate

Dr. Wesley Robinson-McNeese, executive assistant to the dean for diversity, multicultural and minority affairs at Southern Illinois University School of Medicine and associate professor of internal medicine and medical humanities, earned a Healthcare Executive Diversity and Inclusion Certificate from Georgetown University and the American Association of Medical Colleges.

The Certificate in Diversity Leadership is an academic program of diversity education designed to develop the skills leaders need to drive diversity as a core component in health care. The program consists of nine modules to be completed in person and through distance learning over the course of nine months.

Robinson-McNeese's individual proj-

ect consisted of developing new cultural questions to be added to the patient medical history portion of the physical exam.

Robinson-McNeese joined the SIU faculty in 2001. He completed his residency in emergency medicine at Northwestern University School of Medicine in Evanston in 1990. Robinson-McNeese earned his medical degree at SIU in 1986 and is board certified in emergency medicine.

## CEC calls to disband emergency dispatch centers

The Citizens' Efficiency Commission has approved a recommendation on emergency 911 dispatch. Emergency Response in Sangamon County is handled primarily by the Sangamon County Centralized Dispatch System 911 Call Center. Independent dispatch operations exist in Chatham and Auburn. Auburn also currently functions as the rollover center for high call volume situations.

CEC research found that on a region-wide basis, multiple emergency dispatch centers serve a redundant function unnecessary in the context of current technologies. Due to inefficiency and increased personnel costs it is recommended that the City of Auburn and Village of Chatham transfer emergency call dispatch responsibilities to the SCCDS Center, and evaluate disbanding their respective emergency dispatch centers.

In order to ensure that rollover call needs would be met in high volume call situations if the Auburn rollover center stopped handling emergency dispatch, the CEC recommended the SCCDS transfer the 911 Call Rollover Center responsibilities to the City of Decatur/Macon County Emergency Communications

Center through intergovernmental agreement. The SCCDS already handles call rollover from the City of Decatur.

The CEC found that eliminating the emergency dispatch function would not cause these municipalities to entirely eliminate their call dispatch services, due to non-emergency calls and shared functions like record-keeping handled by emergency dispatch employees. However, it estimates that by reducing to only two shifts rather than a full 24/7 emergency dispatch system, an annual estimate exceeding \$300,000 could be saved.

The SCCDS indicates to the CEC that it could handle emergency calls for these two municipalities at no additional cost. Moreover, the CEC cited the example of the Village of Pawnee, which saved approximately \$200,000 annually by disbanding its dispatch system in 2012.

"We were initially surprised to realize that we could simply walk away from our local dispatch operations and achieve such savings that will total over a million dollars in the next 5 years," said Pawnee Village President Jeff Clarke. The CEC calls for Auburn and Chatham to consider similar reductions as possible.

Benefits of implementing the two recommendations include standardization of emergency call dispatch operations county-wide and reduced potential for error resulting from mixed staff functions.

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# philanthropy •

## GSCI select Locascio, DeSanto

### Arts Council accepting entries

The Springfield Area Arts Council is running a poster contest for the annual First Night Springfield. First Night is a family-oriented New Year's Eve "Celebration of the Arts," which will be held in downtown Springfield on Dec. 31, 2013.

Original graphic artwork should not exceed 11 by 17 inches. A hard copy, as well as CD with the design in digital format, must be submitted for consideration. Designs should reflect a "Celebration of the Arts." The winning design will be selected by the First Night planning committee, which is made up of Arts Council board members and community representatives. The winner receives a \$100 prize. The artwork becomes the property of the Arts Council and is reprinted on a variety of First Night promotional materials.

The deadline for submitting artwork is Aug. 5. For more information, contact Penny Wollan-Kriel at (217) 753-3519 or office@springfieldartsco.org.

### Girl Scouts select Locascio, DeSanto

Girl Scouts of Central Illinois is posting the faces of leaders across central Illinois. Jane Locascio and Tanya DeSanto are two volunteers whose leadership has made an impact on the lives of young girls. They will be featured in a campaign to promote volunteer engagement. They will be in Web promotions, social media and advertising media.

"What these volunteers do for Girl Scouts of Central Illinois and our members is inspiring," GSCI CEO Pam Kovacevich said.

Jane Locascio is a local realtor who has been a troop leader since 2005. Locascio led her daughter's troop for seven years, guiding them through their Gold Award project. Her daughter is now a college freshman, but Locascio still volunteers as an assistant troop leader.

"I believe in the Girl Scout motto and I've watched, through the experience of my own daughter, how this organization builds the courage, confidence, and character in girls," Locascio said.

Tanya DeSanto is a dentist in Springfield. She has two daughters involved in Girl Scouts. She has been leading her 10-year-old daughter's troop since she joined Girl Scouts five years ago. DeSanto leads a troop of 13 girls and is preparing the girls for their Bronze Award project.

"As volunteers and as moms, we're helping to guide the way our girls see the world and teach them through action that we can make a difference in our community," DeSanto said. "Every year, we initiate projects that help kids in Springfield who are less fortunate. It creates a new perspective for the girls and instills a desire to help others."

### Habitat celebrates completion, announces build

Habitat for Humanity celebrated the dedication of the 92nd Habitat home. The new home for Debbie Weiner is located at 100 Lakebrook Court in Springfield.

The House of Shalom is the second Interfaith Build Habitat has coordinated. Partner congregations included Abraham Lincoln Unitarian Universalist Congregation, Blessed Sacrament Catholic Church, Chatham United Methodist Church, Congregation Temple Israel, Douglas Avenue United Methodist Church, Islamic Society, Jewish Federation of Springfield, Temple B'rith Shalom, and Westminster

### Giving Back

Jean Jones

Presbyterian Church.

"I've always been the one to give to the community," Weiner said. "I'm not used to being on the receiving end." Weiner completed 250 sweat equity and will make mortgage payments through a zero interest no-profit loan.

Also, Habitat has announced plans for their next build. The energy-efficient home, scheduled to be built over the next four months, is located on North Sixth Street in the Enos Park neighborhood.

### KaBOOM! holds playground build

More than 200 volunteers from **Blue Cross and Blue Shield of Illinois** and Sojourn Shelter and Services, organizers from KaBOOM! and residents of the community came together to build a new playground at Sojourn Shelter. The new playground's design is based on drawings created by children who participated in a Design Day event.

This playground is the 18th built by KaBOOM! and Blue Cross and Blue Shield of Illinois and is one of more than 150 playground builds KaBOOM! will lead across the country in 2013. The project is part of Healthy Kids, Healthy Families, a three-year initiative designed to improve the health and wellness of children through community investments by Blue Cross and Blue Shield of Illinois.

### Prairie Art holds Rock the Arts

Prairie Art Alliance and Downtown Springfield, Inc. brought together local art and music. Rock the Arts featured acoustic singer-songwriters, including CJ Thunder and the Old Fashioneds, followed by rock bands Boon and the Transatlantic.

Two public art installations were available for the public participation. Urban Sassafras provided a kids activity during the day.

Proceeds from the event benefit the Prairie Art Alliance to help maintain the Gallery II Old Capitol Plaza location.

### Caddyshack Open donates to UIS

The University of Illinois Springfield athletics program received a donation from the Caddyshack Open. The event raised \$12,000 and will benefit the men's and women's golf programs at UIS as well as the annual Dan Salisbury Memorial Collegiate Invitational.

"The donation from the Caddyshack Open will provide the opportunity for some young men and women to attend UIS," said head golf coach Frank Marsaglia.

The inaugural Dan Salisbury Memorial Collegiate Invitational will be held in October for both men's and women's teams across the region.

The Caddyshack golf outing is sponsored by **Bank of Springfield, Staff Carpet, Midwest Office Supply, and Giganti & Giganti Jewelers.**

Jean Jones is a freelance writer from Springfield.

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

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## • healthcare

# Choices abound in healthcare

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When it comes to choosing a primary care doctor, how do you decide? There are certainly more things to consider than simply finding a phone book, closing your eyes, pointing to a long list of physicians and choosing the one on which you land. There are many things to consider:

- **Specialty:** When choosing a primary care physician, you can choose what best fits your needs, whether that be a family practitioner, an internist, a pediatrician or OB/GYN. Keep in mind that choosing a family practitioner can combine the care for your entire family, and all members can see the same provider.

- **Age/Maturity:** Physicians range from fresh out of residency to nearly retiring. You have to consider what fits your needs the best, but often times a physician that has several years of experience, but isn't nearing retirement is a great fit for most people.

- **Values/Vision:** Does the provider you are selecting have the same vision for your healthcare as you? Do you prefer to treat your ailments aggressively, or a bit more passively, and is this in line with how your doctor treats? Does the physician you are selecting have high moral and ethical values?

- **Insurance coverage:** This will determine if your care will be covered at in-network rates, so it is important to understand if your provider is contracted with your insurance plan. If you are uninsured, you will want to see if your provider accepts self pay patients, and you might even check to see if a discounted rate is offered. If you are insured by Medicare or Public Aid, you will need to see if your provider is accepting patients from those payors.

- **Time** (time to get an appointment, time spent waiting in the waiting room, time spent consulting with you in the exam room): Perhaps you are a busy mother/father, a professional, a person that doesn't have a lot of extra time to be sitting around waiting to be called back for your appointment. Maybe you are retired and your doctor's appointment is partly a social outing for you and you want to be sure your doctor will spend plenty of time talking with you.

- **Finances:** Does this physician also have your financial interests in mind, or just the financial interest of his/her employer (i.e. large clinic or hospital)? Be wary of the "one-stop shop" mentality... this often comes with a heftier price for the patient. There are very large price tags on those big buildings and sprawling campuses...shop around...you have choices in all aspects of your healthcare.

- **Alliances/affiliations:** There are doctors that are employed by a large clinic or hospital, there are doctors that are self-employed and part of a small group of physicians or those that are self-employed and have an individual practice. Be aware of forced alliances when seeing a primary care doctor that is employed by a group; choose a primary care doctor whom you can trust is recommending specialty providers based on his/her

## Medical Practice

Dr. Dennis Yap

professional opinion of that provider vs. referring you to a certain provider simply based on the affiliation with that doctor's group.

- **Relationship:** The ability to build a relationship with your physician is a crucial part of choosing the best primary care provider for you and your family, as you will be sharing very personal and sensitive information with this provider.

- **Staff/Team:** Evaluate your physician's practice by the amount of turnover within the staff. An office that has had a nurse/doctor team that has worked together for many years can add consistency and alleviate uncertainty within your treatment plan, as well as give you the peace of mind that comes with familiarity.

- **Convenience:** Does the provider you are considering offer walk-in appointments, same or next-day appointments, access to the nurse and/or physician for questions? These are things to consider, as it can be frustrating to feel as if you are just a number and you must wait for your turn to have access to your doctor, especially when you are not feeling well.

- **Location:** Is the physician's office in a convenient place for your needs? Do you prefer an office that is near your work, near your home, or in the area you run errands? Is parking easily accessible and close to the building?

- **Recommendations:** One of the best ways to determine if a physician is a good choice for you is to ask how satisfied other patients who are under the care of that physician.

When considering these items, you must determine what is important to you and what type of patient you tend to be. Are you a relatively healthy individual that strongly values your time? Do you have multiple complex medical concerns and need to be seen by multiple different specialists? These are the questions you must ask yourself and couple this with the other factors to consider when choosing a physician.

There's no doubt the medical landscape is constantly changing, and with this change may come a change in the way your current provider handles you as a patient. In some cases, decreased reimbursement from insurance companies can create the need for a physician to see more patients in his/her work day, so there is less time to spend with each individual patient. With patient deductibles on the rise, much of your healthcare expense is coming out of your own pocket, making it more important than ever for you to choose a provider whose practice is in line with what's important to you.

Due to all the changes in healthcare, many people are becoming aware of their ability to control their own healthcare, whether that be by choosing a provider that best fits their needs and personality, or choosing medical facilities that help keep their own healthcare costs down. When it comes to healthcare, you do have a choice.

Dr. Dennis Yap is a family practice doctor from Springfield

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## education •

## Learn something new, yearly

I've been on this senior pathway for a few years now. AARP solicitation. Wait staff looking at my gray hairs. My hair professional saying how much she likes my gray hairs, but asking if I want to try some color.

Yes, it's true. By some people's definition, I am a senior citizen. It's not a designation that bothers me much, since I've weathered being "just a kid" throughout my 20s. I turned 30 the year the movie "10" came out with Bo Derek and proudly said I was "... more than 10 – I was 30!" At age 40, I held my LAST birthday party and at 50, planned my funeral. You get the picture.

But I'm like a kid still when it comes to learning. Some of the things I've tried, I now want some help learning how to do better. Those accomplishments I've never even tried, I still want to try. Pottery making on the wheel is on the list for this fall. I might try Spanish soon and brush up on my German for an upcoming trip or two. I might even sign up for welding and make lawn art – there were so many moments when I thought I needed a more physically active job.

When I owned a business, one of the great remarks I heard often from the kind of prospective employees I liked to interview was "I want to keep learning." That was music to my ears because it also told me those people would always strive for better and consider new possibilities. Eventually hired or otherwise, those applicants would always hear me say I would "hire someone with the skills to serve the customer. Yet learning helps you serve your audience, your markets better, so it must always be attached to your work and your life."

So from both personal and professional standpoints, my suggestion to all is to



## Seniors

Judy Wagenblast

keep your mind open and learn something new every year. Regardless of your age or in spite of the fact you no longer need to grow for employment advancement – do it just for the opportunity to rally in creative, stimulating opportunities or just plain satisfaction!

One of the reasons I love my current work – I meet people of all ages who learn. Adults who want to be a better parent or employee or to explore an interest for a possible second career. Children who are curious and fascinated with almost everything that involves hands-on activity. Newly retired people who want to explore things they have not had the opportunity or time for before.

They all refresh me but when I hear another senior say they want to understand more about economics and the fiscal situation of our state – I know they will become more informed voters and engaged citizens and that might change the world or at least inspire a teenage grandchild too. Seniors tantalize me when they share of a goal to hike and

explore nature at a national park that I have not yet traveled to myself – they will broaden their horizon and come home with stronger muscles and scenic images of the mountains, the ocean or the desert they can still see when they close their eyes.

Plain and simple, those of us who continue to learn at our slightly more advanced age (more than half a century and proud of it!) will have healthier lives and more joyful interactions with people and the planet.

Judy Wagenblast is a director of community education in Springfield

“When I owned a business, one of the great remarks I heard often from the kind of prospective employees I liked to interview was “I want to keep learning.” That was music to my ears because it also told me those people would always strive for better and consider new possibilities.”

## business reading •

## Shaping new leaders

If you are a leader, people look to you for direction, guidance and assurance. So considering the influence you have on the people who follow you, you have to ask yourself, “Have I done enough to prepare the next generation of leaders?”

That is the question that author Andy Stanley poses in his new book, “Next Generation Leader: Five Essentials for Those who will Shape the Future.” Stanley, who is a minister and author of several leadership books, writes that leaders should pay close attention to the legacies they leave behind because those legacies affect the future. “In leadership, success is succession. If someone coming along behind me is not able to take what I have offered and build on it, then I have failed in my responsibility to the next generation.”

Stanley uses his own upbringing as an example of how he was prepared to become a leader. His father was an accomplished leader who put his family first, and his mother was very nurturing and prepared him to leave the nest with the skills he needed to thrive in an unpredictable world. His parents gave him a lot of freedom. He didn't have a curfew and when he got his first speeding ticket, his dad's only comment was, “Better slow down.” But through the vision they cast and the opportunities they provided, he was given the opportunity to become a leader.

This foundation allowed Stanley to become a leader, but he wanted to become more than that. He wanted to become a leader of leaders. In the book, Stanley identifies five areas in which leaders can help prepare the next generation of leaders.

**1. Competence.** A good leader doesn't have to be good at everything. Some leaders waste time trying to upgrade their weaknesses into strengths so that they can be seen as well-rounded. But Stanley believes that you should invest your time in your core competencies and delegate the rest. “The less you do, the more you accomplish ... and the less you do, the more you enable others to accomplish.”

Using the popular 80/20 Principle, 80 percent of what you achieve in your job likely comes from 20 percent of the time spent. So, four-fifths of your efforts are probably irrelevant. Leaders should work toward changing these numbers around and spend 80 percent of their time on their core competencies.

To identify your core competencies, ask two or three people who know you well and employ others where they would place you in their organization. Where would you add value to their organization? Where would you be most successful? What area or areas should you avoid? This insight will help you start to discover your strengths.

**2. Courage.** Being a leader requires a lot of courage because you have to make tough decisions that can be unpopular and sometimes even hurtful to others. Who wants to do that? So some leaders instead play it safe just to avoid uncomfortable situations even though they



## Book Review

Tom Fitch

know what needs to be done.

But people don't respect a leader who doesn't have the courage to act, Stanley points out. “A leader is someone who has the courage to say publicly what everybody else is whispering privately. It is not his insight that sets the leaders apart from the crowd. It is his courage to act on what he sees, to speak up when everyone else is silent.”

**3. Clarity.** People think that uncertainty is an indication of poor leadership and that leaders are supposed to know what to do in every situation. But that couldn't be further from the truth. In fact, uncertainty is a necessary condition for leadership. And uncertainty actually increases with increased leadership responsibility. The key to handling uncertainty is to be clear. Stanley writes, “If you are unable or unwilling to be clear when things are not certain, you are not ready to assume further leadership responsibilities. In fact, the people who communicate the clearest vision in an organization will often be perceived as the leader. Clarity is perceived as leadership.”

**4. Coaching.** Many leaders don't like to show vulnerability or admit that they are still learning. But as the clarity chapter points out, it's OK to have uncertainty. Strong leaders should be dedicated to constantly learning new and better ways and to constantly improving themselves. A coach or counselor can help in this department by working one-on-one

with them and helping them refine their skills. Yet, as Stanley points out, “We are willing to spend outrageous amounts of time and money on perfecting our putts, serves and swings. But when it comes to our leadership, we resist input. Maybe it's the way leaders are wired. Maybe it's pride... but on more than one occasion I have interfaced with young leaders who had great potential but who were unteachable.”

**5. Character.** Character is not required to be a leader, but it's what makes you a leader worth following. People may follow you, but not because you deserve to be followed. There is a significant difference between having a following and being worth following. “To be a leader worth following, you must give time and attention to the inner man. To leave a legacy that goes beyond accomplishment alone, a leader must devote himself to matters of the heart.”

How do you rate in each of these areas? Are you doing everything you can to help prepare the next generation of leaders? I hope you will take the time to reflect on this important question, and then determine what you need to do to shape the next generation.

Tom Fitch is a construction professional from Springfield.

## Five areas to help prepare the next generation of leaders

*“Next Generation Leader: Five Essentials for Those who will Shape the Future,” by Andy Stanley*

1. Competence
2. Courage
3. Clarity
4. Coaching
5. Character

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# Illinois' Energy Economy: Coal exports can lead the way

President Barack Obama recently announced a new initiative to reduce the amount of carbon produced by coal-fired power plants. The president hopes to craft regulations, implemented by the United States Environmental Protection Agency, that will attempt to double the number of U.S. homes that draw power from renewable sources like wind and solar.

The president also announced his intention to increase renewable power sources on military bases and federal offices. What captured the attention of those in the energy sector, however, was the comment made by White House advisor and Harvard professor Daniel P. Schrag that the president was not launching a war on coal but "a war on coal is exactly what's needed."

Illinois is a "Big Coal" state. At times it is difficult to place such a label on Illinois given the high sulfur content of Illinois coal; the fact that Illinois has the largest number of nuclear reactors; and, a political climate in Illinois that follows the path set by the president. Simply put, Illinois does not fully exploit the abundant natural resources that reside in Central and Southern Illinois.

Domestically, coal is the backbone of power consumption. Coal provides Illinois and the United States with 40-43 percent of power needs on an annual basis. According to the Energy Information



## Going Green

David A. Kelm

Administration's most recent statistics (2011), Illinois mined 37,770 tons of coal producing 90,013 megawatts of power at an average rate of \$.0897 per kilowatt hour.

Illinois hosts approximately 4,200 mine employees with 9,200 direct coal industry jobs and 39,000 indirect employees linked to the Illinois coal industry. The Illinois coal economy generated \$771 million in direct labor income and \$2.7 billion of indirect labor income in 2011 for Illinois families and communities.

While those numbers seem impressive, Illinois' coal fields are virtually untapped and the contribution to Illinois' economy should be exponentially expanded. Currently, Illinois only contributes 3 percent to total U.S. Coal production. Of that production, 15 percent is used domestically and 85 percent is exported. It is important to note, however, that the Energy Information Administration estimates there are 37.9 billion tons of recoverable coal reserves in Illinois. Much of this coal is in Central and South Central Illinois where jobs that pay an average of \$78,000 per year are in high demand.

As the Obama Administration and Illinois politics continue to seek ways to stifle the domestic coal economy, Illinois and U.S. coal companies are looking to the export market with increasing success. Hal Quinn, the president and CEO of the National Mining Association, notes that

increasing demand overseas is providing Illinois coal companies with reason to increase production, hire more employees and boost the Illinois economy. Importantly, Quinn said, in a recent Springfield Business Journal interview, that the new clean air changes proposed by the president will not impact coal exports.

The demand for coal in overseas markets has driven a doubling of U.S. coal exports and a five-fold increase of exports of Illinois coal since 2007. While the headlines have been filled with demand

for coal from China and India, European countries are the leading market for Illinois coal and coal from other states east of the Mississippi. Approximately 70 percent of the coal from the Illinois basin heads to Europe for coal power plants with the difference heading to South America and North Africa.

The National Mining Association anticipates worldwide coal demand to grow by one billion tons by 2018. With Illinois' unemployment rate lagging dramatically behind much of the rest of the country, it is important to note that for every million tons of coal exported 1,300 jobs are created. Springfield, Sangamon County and Central Illinois could see thousands of new jobs in direct mining positions and indirect positions in areas such as logistics and railroads with an increasing export demand for Illinois coal.

Illinois has the resources, the skilled labor market and the infrastructure to greatly increase the export of coal overseas. A small hurdle, according to Quinn is the modernization of the Panama Canal. Once the canal is widened, it will be able to handle the large coal carriers that will permit Illinois coal companies

to sell to the growing Asian markets. With nearly 40 billion tons of recoverable coal, Illinois should be playing a major role in one of the only positive areas in U.S. overseas trade.

Illinois is a Big Coal state. With growing international demand for Illinois coal and with more rules and greater restrictions put in place by federal and state regulations, Illinois producers and Illinois workers must turn to export coal in order to make Illinois a Huge Coal state. Illinois' coal exports have continued to far outpace that of other states and yet, Illinois' coal production is hamstrung by stringent government regulations and the need for modernized infrastructure.

Illinois must continue to look overseas to grow much needed, high paying jobs here in Illinois that will lead to an improved economy and increase revenues to state and local government coffers.

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



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# legal filings •

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

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

## Lawsuits

- 06/13/13 – Smith Medical Partners LLC, Plaintiff, Vs. Robert Bolding, DBA Complete Infusion Service, Defendants, Contract.
- 06/20/13 – Anthony O. Longstreet, Plaintiff, Vs. Prisoner Review Board, J. Cardine, G. Tyler, Contract.
- 07/01/13 – Smith Medical Partners LLC, Plaintiff, Vs. Vaxmax Inc., Defendant, Contract.

## Chancery

- 06/13/13 – Athens State Bank, Plaintiff, Vs. Tod A. Estil, Parkland Environment Group, TCG National Corporation, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 06/17/13 – Town and Country Bank, Plaintiff, Vs. Scott J. Fair, JP Morgan Chase Bank National Association, Foreclosure.
- 06/18/13 – Flagstar Bank, Plaintiff, Vs. Dawn R. Smith, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 06/18/13 – Wells Fargo Bank, Plaintiff, Vs. Joseph M. Cooper, Beneficial Financial 1 Inc., United States of America, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 06/19/13 – Citizens Equity First Credit Union, Plaintiff, Vs. Leeann M. McCarry, Dennis H. McCarry, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 06/19/13 – MidFirst Bank, Plaintiff, Vs. Kathy I. Usherwood, Heartland Bank & Trust Company, Successor in Interest to Bank, United States of America, State of Illinois, Unknown Occupants, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 06/19/13 – PHH Mortgage Corporation, Plaintiff, Vs. Jennifer M. Eder, Citibank, NA Successor in Interest to Citibank, Unknown Occupants, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 06/20/13 – JP Morgan Chase Bank, Plaintiff, Vs. Sandra Darwin-Floore, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 06/20/13 – Nationstar Mortgage LLC, Plaintiff, Vs. James Gilman, Debra Gilman,

Unknown Owners and Non Record Claimants, Defendants, Foreclosure.

- 06/20/13 – US Bank National Association, Plaintiff, Vs. Linda D. Abbott, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 06/20/13 – Wells Fargo Bank NA, Plaintiff, Vs. Travis Pierceall, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 06/21/13 – JP Morgan Chase Bank, Plaintiff, Vs. Lucille A. Cummings, United Community Bank, Defendants, Foreclosure.
- 06/21/13 – US Bank National Association, Plaintiff, Vs. Douglas W. Watson, Vanessa M. Watson, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 06/25/13 – Bank of Springfield, Plaintiff, Vs. Theresa A. Sitton, Defendant, Foreclosure.
- 06/25/13 – Regions Bank, Plaintiff, Vs. Sandy E. Robinson, Jeleta L. Robinson, Household Finance Corporation, Unknown Occupants, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 06/27/13 – Champion Mortgage Company, Plaintiff, Vs. Dorothy Neuman, State of Illinois, The Town House Condominium Association, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 06/28/13 – US Bank National Association, Plaintiff, Vs. Justine M. Scott, CitiFinancial Services, Arrow Financial Services LLC, Tudor Point Apartment Owners, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 07/01/2013 – US Bank National Association, Plaintiff, Vs. Linda Taylor, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 07/02/13 – Ocwen Loan Service LLC, Plaintiff, Vs. Jarvis Moore, Mary A. Moore, Mortgage Electronic Registration, Beneficial Financial 1 Inc., Portfolio Recovery Associates, Unknown Occupants, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 07/03/13 – Donna C. Boggs, Plaintiff, Vs. Travis H. Pierceall, Sarah K. Pierceall, Defendants, Injunction.
- 07/03/13 – Nationstar Mortgage LLC, Plaintiff, Vs. Kyle Hansel, Mollie Hansel, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 07/05/13 – Beneficial Financial 1 Inc., Plaintiff, Vs. Harry O. Crowder, Amy L. Crowder, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 07/05/13 – Citizens Equity First Credit Union, Plaintiff, Vs. Linda Lievens, LVNV Funding LLC, Unknown Owners and Non Record Claimants, Defendants,

Foreclosure.

- 07/05/13 – PNC Bank, Plaintiff, Vs. Candace D. Cole, Gerald L. Cole, Defendants, Foreclosure.
- 07/05/13 – PNC Bank, Plaintiff, Vs. Trevan K. Hinkle, aka Karl T. Hinkle, Spring M. Hinkle, aka Marilyn S. Hinkle, Defendants, Foreclosure.
- 07/05/13 – PNC Bank, Plaintiff, Vs. Marcel Turcanu, Curran Gardner Township Public Water District, Springfield Metro Sanitary District, Defendants, Foreclosure.
- 07/09/13 – Illinois National Bank, Plaintiff, Vs. Ura L. Bono, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 07/09/13 – Wells Fargo Bank, Plaintiff, Vs. Michael W. Adams, Amandailee N. Adams, Springleaf Financial Services, Landershire Homeowners Association, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 07/11/13 – Nationwide Advantage Mortgage, Plaintiff, Vs. Robert E. Fox, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 07/12/13 – THC Chicago Inc., Plaintiff, Vs. Brian Hammer – Director, Illinois Department of Revenue, Dan Rutherford – Treasurer, State of Illinois, Defendants, Injunction.
- 07/15/13 – Associated Bank National Association, Plaintiff, Vs. James A. Hill, Defendant, Foreclosure.
- 07/15/13 – Federal National Mortgage Association, Plaintiff, Vs. Stephen Wright, Midland Credit Management Inc., Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 07/15/13 – HSBC Bank USA, Plaintiff, Vs. John C. Dundon, Leslie A. Dundon, Gem City Account Service, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 07/15/13 – PNC Bank, Plaintiff, Vs. Heather Dhom, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 07/15/13 – Wells Fargo Bank, Plaintiff, Vs. Bonnie Madison, Defendant, Foreclosure.
- 07/15/13 – Wells Fargo Bank, Plaintiff, Vs. Jesse R. West, Nicole L. West, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 07/16/13 – Green Tree Servicing LLC, Plaintiff, Vs. Troy E. Kenning, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 07/16/13 – JP Morgan Chase Bank, Plaintiff, Vs. Diane L. Gaddie, Richard J. Gaddie, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 07/16/13 – PNC Bank, Plaintiff, Vs. Rhonda L. McLean, PNC Bank, Defendants, Foreclosure.
- 07/16/13 – PNC Bank National Association, Plaintiff, Vs. Tyrone T. Windett, LVNV Funding LLC, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 07/16/13 – Regions Bank, Plaintiff, Vs. Rick Goveia, Lisa Goveia, State of Illinois, Sunny View Citizens Committee, Portfolio Recovery Associates, Unknown Occupants, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 07/17/13 – Nationstar Mortgage LLC, Plaintiff, Vs. Christopher Clark, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.
- 07/18/13 – Deutsche Bank National Trust, Plaintiff, Vs. Kevin Watkins, Target National Bank, Ford Motor Credit Company LLC, Advantage Assets II Inc., State of Illinois, United States of America, Unknown Owners and Non Record Claimants, Defendants, Foreclosure.

# new businesses •

*New Businesses,  
Continued from Page 5*

- cle Courier Service, 321 E. Monroe St., Springfield, 62701, Corey Cochran, (217) 503-0425.
- Hawk Field Services, 311 E. Wilcox, Springfield, 62707, Mike L. Branham, (217) 602-1686.
- Home Court Fitness LLC, 4165 Highbury Drive, Springfield, 62711, Shawna Lynn Keith, (309) 242-0176.
- J & S Banking, 512 N. Cook, Edinburg, 62531, Stanley V. Siedschlag, (217) 827-1790.
- Joe's Hauling & Lawn Care, 1812 Honeysuckle Court, Springfield, 62703, Johann Thomas, (217) 502-8590.
- Jon Lock Home Improvement, 808 W. Prospect, Springfield, 62704, Jon LaFore Lock, (217) 481-5463.
- Justin Roberts Heating & Cooling, 3651 Brickler Road, Springfield, 62707, Justin E. Roberts, (217) 522-2148.
- Kruse Hauling, 6252 Railroad St., New Berlin, 62670, Kody Kruse, (217) 299-3867.
- Larkin Consulting, 300 Cherry Circle, Williamsville, 62693, Scott Larkin, (309) 369-0863.
- Limitless Painting and Carpentry, 3734 Ware Road, Springfield, 62707, Brian A. Rottman, (217) 801-4431.
- Luvthattee, 20 Iroquois Drive, Springfield, 62711, The Gift Source, Inc., (217) 816-5136.
- McDonald's, 1825 MacArthur Blvd., Springfield, 62704, DNL Enterprises of Illinois, Inc., (217) 546-5323.
- Minoan Enterprises, 3001 Red Bud Lane, Springfield, 62712, Filia Tzortzis, George Tzortzis, Dimitra Hammon-Tzortzis, (217) 652-8880.
- Mobile Home Solutions, 6439 Canadian Cross Drive, Springfield, 62711, Aaron McKenzie, (217) 502-2601.
- MTA, 2412 Manchester Drive, Springfield, 62704, Roger Shipley, (217) 741-1418.
- OMG Herbs, 430 E. State Route 54, Spaulding, 62561, American Products International Company, (503) 688-8398.
- Premium Pork Farm, 11420 Salisbury Road, Pleasant Plains, 62677, Dennis L. Hamilton, III, (217) 691-8703.
- Professional Edge, 1 W. Old State Capitol Plaza, Suite 210, Springfield, 62701, Nicole Pacheco, (309) 868-2495.
- Sit Dogs, 817 Poplar Loop, Petersburg, 62675, Anna Schoenherr, (217) 503-0340.
- SRV LLC Go! Calenders, Games & Toys, 2501 Wabash Ave., Springfield, 62704, Michael Thompson, (217) 414-7247.
- Sweat 60, 34 Partridge Drive, Chatham, 62629, Heidi Liske, (217) 697-5362.
- Sweetie Pies, 710 N. Main, #10, P.O. Box 148, Loami, 62661, Jill A. Cockerill, (270) 293-2066.
- Tan Dispatch, 1904 N. 21st St., Springfield, 62702, Amy DiBartolomeo, (312) 714-8736.
- The Grace Beauty Supply - Edem Designer, 616 North Grand Ave. East, Springfield, 62702, Edam Assogba, Mawussi Aoussi, (708) 299-7058.
- Tinsley Dry Goods, 209 S. Sixth St., Springfield, 62701, The Gift Source, Inc., (217) 525-1825.
- Titled Kilt Pub & Eatery, 4111 W. Wabash Ave., Springfield, 62711, SK Capital Investment, LLC, (630) 825-5554.
- TPK Properties, 1005 E. Divernon Road, Divernon, 62350, Kadence L. Koen, (217) 816-5551.
- Train Illinois, 701 N. Osburne, Springfield, 62702, Timothy Gilbin, (989) 859-9801.
- WW Consulting LLC, 3416 Quail Chase, Springfield, 62711, Steven J. Wang, (217) 369-0442.

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# Cashier's check fraud

The legal trade journals have been humming lately with cautionary tales of a new scam that specifically targets lawyers. The scam, which has snared multiple lawyers (but not this one), is a play on the generic cashier's check scam that could target anyone.

The new scam involves an unsolicited request from a new potential client to represent him or her in a debt collection matter. Fee agreements and letters of representation may even be executed and legitimate looking documents provided, such as invoices and contracts. Thereafter, perhaps with only having written one demand letter, the lawyer receives the funds demanded by way of a cashier's check. After depositing the check in his or her trust account, and being told by his bank that "funds are available" or something similar, the lawyer wires the money out to his "client" after retaining a fee for services rendered. Some days later, of course, it's discovered that the check was a forgery, and the lawyer is on the hook for hundreds of thousands of dollars.

How might a non-lawyer run into this scam? Perhaps you are selling a boat on Craigslist. A potential buyer contacts you and agrees to pay the asking price. However, the cashier's check is for an amount much higher than the sales price. There's usually a good story to go along with it, but it's always accompanied by aggressive demands to wire out the overpayment. In another scenario, you receive notification that you've been selected to be a "mystery shopper" and are provided with a cashier's check, with instructions to spend some, retain some for yourself and to transfer the remainder to a third party via wire transfer. Or, perhaps you are notified that you've won a lottery or received an inheritance and are told that you have to pay a fee or tax, but that a cashier's check will be sent to cover that cost. Of course, you're then instructed to wire out the proceeds immediately. The iterations of the scam are countless. Many, but not all, also involve someone from Nigeria.

Reports are that these checks are high-grade forgeries, and that bank employees have not been able to spot them.

Let's look a bit more at how this scam works. First, a cashier's check is a check written by a bank on its own funds and signed by an authorized officer of the

## Law

Thomas C. Pavlik, Jr.



bank. It's preferred in many situations because it's easy to verify and a difficult instrument on which to place a stop payment or hold. So, people are inclined to trust a cashier's check.

What happens when you deposit a cashier's check into your account? Due to a variety of laws, when you make a deposit, banks must make funds available to you within a certain timeframe. But, funds being "available" does not mean that the funds are actually in your account. Instead, the bank has merely made the funds available as a "provisional credit." In fact, the funds may be made "available" even before the cashier's check is presented for payment to the bank on which it is drawn.

So our unsuspecting victim deposits the cashier's check and, within a few days, is told by the bank that funds are available. Thinking this means the check has been collected or cashed, the victim accedes to the scammer's urgent pleas to wire the funds. Almost inevitably the wire is made to an overseas account.

However, when the check is actually presented to the payee bank for collection, it's determined to be a forgery. The provisional credit is reversed and your bank comes looking to you to be made whole.

What are the lessons to be learned here? First, if it sounds too good to be true, it probably is. Windfalls or high fees for little work should sound alarm bells. But, let's pretend the victim is blinded by thoughts of easy money.

The well-advised citizen realizes that a check must be "collected" or must "clear" for funds to be indubitably placed in a bank account. It might take several weeks for a check to be collected or to clear. Just because funds are "available" does not mean they are in your account. The bottom line: Don't send out funds until you are completely sure they've been "collected" and the check has cleared.

Don't forget to use the power of the Internet. The first time I received one of these emails I literally copied and pasted a few sentences from the email into a search engine. A few clicks later and I had a dozen websites that identified the scam. Or, try to independently confirm the facts that you've been fed. Look for a listing in an online directory or phonebook for the person with whom you are allegedly dealing. Try to get a sense that the unknown

person you are dealing with is legitimate.

If you have any concerns about the validity of a check, contact the issuing bank. Be advised not to use the contact information contained on the suspect check. It's probably fraudulent as well and will direct you to an accomplice of the scammer who will, of course, authenticate the check. Instead, independently obtain a phone number for the bank and ask that the check (whether cashier's check, official check, money order, teller's check, etc) be verified as authentic.

Alternatively, if possible, require that the check be drawn on a local bank or a bank with a branch in the area so that

you can show the check to someone in person for verification.

If possible, especially if you are a seller, require that funds be transferred through Fedwire (where funds are collected almost instantaneously) or use Paypal or a similar service.

Finally, use common sense and resist pressure to "act now."

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

**Ed Mahoney, Broker Associate**  
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# community business •

## Express awards scholarship

Express Employment Professionals of Springfield has awarded a scholarship to Andrew Heitz. The scholarship was awarded on the basis of past academic performance and future potential, leadership and participation in school and community activities, work experience and education and career goals.

"Express is committed to raising the level of education for both present and future generations," said Jim Britton, franchisee of the local Express office. "This scholarship program will not only build on that future, it will help students like Andrew continue their education."

Heitz has been an Express associate since August of 2012. He is studying business administration at the University of Illinois Springfield and plans to graduate in May 2015.

## Edward Jones named in statewide competition

Edward Jones was named in the Best Places to Work in Illinois competition, put on by suburban Chicago's Daily Herald Business Ledger.

Kevin Frontone, an Edward Jones Advisor from Springfield, accepted the award on behalf of the firm. A total of 60 Illinois businesses were honored.

## Hanson named by ZweigWhite

Hanson Professional Services Inc. ranked 16th out of 20 companies in this year's "Best Firms to Work For" award list by ZweigWhite.

ZweigWhite, a management consulting and research firm, established the "Best Firms to Work For" award in 2001. The award recognizes the top architecture, structural engineering, civil engineering, environmental and multidiscipline firms in the United States. Awards are given based on several factors, including workplace practices, employee benefits and employee retention rates. Seventy-six companies were recognized in the five categories this year.

In 2012, Hanson tied for 15th place out of 16 companies; 54 businesses were recognized overall. To see the full list, go to <http://www.zweigwhite.com/awards/best-firms-to-work-for>.

## SHG announces pilot program

As a response to the request that Sacred Heart-Griffin High School offer a prepaid tuition option to make a secondary Catholic education more affordable, a pilot program has been put into place for a one-year trial beginning on July 1, 2013.

The idea behind prepaid tuition is that parents, grandparents, and supporters can purchase up to four years of tuition vouchers for any child who will attend SHG in the future, at the current rate.

To receive information, contact Tom Fiaush, SHG Business Manager at [fiaush@shg.org](mailto:fiaush@shg.org) or (217) 787-1595, ext. 147.

## UIS updates webinar schedule

The University of Illinois Springfield has updated its Lunch 'n' Learn human resources webinar series. The live online seminars cost \$49 per person.

Topics for the Lunch 'n' Learn series include "Conducting a Salary Comparability Study" on Aug. 28; "Conducting Employee Opinion Surveys" on Sept. 12; "Affirmative Action Plan: Where do I Start?" on Oct. 23; and "Social Media for Employers" on Nov. 7.

To view the entire schedule or to register for any webinars, visit [www.uis.edu/continuingeducation/](http://www.uis.edu/continuingeducation/).

## LRS finalizes acquisition of Capella Technologies

Levi Ray & Shoup, Inc. announced that it had finalized its acquisition of Capella Technologies. The newly-purchased business will now be referred to as Capella Technologies, a Division of Levi, Ray & Shoup, Inc., and will continue to operate from Capella's existing Anaheim, Calif. location. LRS is in the process of consolidating its California operations and relocating its existing sales and technical teams to the Capella facility in Anaheim.

Capella founder Robert Blanchet will continue in this new LRS division as vice president in charge of its operations and personnel. "We've received a warm welcome from our new colleagues at LRS," said Blanchet.

"It has been a busy two months since announcing our acquisition plans," said LRS senior vice president of Product Marketing John Howerter. "Behind the scenes, our support staff has been hard at work on integrating our internal systems. I am already seeing evidence that LRS and Capella are far better together than we were as separate organizations."

## Capital Area home sales up for first half of 2013

Unit home sales for single-family homes decreased as did the median home sale price in the Capital Area during June 2013, according to the Capital Area Association of REALTORS.

For the month of June 2013, the median home sale price was \$118,300, reflecting a decrease of 5.4 percent from the June 2012 price. The year-to-date median sale price through June of 2013 was \$115,000, reflecting a decrease of 4.1 percent from the \$119,900 price during same period in 2012.

"Given the continued strength of foreclosed home sales it is not surprising that our median home sale price continues to struggle, said REALTOR Don Cave, president of the Capital Area Association of REALTORS. "Simply put, as long as foreclosure sales remain prevalent the median home sale price will struggle," said Cave.

According to CAAR, there were a total of 366 homes sold in June 2013 as compared to 379 homes sold in June 2012, reflecting a decrease of 3.4 percent. Year-to-date homes sales through June 2013 totaled 1,713, reflecting a 2.3 percent increase over the 1,674 sales during the same time in 2012.

The 44 foreclosure sales in June of 2013 represent 12.0 percent of all sales. This is down from the 52 foreclosure sales in May of this year but up from the 35 foreclosure sales during the prior June. Year-to-date through June 2013 there have been 312 foreclosure sales, an increase of 72 percent over the 181 sales during the same period in the prior year.

Sales pending in May 2013 amounted to 454, reflecting a 15.2 percent increase over the 394 sales pending during the same time in 2012. "These sale pending numbers underscore what our REALTOR and Affiliate members have been saying in recent weeks, that they have been very busy. It is no surprise that this increase in pending sales corresponds with an increase in mortgage rates," said Cave.

According to Cave, the 30-year mortgage rate increased one-half a percent from this time last month to 4.07 percent. "A continued trend of gradually increasing rates is anticipated over the course of the next several months. As a result, the buying power of buyers will decrease as rates rise. Buyers are recognizing that now is the time to pull the trigger as evidenced by the up-tick in pending sales,"

said Cave.

The average cumulative days on market for all home sales was 99 in June, down from the 115 days in May of this year and up from the 94 days in June of 2012.

Total housing inventory at the end of May increased to 1,739 listings, down 1.5 percent from the 1,765 listings at the same time in 2012 and representing a 5.9 month supply at the current sales pace, up from the 5.3 month supply in May.

## Horace Mann releases second quarter financial results

Horace Mann Educators Corporation reported financial results for the three and six months ended June 30, 2013.

"Horace Mann's second quarter operating income was \$0.39 per share, a solid result considering the higher than anticipated level of catastrophe losses in the quarter," said Horace Mann's President and CEO Peter H. Heckman. "Compared to the second quarter and first six months of 2012, both the reported and underlying property and casualty combined ratios improved, while written and earned premiums increased 3 percent. In our annuity segment, assets under management increased 10 percent over prior year, more than offsetting the modest impact of spread compression, with deferred policy acquisition cost unlocking also benefitting the quarterly earnings comparison to prior year."

The property and casualty segment recorded net income of \$4.1 million for the current quarter compared to a net loss of \$4.1 million for the same period in 2012. The total property and casualty combined ratio of 103.3 percent and the underlying combined ratio of 89.0 percent improved 9.5 percentage points and 5.6 percentage points, respectively, compared to the second quarter of 2012. While higher than anticipated, pretax catastrophe losses in the current quarter of \$22.5 million, or 16.1 points, decreased 23 percent compared to a year ago.

For the six months, property and casualty net income of \$14.3 million increased 57 percent compared to the same period in 2012, including a 20 percent reduction in catastrophe losses. The year-to-date combined ratio and underlying combined ratio of 100.3 percent and 92.3 percent, respectively, improved 3.6 percentage points and 1.7 percentage points compared to the first half of 2012.

Horace Mann's property and casualty sales increased 7 percent compared to both the three and six months ended June 30, 2012, reflecting growth from both auto and property new business. In addition, auto and property policy retention rates for the current period were approximately 1 percentage point higher than prior year.

Annuity segment net income of \$9.2 million and \$20.3 million for the three and six months ended June 30, 2013, respectively, increased \$1.3 million and \$0.8 million compared to the comparable periods in 2012. As expected, a modest level of spread compression occurred during the current period, with the net interest spread of 198 basis points on fixed annuity assets decreasing 3 basis points sequentially and 13 basis points compared to the prior year. However, that was offset by the increase in fixed annuity assets under management, with the resulting net interest margin increasing 2 percent year to date compared to the first six months of 2012. Total annuity accumulated account value of \$5.0 billion increased 10 percent compared to June 30, 2012, and total cash value persistency of

95.0 percent improved slightly compared to a year earlier.

Annuity sales by Horace Mann's agency force increased 5 percent compared to prior year in both the second quarter and first half of 2013, while sales from the supplemental independent agent distribution channel declined. In total, Horace Mann's annuity sales for the current quarter and six months were comparable to the prior year.

Life segment net income of \$5.6 million for the second quarter and \$9.9 million for the six months decreased \$0.5 million and \$1.4 million, respectively, compared to the same periods in 2012, reflecting more normalized mortality losses as well as slight decreases in investment income in the current periods. Life persistency of 96 percent improved slightly compared to 12 months earlier.

Life segment insurance premiums and contract deposits of \$25.1 million and \$48.1 million increased 3 percent and 1 percent compared to the three and six months ended June 30, 2012, respectively.

During the second quarter of 2013, the company repurchased 83,779 shares of its common stock at an aggregate cost of \$2.1 million, or an average price per share of \$24.35, under its \$50 million share repurchase program. As of June 30, 2013, the program had a remaining authorization of \$28.4 million. There were 39,911,504 shares outstanding on June 30, 2013.

Horace Mann's senior management discussed the company's second quarter financial results with investors and analysts on July 25. The conference call was webcast live at <http://www.horacemann.com> archived for replay, which will be available for one month.

## Construction starts on Logan County affordable housing

Logan County families can soon find a new affordable place to call home with the construction of Plowfield Square, a new eco-friendly 42-unit development of townhomes and apartments.

As the state housing agency under Gov. Pat Quinn, IHDA supported Plowfield Square with federal tax credits generating \$6.2 million in private equity, nearly \$2 million in federal HOME Investment Partnerships Program and \$1.3 million in Illinois Affordable Housing Trust Fund financing. The Illinois Department of Commerce and Economic Opportunity also provided a \$165,000 grant for the new green housing. An estimated 79 local jobs will be created.

Developed by Brinshore Development, Plowfield Square will feature eight clusters of two-story townhomes with attached two-flats, including 11 units targeted to people with disabilities to enable them to live independently in the community. Additionally, amenities will include a community center, computer and exercise rooms, laundry facilities and a patio. There will be a playground, community gardens, bicycle racks and designated grilling areas.

The development will be a sustainable community. Plowfield Square is designed to meet Enterprise Green Communities certification requirements. To help conserve energy and reduce utility costs, units will have energy-efficient lighting and insulation, and Energy Star appliances.

To qualify for the affordable units, residents must earn at or below 60 percent of the area median income, or \$32,280 for a two-person household in Logan

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County. Eleven of the units will be for households at or below 30 percent AMI, or \$16,140 for a two-person household in Logan County.

The Illinois Department of Human Services Mental Health Division will provide housing referrals for the 11 supportive housing units. At Plowfield Square, five mobility-enhanced units will include large kitchens and bathrooms to accommodate wheelchairs plus accessible plumbing fixtures and grab bars. One unit will be equipped to accommodate the hearing and visually impaired.

IHDA is working on behalf of the Quinn's administration to increase supportive housing rental opportunities across the state. In 2012, one out of five multifamily units in Illinois that IHDA financed were supportive housing.

Plowfield Square is expected to open in spring 2014. Anyone interested in availability may call (217) 732-2399 for more information.

### Illinois Law Enforcement Explorer Conference in Springfield

The Illinois Law Enforcement Explorer Conference will take place Monday, Aug. 5 through Friday, Aug. 9 at the Hilton downtown. More than 200 Explorers from 21 Explorer Posts from around the state will be taking part in the conference.

This is the 28th conference, which takes place every other year. The conference was last held in Springfield in 2011.

"The Explorer program allows interested youth the opportunity to explore careers in law enforcement," said Jeff Dalton, conference chairman. "The Explorers Program is for young people who are 14 – 21 years of age. Once Explorers are 21, they are eligible to test for positions within police agencies."

"We are excited to have the Explorer Conference return to Springfield this summer," said Fred Puglia, executive director of the Springfield Convention and Visitors Bureau.

Explorers will take part in several law enforcement scenarios during the conference including traffic stops, building searches, traffic accident investigations, hostage negotiations and more. In all, 14 different activities will be taking place throughout the city.

### East Side Farmers' Market opens

St. John's Hospital, the Sangamon County Department of Public Health and Downtown Springfield, Inc. have opened the East Side Farmers' Market for the 2013 season. The East Side Farmers' Market is located in the parking lot of the SCDPH parking lot, 2833 South Grand Avenue East. Fresh produce will be sold on Mondays from 9 a.m. until 1 p.m. through Sept. 23. WIC coupons, Link, debit and credit cards are accepted.

The East Side Farmers' Market is a collaborative effort among St. John's Hospital and SCDPH, as well as local farmers from the Downtown Farmers' Market. The initiative is designed to offer east side residents and businesses access to fresh produce, as well as encourage greater participation in a program that provides a free \$15 voucher for WIC clients to buy produce at either the Old Capitol Farmers' Market or Illinois Products Farmers' Market in Springfield.

"While farmers' markets are growing in popularity, there are still some who do not have easy access to existing locations. We want to encourage our WIC families and other east side residents to visit our local markets and incorporate fresh pro-

duce into their meals," said Terry Bruns-nighan, RD, WIC coordinator for the Sangamon County Department of Public Health.

WIC provides federal grants to states for supplemental foods, health care referrals, and nutrition education for low-income pregnant, breastfeeding, and non-breastfeeding postpartum women, and to infants and children up to 5 who are found to be at nutritional risk.

"For the last four years, St. John's Hospital and the SCDPH have teamed up to increase the redemption rate of WIC coupons. While our programs have been successful, we know there is still the barrier of transportation prohibiting many from taking advantage of our local farmers' markets," said Kim Luz, Director of Community Outreach for St. John's Hospital. "In order for more people to benefit from the WIC coupons, we need to bring the Farmers' Market a little closer to home."

In addition to the East Side Farmers' Market, cooking classes will be provided at the SCDPH every Monday from 5:30 p.m. – 6:30 p.m. Participants learn to clean and prepare fresh fruits and vegetables sold at the East Side Farmers' Market. Participants may sign up for up to four cooking classes. Interested parties should call (217) 814-4308.

### BJ Grand Salon & Spa adds blowout salon

BJ Grand Salon & Spa has introduced the do. Blowout Salon, located inside their two Springfield retail locations as well as their location in Champaign.

Unlike traditional hair salons, there is no hair cutting or coloring but rather a way to have a professional blowout anytime a client wants.

"Blowout salons or bars are very popular in larger metropolitan cities like New York, Chicago and St. Louis. We think central Illinois is ready for this type of service," said Vickie Landess, director of operations for BJ Grand Salon & Spa.

The do. Blowout Salon utilizes do. Active Products, BJ Grand Salon and Spa's own product line. This line features shampoos, conditioners, hair styling products and make-up. The products were developed by professional stylists and certified fitness trainers specifically for an active lifestyle.

"The do. Blowout Salon menu features seven different styles, offering something for everyone. Whether you have short, long, curly, straight, thin or thick hair—there is something to suit every hair type," Landess said. "Blowouts are performed by certified stylists."

Blowouts are priced at \$20 for short hair and \$30 for long hair. Series discounts are also offered in increments of three, six or 12 blowouts. Professional blowouts often last for several days.

BJ Grand Salon and Spa locations in Springfield have remodeled space in order to accommodate this new service by adding a complete bar where the blowouts are performed. The do. Blowout Salon welcomes walk-ins or an appointment can be made in advance.

### Willie Nelson to perform in Springfield

Willie Nelson and Family will perform at 7:30 p.m. on September 27 at Sangamon Auditorium at the University of Illinois Springfield. Tickets will go on sale Friday, July 26 at 10 a.m.

With a six-decade career and more than 200 albums, this iconic Texan is the creative genius behind "Crazy," "Red Headed Stranger" and "Stardust." During his career he has won multiple Grammy

awards, as well as awards from the Academy of Country Music and was a 1998 Kennedy Center honoree. Nelson has also amassed credentials as an author, actor and activist.

In 2010, he released "Willie Nelson's Country Music," produced by award-winning T Bone Burnett, which received a Grammy nomination for Best Americana Album. In 2011, Nelson's album releases included "Here We Go Again: Celebrating the Genius of Ray Charles," a 12-song collection with Wynton Marsalis and Norah Jones, as well as "Remember Me Vol. 1," his hand-picked selections of country music's most definitive songs.

Released May of 2012 was "Heroes," his first album for Legacy Recordings that showcases new songs and deep country

classics. The album spent five weeks at number one on the Americana Radio Chart. In November his latest book, "Roll Me Up and Smoke Me When I Die," hit shelves and landed in the Top 10 on The New York Times' best-seller list. In April, "Let's Face the Music and Dance" was released. The album consists of pop-country repertoire classics performed by Nelson and Family, his long-time touring and recording ensemble.

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## Local Golf Outings (Ranked in calendar order of event)

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SUNDAY 11AM – 4 PM

#### August

- 2 – 4th Annual Elijah Iles House Golf Outing, Piper Glen Golf Club, 12:30 p.m. Shotgun Start, Farrell Gay, (217) 698-6223 or Mike Denk, (217) 546-9537
- 5 – Ansar Shriners Charity Golf Outing, Piper Glen Golf Club, Noon Shotgun Start, Andy Koester, (217) 483-6537
- 16 – Benedictine University at Springfield First Annual Bulldog Softball Golf Scramble, The Oaks Golf Course, Noon Shotgun Start, Kerry Crum, (217) 415-5065
- 16 – Jacksonville Chamber of Commerce Golf Outing, Northridge Hills Golf Course (18 Holes), 2 p.m. Start, Ginny Fanning, (217) 245-2174, Four-Person Scramble
- 23 – Josh Langfelder Sangamon County Recorder Golf Outing, Piper Glen Golf Club, Noon Shotgun Start, Misty Buscher, (217) 726-0632, Foursomes
- 23 – Fundraiser for local charity to be determined, Long Bridge Golf Course, 4:00 p.m. Shotgun Start, Michelle Buerkett, (217) 744-8311, Scramble
- 25 – The 700 Club, The Oaks Golf Course, Tee times starting at 10 a.m., Danny Pesch, (217) 528-6600, Scramble.
- 27 – 9th Annual Birdie Fore the Zoo, Lincoln Greens Golf Course, Noon Shotgun Start, Kim Alexander, (217) 585-1821, Scramble
- 31 – Patriot Golf Outing, Northridge Hills Golf Course, Noon Start, Derek James or Howard Pillsbury, (217) 243-4241, Scramble

#### September

- 5 – Friend in Deed Golf Outing, Piper Glen Golf Club, Noon Shotgun Start, Edie Weaver, (217) 788-1356
- 6 – 15th Annual Springfield YMCA Golf for Kids Charity Tournament, Lincoln Greens Golf Course, Noon Shotgun Start, Jane Frech, (217) 544-9846 X116
- 6 – 20th Annual Calvary Charity Golf Classic, Piper Glen Golf Club, 1 p.m. Shotgun Start, Tina Casper, (217) 546-9700 X210
- 7 – MacMurray College Men's Golf, Northridge Hills Golf Course, 11:30 a.m. Start, Derek James or Howard Pillsbury, (217) 243-4241, Scramble
- 8 – NFL Kickoff Golf Outing, Long Bridge Golf Course (nine hole), 10 a.m. Shotgun, Michelle Buerkett, (217) 744-8311
- 9 – 2nd Annual Dave Cope Swing For The Love Of It Memorial Golf Outing, The Den Golf Course, Noon Shotgun Start, Megan Mueller, (217) 528-

#### 3314 x148, Scramble

- 9 – Fellowship of Christian Athletes Local Qualifier, Illini Country Club, 1 p.m., Four-Person Scramble, John Gilchrist, (217) 546-4614
- 9 – State Senator Sam McCann Golf Outing, Panther Creek Country Club, 12:30 p.m. Shotgun Start, Jerry White, (217) 622-7127
- 12 – Chatham Chamber of Commerce Golf Outing, Piper Glen Golf Club, Noon Shotgun Start, Andy Koester, (217) 483-6537
- 13 – American Business Club 8th Annual Charity Open Benefiting UCP Land of Lincoln, Piper Glen Golf Club, Noon Shotgun Start, Andy Koester, (217) 483-6537
- 13 – Lutheran High School Golf Outing, Lincoln Greens Golf Course, 9 a.m. Shotgun Start, Buzz Sperry, (217) 546-6363
- 14 – 22nd Annual Derek Dolenc Memorial Golf Outing supporting the Derek Dolenc Cancer Patient Assistance Fund at Memorial Medical Center's Regional Cancer Center, Edgewood Golf Club, 10 a.m. Shotgun Start, Kent Dolenc, (217) 553-4449
- 14 – Bud Light Benefit Outing, The Links Golf Course, 12:30 p.m. Shotgun, Keith Ward, (217) 479-4663
- 20 – Be a Hero For Babies Golf Outing supporting March of Dimes, Piper Glen Golf Club, 10 a.m. Shotgun Start, Kathy Starkey, (217) 793-0500
- 20 – Holes fore! Habitat Golf Outing, Lincoln Greens Golf Course, 12 p.m. Shotgun, Brittany Elder, (217) 523-2710
- 23 – 10th Annual Orthopedic Center of Illinois Foundation (OCIF) Chip in Fore Charity!, Panther Creek Country Club, 12:30 p.m. Shotgun Start, (217) 547-9100
- 27 – Lincoln Land Community College 21st Annual Baseball Team Golf Outing, Piper Glen Golf Club, 12:30 Shotgun, Ron Riggles, (217) 786-2426
- 28 – 7th Annual Mark Timm Memorial Golf Outing, Brookhills Golf Club, 9 a.m. and 1 p.m. Starts, Bob Mabie, (217) 787-8576
- 28 – Benedictine University at Springfield 14th Annual Bulldog Baseball Golf Outing, Piper Glen Golf Course, 8 a.m. and 1 a.m. Starts, Steve Toricelli, (217) 652-7090

#### October

- 7 – Fellowship of Christian Athletes State Qualifier, Illini Country Club, 12:30 p.m., Four Person Scramble, John Gilchrist, (217) 546-4614

If you have a golf outing you would like to list, please forward your information (date, name, time, contact and format) to [info@springfieldbusinessjournal.com](mailto:info@springfieldbusinessjournal.com)



# fast tracks •

## Heyen named Young Engineer

Matt Heyen, P.E., a transportation engineer at Hanson Professional Services Inc., recently received the Illinois Society of Professional Engineers' Young Engineer of the Year Award.



Heyen

Heyen, who serves Hanson's infrastructure market, joined the company in 2001. His responsibilities include design of roadways and railways; design of storm and sanitary sewers; and project, client and utility management. He has been involved projects such as the reconstruction of Interstate 74 through downtown Peoria, the reconstruction of Interstate 294 in Chicago, the Capitol Avenue streetscape design and beautification in Springfield and tiered environmental impact studies for high-speed rail for the Chicago-to-St. Louis corridor and for Springfield.

He has been a member of ISPE's Capital Chapter and received the chapter's Young Engineer of the Year Award in 2006. He has served as treasurer, secretary, vice president and president for the chapter. In 2011, he served as the ISPE Capital Chapter/ASCE West Branch Annual Awards Banquet chairman and was on the ISPE Nominating and Awards Committee. He also is a member of the American Public Works Association, American Society of Civil Engineers and National Society of Professional Engineers.

Heyen has a bachelor's degree in physics and mathematics from MacMurray College and a bachelor's degree in agricultural engineering from University of Illinois at Urbana-Champaign. He is a licensed professional engineer in Iowa and Illinois.

## Hanson announces additions, anniversaries

Hanson Professional Services Inc. announced that Joseph Fehrenbacher, EIT, mechanical designer and Corey Dowd, EIT, engineer intern have joined the firm.

Fehrenbacher serves the firm's federal services market. His responsibilities are assisting with mechanical design and facilities work. He was previously an intern for Hanson where he gathered statistics, calculated requirements, conducted analyses and collaborated with suppliers for heating, ventilating and air-conditioning projects. He also was a mining operations associate intern for Peabody Energy in Evansville, Ind., where he conducted and analyzed time studies.

Fehrenbacher has a bachelor's degree in mechanical engineering from Southern Illinois University at Edwardsville.

Dowd serves the firm's infrastructure market. His responsibilities include roadway, railway and hydrological design. He was a civil engineer intern for the Douglas County Highway Department in Tuscola, Ill., where he inspected construction, performed quality-control and quality-assurance testing of concrete and soil, conducted topographic surveys and assisted with computer-aided design and drafting.

Dowd

neering from Eastern Illinois University and a bachelor's degree in civil engineering from the University of Illinois at Urbana-Champaign.

Three employees at Hanson's Springfield headquarters also celebrated service anniversaries with the company.

Two employees have worked at Hanson for 15 years. David Emmons, resident project representative, joined Hanson in 1998. He serves the aviation market and designs highways, inspects pavement, tests construction materials, performs environmental monitoring of ground water and conducts computer-aided design and drafting. He received an associate degree in engineering technology and applied science in 1987 from the Morrison Institute of Technology.



Emmons

Kevin Lightfoot, P.E., electrical engineer, also joined Hanson in 1998 and serves the aviation market. He has more than 25 years of experience in electrical engineering. He has worked on projects for a variety of facilities, designing airfield lighting and navigational aids, hangars, telecommunications facilities, railroads, pump stations, standby/emergency power, motor control, lightning protection and grounding. He earned an associate degree in science in 1983 from John A. Logan College and a bachelor's degree in electrical engineering in 1986 from Southern Illinois University at Carbondale. He is a licensed professional engineer in 11 states.



Lightfoot

Stephen England, CPA, corporate accountant, is celebrating 10 years of service with the company. His responsibilities include project accounting, benefit plan reporting and compliance and special projects. He received a bachelor's degree in liberal arts and sciences in 1973 from the University of Illinois at Urbana-Champaign and a law degree in 1976 from Boston University. He is a certified public accountant in Illinois.



England

## Heine receives Distinguished Member Award

Stephen J. Heine, a partner with Heyl Royster, received the 2013 Distinguished Member Award from the Illinois Association of Defense Trial Counsel, during the association's 49th annual meeting.

He is the chairman of Heyl Royster's Railroad Practice and of the Property Insurance Practice. He has tried railroad, trucking, first party insurance, and other lawsuits. He is also the immediate past president of the Association of Defense Trial Attorneys and a member of the DRI board of directors.

Heine served as the president of the Illinois Association of Defense Trial Counsel from 2004-2005. He has published articles on trial practice and evidence issues and served as the editor-in-chief of the IDC Quarterly, the official journal of the Illinois Association of Defense Trial Counsel. He has spoken on subjects for local, state and national bar associations including the Illinois Association of Defense Trial Counsel, Illinois State Bar Association, American Bar Association and

the Property Loss and Liability Insurance Research Bureaus.

He has been named an Illinois "Super Lawyer," and designated a "Leading Lawyer."

## Association names Mifflin vice president

R. Mark Mifflin of Giffin, Winning, Cohen & Bodewes, P.C. in Springfield was installed as second vice president of the Illinois Association of Defense Trial Counsel at the organization's 49th annual meeting.

Mifflin has served as a member of the IDC Executive Committee for the past year, previously served as a member of the organization's board of directors and is a three-time recipient of the IDC President's Award. He will become president of the IDC in June 2016.

Mifflin has experience in all areas of court work, including the Illinois Supreme Court. He earned his Bachelor of Arts with honors from Western Illinois University and his J.D., magna cum laude, from Southern Illinois University School of Law.

He is a former legislative staff intern to the Illinois General Assembly, clerk for the U.S. District Court for the Central District of Illinois, clerk for the Illinois Supreme Court and assistant U.S. attorney for the Central District of Illinois.

## Hickory Point Bank and Trust adds Frye, Schramm

Logan A. Frye has joined Hickory Point Bank and Trust, fsb as farm manager in the Agricultural Services Department. A graduate of the University of Illinois, Frye received a bachelor's degree in Agriculture Economics with a concentration in Farm Management and a minor in Crop and Soil Management.

"Logan was raised on a grain farm in Mason County, Illinois," said Agricultural Services Senior Vice President James W. Schroeder. "Coupled with a degree in the discipline of Agricultural, Consumer and Environmental Services, means Logan is prepared to keep our clients informed."

Logan is a member of the Farm Bureau Young Leaders, an alumni of New Century Farm Ag Leadership Program, and a recipient of the American Farmer Degree from the Future Farmers of America. While at the University of Illinois, Frye served as president of Nabor House Fraternity – an agriculture cooperative at the university.

Jan Schramm has also been appointed vice president to the Springfield branch. She will develop and implement cash management strategies for new and existing clients.

Her experience includes commercial cash management, branch management and sales.



Schramm

"Jan has 19 years of experience understanding business needs and providing reliable solutions," said Senior Vice President and Market Manager Bob Mizeur. "She brings knowledge to our cash management team and will provide our clients in Springfield with another local professional to serve their needs."

## HCU President and CEO announces retirement

Heartland Credit Union announced that Ed Gvazdinskas is retiring as President and CEO. Gvazdinskas will remain as President and CEO until his retirement in February 2014.

"I feel fortunate to have worked at Heartland Credit Union for so long. For



Gvazdinskas

38 plus years I have been blessed to serve the members of our credit union. I can't think of another career I would have rather pursued," he said.

Gvazdinskas was named President and CEO of the credit union, then known as Sacred Heart Credit Union, in 1983. He began his career as an assistant manager in 1975; Ed was promoted to vice president in 1979 and then replaced retiring President Alice Newquist in March of 1983.

Under Gvazdinskas' direction, the Credit Union has grown in assets from \$18.5 million in 1983 to more than \$231 million as of May 2013. He has led the organization through four mergers, and membership growth from 9,000 members in 1983 to serving more than 26,000 members today.

Gvazdinskas has been active in the Credit Union industry serving as a member of the board of directors of the Illinois Credit Union League, the Sangamon Valley Chapter of Credit Unions, chairman of the Illinois Credit Union Executive Society, chairman and vice-chair of Mid-States Corporate Federal Credit Union, and served on a task force for the State of Illinois Department of Financial Institutions and the Illinois State Treasurer.

Assuming the position of President and CEO will be Tom Lex, who has worked for the credit union for more than 33 years and is currently serving as the Chief Operations Officer.

"The Board is confident that Tom will continue to lead the credit union with the vision of growth and continued success," said Jay Boor, chairman of Heartland's board of directors.

## Little joins Marine Bank

Michael Little has joined Marine Bank as Vice President of Commercial Lending.

Little has 15 years of experience in business development, financial advising and team leadership. He earned a bachelor's degree from San Diego State University and went on to become a registered financial and insurance advisor. Little's civic and professional involvements include Children's Miracle Network, the American Business Club and Young Philanthropists. He serves as a trustee for United Cerebral Palsy.

"We're thrilled to welcome Mike to our team" said Chris Zettek, CEO of Marine Bank. "His experience in building customer relationships will complement Marine's focus."

## CPA Society awards Dobbs

Certified Public Accounting and consulting firm Wipfli LLP has announced that Scot Dobbs has been awarded the 2013 Distinguished Media Service Award by the Illinois Certified Public Accountants.

Continued on Next Page



*Continued from Previous Page*

tant Society. The Distinguished Media Service Award is given to individuals who have made contributions to the ICPAS' media efforts.

**Dobbs**

As a senior manager in Wipfli's tax practice, Dobbs provides tax planning and compliance services to companies of all sizes, with an emphasis on businesses in the health care and manufacturing industries. He is a member of the ICPAS, the American Institute of Certified Public Accountants, the Financial Planning Association and the Healthcare Financial Management Association. He holds a bachelor's degree in accounting from Southern Illinois University at Carbondale.

**Woods joins McGladrey****Woods**

McGladrey LLP has added Diana Woods as an assurance associate. Woods graduated with a bachelor's degree in accounting and information systems from Virginia Polytechnic Institute and State University. She is currently pursuing her certified public accountant certification.

**Omni announcements**

Jessie Betz celebrated her fifth year at Omni Communications Group, Inc., where she has been a part of develop-

ing branding, marketing and advertising for Omni's clients in her role as designer. Betz received her bachelor's degree in Visual Communications from The Illinois Institute of Art in Chicago, and worked for several years as an art director at agencies in the Chicago area prior to joining Omni in 2008.

Her experience includes conceptual development and creative collaboration for work in print, point of sale, branding, packaging, out of home and interactive marketing projects, including web and mobile platform design.

Also, Brooke Gronewold has rejoined the marketing and advertising agency. Gronewold began working at Omni in 2005 before taking a leave from work to stay home with her two children. With both kids off to school, she has returned to Omni as a designer contributing her conceptual and design skills.

She earned her bachelor's degree in Visual Communications with special honors designation in Graphic Design from Eastern Illinois University. She worked in corporate communications prior to joining Omni. Brooke is skilled in design, including branding, print design, web development and product packaging. She has worked on projects for a variety of national, regional and local companies.

**Garcia rejoins Higher Plain Staffing**

Higher Plain Staffing of Jacksonville announced that Angelica Garcia has rejoined the firm as client relationship manager.

Garcia has a background in human resources and the staffing industry. She was a staffing coordinator for a staffing firm in

**Garcia**

Los Angeles until 2009 when she relocated to central Illinois. Garcia served as a human resources assistant at Cargill Meat Solutions in Beardstown for two years before beginning work with Higher Plain. After leaving to work as a legal assistant, Garcia has rejoined Higher Plain.

"We're thrilled to have Angelica back at Higher Plain," said Managing Partner Luke Crawford. "Her blend of experience and industry knowledge continues to be a benefit to Higher Plain's clients."

As client relationship manager, Garcia leads business development and strategic positioning efforts. She also oversees recruiting and interviewing contract and contract-to-hire employees. As an expert in her field, Garcia maintains current knowledge about workplace regulations, federal employment laws, hiring process, unemployment insurance claims, and safety procedures.

Garcia participates in the Society for Human Resource Management and is fluent in both English and Spanish.

**Radtke retires from Security Bank**

Carol Radtke, senior vice president and chief financial officer of Security Bank has retired after 13 years with the bank. Radtke began her banking career at Citizens Savings and Loan Association as vice president and CFO. She served as president and CEO of Litchfield Community Savings and Loan and as vice president and CFO of Jacksonville Savings Bank.

Carol is a Certified Public Accountant. She serves on charitable organizations associated with the Lutheran Ministry.

"It has been a privilege to work in community banking in the central Illinois area for almost 40 years. I have had the pleasure of working with and meeting many great people. I look forward to time with family and an opportunity to travel," said Radtke.

An Open House honoring Radtke for her service to Security Bank was held in July at Security Bank's main office at 510 East Monroe, Springfield.

**Walker retires from Horace Mann****Walker**

Horace Mann.

Kay Walker has retired from Horace Mann Educators Corporation.

Walker served as a Life UW Medical Analyst with the Annuity & Life Group Division. She retired after 25 years of service with

**Does your company have an announcement, new hire, employee promotion and/or award?**  
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# OPINION

## Cornerstone

"If you build it, they will come." This memorable whisper from the 1989 movie, *Field of Dreams*, has since been bor-



Brant Mackey

## PUBLISHING

rowed, copied and regurgitated by people and businesses alike. While never my bailiwick, business consulting and advising seems to have become all the rage. From the multitude of informational books to simulcast seminars, business owners are inundated with lessons on how they can better their business.

As a journalist, I have to keep an open mind and be skeptical at the same time. Basically, I have to listen to and read everything but don't necessarily believe everything I hear or read.

My real issue with business improvement is the time that it takes to properly identify, implement and actualize the areas of a business that might need help. Items like effective leadership and successful collaboration, both fairly obvious, are general in nature and time consuming to address.

As I look around Springfield I see businesses and owners from both ends of the spectrum; those who utilize the "think-tank" mentality and those who prefer the "just do it" process (to coin a phrase from Nike).

I respect those businesses and owners who dedicate time to self-improvement because I have difficulty justifying anything that takes time away from just plain working on news stories or calling clients for advertising.

However, through the last eight years of business ownership I have been able to identify that one single item that is the cornerstone the Business Journal; reporting the news with integrity and accuracy. Everyone on our staff believes that our success stems from our news presentation because if that is successful, then readership follows and with readership, comes advertising.

Again, business advice is not my forte, but whenever someone asks I encourage them to determine their own "cornerstone."

The first thing that everyone wants to tell me is customer service. It is the standard and safe answer but if everyone is doing it... I encourage them to look past this, deeper, to identify that single, uncompromising factor that draws their customers in – that is their cornerstone.

In the meantime, I listen to the whisper, "If you report it with integrity and accuracy, they will come."

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



## EDITORIAL

### 15 Under Fifteen nominations – Don't wait...

In October, United Community Bank and Springfield Business Journal will bring you the 11th annual small business awards program; 15 under Fifteen.

We will recognize and honor 15 businesses with 15 or fewer employees in the Springfield community.

Too often we hear people say, "Oh, I meant to nominate someone but I just

did not get to it in time."

Our point is, don't wait. Please take a moment to submit a business you feel is worthy of acknowledgement and explain why and do it today.

Nomination forms are available in this issue and may also be made online at [www.springfieldbusinessjournal.com](http://www.springfieldbusinessjournal.com)

### Letter to the editor

Dear Sangamon County Business and Education Leaders;

The Business Education Partnership (BEP) Board is dedicated to working with educators, businesses and other stakeholders to provide the community with a highly skilled, literate, and productive workforce who are supportive of a strong and economically sound community. In support of this goal, the BEP Careers Committee is pleased to announce the upcoming release of its Career Corner newsletter this autumn.

This e-newsletter will feature information about each of the four career clusters (healthcare, logistics, tourism and professional services) identified in the Targeted Industry Analysis for Greater Springfield, Illinois ([www.gsc.org/q5\\_economic\\_development/Reports.aspx](http://www.gsc.org/q5_economic_development/Reports.aspx)) – January 2011 conducted by Market Street Services, Inc. The newsletter information will include the identification of future workforce needs, the training and education required/desired to meet the qualifications for the job and local education and training programs designed to prepare individuals to meet the workforce needs in Sangamon County.

The Careers Committee is focused on promoting a collaborative environment

among P-16 education, workforce training institutions and businesses to identify emerging and existing jobs and training offerings that align to the needs of our region's target industries. By sharing this information with a variety of stakeholders (businesses, educators, and students/parents) we hope to realize this goal.

The release of the first issue of Career Corner is scheduled for publication in September 2013, with future publications to be aligned with the school calendar. We encourage you to read, promote and share this information with others, as we work together in support of a strong economically sound community, dedicated to the retention as well as the attraction of new people to the area.

For more information regarding the Business Education Partnership, its goals and available resources, visit [www.bepsc.org](http://www.bepsc.org). Thank you for your support of the Business Education Partnership.

Respectfully,  
Maureen Talbert, Retired Superintendent of Schools  
Chrissy Thomas, Human Resources, Springfield Clinic  
Careers Committee Co-Chairs

## LETTERS TO THE EDITOR

Springfield Business Journal welcomes all letters to the editor. We look forward to providing an open forum for you to express your views. Please include your name, address and telephone number for verification. Please send them to: Editor, Springfield Business Journal, P.O. Box 9798, Springfield IL 62791 or e-mail them to [info@springfieldbusinessjournal.com](mailto:info@springfieldbusinessjournal.com). Letters may be edited for clarity, space or libel.

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## Discovery

Sometimes you never know where you're going until you get there.

For instance, my wife and I just returned from our (semi) annual trip out east to visit her family.

We always do something touristy, so we got to thinking and it dawned on us that there was a retired space shuttle in the Washington area. I got to googling and discovered the shuttle Discovery was nearby.

We uploaded the address into the GPS, headed for VA 267 West. A half-dozen speed humps and two tolls later we arrived at the Steven F. Udvar-Hazy Center in Chantilly, VA near the Dulles International Airport. You all remember IAD? It's the airport that used to have direct flights from SPI.

The center where the shuttle is based is under the Smithsonian Institution, whose budget is facing a proposed \$155 million budget cut. Apparently, Congress thinks the Pentagon can better spend the money, no doubt to create future exhibits for the Smithsonian.

The complex is made up of three huge hangars. Among the various aircraft on display are the Concorde, the supersonic commercial jet; and the Enola Gay, the B-29 Superfortress that dropped an Atomic bomb that hastened the end of World II.

The main attraction is the Discovery. The space shuttle is very big, impressive and a little worn for wear; but that is to be expected after 28 years in service, 365 days in space and logging 148,221,675 miles.

Nearby the shuttle was another artifact of the American space program: the Mobile Quarantine Facility. The MQF was the first stop for the Apollo XI astronauts returning from the moon in 1969. The MQF was designed to prevent the spread of any contagions or cooties that may have picked up on the lunar surface.

The MQF is a converted Air Stream trailer with living and sleeping quarters, a kitchen and a bathroom. There was room for three astronauts, a doctor and a housekeeper.

Looking at the MQF, a woman said to the people with her, "I have to get an Air Stream."

Air Stream!?! I have to get a space shuttle.

Joe Natale is a freelance writer from Springfield.

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## Graduated income tax is flat wrong

You'll be hearing a lot more about this topic in the coming year – proponents will be doing everything they can to convince you, the citizens of Illinois – to vote “yes” for a Constitutional Amendment that would, for the first time in our state's history, permit the Illinois General Assembly to impose a graduated income tax.



Douglas L. Whitley

**OPINION**

The November 2014 general election will be the last opportunity to pass a Constitutional Amendment authorizing a change in tax structure before the temporary income tax rate increases enacted in January 2011 begin to roll back.

The 1970 Illinois Constitution prohibits a graduated income tax. In order to amend the state constitution, both chambers of the General Assembly must pass a resolution by a three-fifths vote to authorize a voter referendum. The ballot question would then need to be approved by either three-fifths of those voting on the measure or the majority of those voting in the election.

The delegates to the 1970 Constitutional Convention wrote a revenue article that embraced a very fundamental philosophy of taxation by authorizing a broad-based, low, flat rate income tax. It was, and continues to be, an approach intended to keep taxpayers fully engaged in protecting their self-interest because it assures almost every citizen is contributing to the costs of government.

In 2011, the individual income tax rate was increased to 5 percent from 3 percent and to 9.5 percent from 7.3 percent for corporations. The corporate rate, when coupled with the federal tax rate, leaves Illinois with the fourth highest corporate income tax rate in the United States, as well as, in the whole industrialized world. On Jan. 1, 2015, the temporary tax rates for individuals and corporations are due to expire.

A graduated income tax is often criticized as a stealth tax. As taxpayer incomes rise over time with economic inflation,

lower and middle-income individuals are subjected to higher marginal rates—so-called “bracket creep.” Governments receiving the resulting increased income tax revenues are less enthused about adjusting rate brackets to remove taxpayers from the tax rolls.

A good example of bracket creep can be found in the federal alternative minimum tax, which was intended to tax only high-income earners but is now impacting middle-income taxpayers.

A graduated income tax can create a disincentive to work as it punishes, through higher tax rates, those who choose to work more hours or longer days. An unintended consequence of progressive tax rates is to stifle the initiative and enthusiasm of the most entrepreneurial, industrious

and productive elements of the population and of the economy. Some enterprising taxpayers will undoubtedly be encouraged to abandon Illinois, restructure their businesses or find alternative locations as a means to better maximize the fruits of their labors.

In addition to the increased cost of doing business on job creators in Illinois, a graduated income tax is a less reliable source due to the volatility of the business cycle—creating sometimes wild fluctuations in tax revenues. While economic good times increase state revenues, economic downturns can result in increased deficits and put unnecessary stress on funding for critical social services. Illinois government should not ignore the lesson that was experienced during the recent recession.

Illinois' current flat rate income tax is inherently fairer than a graduated income tax since everyone pays the same rate and

tax increases uniformly impact everyone. A flat rate tax does not promote divisive class warfare rhetoric or purposefully attempt to re-distribute income according to a subjective fairness standard. A flat rate tax requires all taxpayers to vigilantly stand guard against excessive government spending.

The Illinois Chamber of Commerce is of the opinion that Illinois' fiscal policy and tax laws should actively promote economic growth in Illinois by encouraging increased capital investment, productivity, and the creation of new job opportunities for the citizens of Illinois. A graduated income tax would undercut these fundamental tax policy goals and further impede the economic growth and competitiveness of all Illinois businesses.

At its June 26th Board of Directors meeting, the Illinois Chamber Board voted unanimously to oppose a graduated income tax for Illinois. A graduated or “progressive” income tax is not tax reform—no matter how you look at it. The obvious objective is another major tax increase for the citizens of Illinois.

If you agree with this assessment, it is important that you let your legislators know that you do not support a constitutional amendment to authorize a graduated income tax in Illinois.

“An unintended consequence of progressive tax rates is to stifle the initiative and enthusiasm of the most entrepreneurial, industrious and productive elements of the population and of the economy. Some enterprising taxpayers will undoubtedly be encouraged to abandon Illinois, restructure their businesses or find alternative locations as a means to better maximize the fruits of their labors.”

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

## ROSES and THORNS

A Rose – To area establishments that use locally grown food and the customers that patronize them.

A Rose – Go Hy-Vee! Keep up the construction.

A Rose – To the growing number of readers of the Business Journal who are electing to pay for their delivery and become subscribers.

A Rose – To Illinois State Treasurer and Gubernatorial candidate Dan Rutherford and his desire to move State jobs from Chicago back to Springfield.

A Thorn – To special interests lobbying for fire sprinklers and other regulations thus increasing home building costs beyond reason.

A Rose – To the good weather this July.

## LOOKING BACK

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

- The high demand and low supply for downtown housing was seemingly not being solved with the downtown TIF.

- Local businessmen, Sergio “Satch” Pecori, Dr. Robert Colantino and Mike Aiello, were spearheading a fundraising campaign for St. Patrick's School.

- Photographer Terry Farmer shared his plans to transform a former nursery into the “largest photo studio in the area” with indoor and outdoor settings.

- The Chuck Wagon at the Springfield Carriage House Company was featuring food, drink, a horse and WiFi.

- King's Daughters Organization talked about closing their home which was later added to the Benedictine campus.

## BOOK OF LISTS

In each issue of the Business Journal, we publish at least one or more lists of local businesses by major business categories. In the month prior to publication, we announce which lists will be published the following month. If your business is included in our monthly and annual lists, take a moment each month to check our upcoming list(s). If you have changes, additions, deletions, etc., e-mail us at: info@springfieldbusinessjournal.com. NEXT MONTH: Not-for-Profits Agencies, Associations, Service Organizations and Automobile Dealerships.



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