

Springfield business journal

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The tasting room is a big part of the Cooper's Hawk operation.

PHOTO BY GINNY LEE

Cooper's Hawk adds fine dining to White Oaks Mall

By Ginny Lee

Cooper's Hawk Winery & Restaurant opened Monday, Nov. 3 in Springfield's White Oaks Mall, in the long-vacant space once occupied by Kerasotes movie theaters. The Cooper's Hawk brand is handcrafted wine and modern casual dining. So far, response to the upscale restaurant has been enthusiastic. Reservations for weekend dining are being made six or seven days ahead.

The Springfield restaurant is Cooper's Hawk company's 17th location. Owner Tim McEnery started the first restaurant in

Orland Park, Illinois, in 2005. His business expanded with restaurants in Naperville, Arlington Heights, Wheeling, Burr Ridge and South Barrington. The company has restaurants as far away as Tampa and Orlando. Each one is specially designed for each particular location.

Wine is a major part of the Cooper's Hawk operation, and there is a tasting room as you enter the Springfield restaurant. For \$7 one can try eight different house wines. Wine aficionados can sample wines while

waiting for a table, or just come to taste wines any time.

More than 40 varieties of wine are available at the restaurant, from Cooper's Hawk White (Bin 75) at \$13.99 to Lux Pinot Noir (Bin 87) at \$37.99. Grapes are imported from California, Washington state and other regions, and CH wines are produced in the company's plant in Countryside, Illinois. According to General Manager Ryan Delisi, Springfield's Cooper's Hawk is the only

continued on page 3

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Executive Kitchen Manager Mike Trares and General Manager Ryan Delisi show off Cooper's Hawk Winemakers Barrel Reserve red wine. PHOTOS BY GINNY LEE

Cooper's Hawk

continued from cover

location to offer their Winemakers Barrel Reserve, a full-bodied red wine, straight from the barrel.

The Cooper's Hawk menu is created to pair with the company's wines. For example, Anne's Chicken Saltimbocca, with prosciutto, Provolone, garlic, sage and artichoke hearts is paired with a unoaked Chardonnay from Bin 70.

All food is freshly made from scratch in a spacious kitchen, except for the bread, which comes from a Chicago bakery. Cooper's Hawk restaurants do not use local produce and meats in order for their dishes to be consistent between locations.

Appetizers include chicken potstickers, Mexican drunken shrimp and roasted vegetable and goat cheese flatbread.

There is even an entire gluten-free menu at Cooper's Hawk. Diners on a gluten-free diet can choose from 34 items including Thai Lettuce Wraps, Caesar Pesto Salad, Southwest Chicken Sandwich, Cooper's Hawk Chicken Giardiniera and Filet Mignon. Five GF side dishes are on the menu, as are a Chocolate Truffle and Chocolate Brownie for dessert.

The staff appears to be very well trained, knowledgeable and friendly. General manager Ryan Delisi was promoted from a Cooper's Hawk restaurant in Chesterfield, Missouri, and moved here in June to prepare for the Springfield opening. He interviewed probably 700 people before hiring 150 employees, plus management staff.

The new hires were then trained for eight days by staff from other Cooper's Hawk restaurants who were working in Springfield for weeks.

The ambiance is low-light with black tables and chairs and rough-hewn wood rafters. Once inside, it is easy for visitors to forget that they are at the mall. The restaurant has 100 tables, including the bar area. The bar is full-service, so visitors can order anything from the menu. The barrel room may be rented for parties and private events.

Cooper's Hawk has a Wine of the Month Club featuring one of their new release wines plus other benefits for \$18.99 per month. See chwinery.com for more information.

"We're proud to be associated with Cooper's Hawk," Dave Dawson, White Oaks Mall's director of marketing and business development, said. "Our recent renovation has taken White Oaks Mall to the next level, and having Cooper's Hawk at the mall is good for the west side of town."

"Cooper's Hawk is a great complement to the mall," he added, "and there are more exciting things to come too." White Oaks Mall is run by the Simon Property Group, and this is their second partnership with Cooper's Hawk, the other being a mall in Orlando, Florida. □

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



Cooper's Hawk is located in White Oaks Mall.

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PHOTO BY TERRY FARMER

Meet Marita Zuraitis

President and CEO, Horace Mann

By Scott Faingold

Marita Zuraitis was born in the small town of Watertown, Connecticut, to a nurse mother and plasterer father. "There were seven kids, so nine people in a small, rural town," she recalls, "one car, one bathroom. Somehow we figured it out." Her parents' mission to ensure that all seven of their brood attend college was a success. "We all had lots of part-time jobs. And eventually lots of full-time jobs."

Zuraitis began working in the mailroom at Aetna Life and Casualty in Bridgeport, Connecticut, while attending nearby Fairfield University and eventually took an entry-level underwriting position which the company allowed her to work in between classes and on weekends. When she graduated from Fairfield, Aetna was one of the companies recruiting on campus and because she already had four years of experience with them, they offered her a full underwriting position with full underwriting authority. "Most of the other kids that were applying for positions would have been at least two years behind me," she says. "You could say I took the easy route or I took the best route but I got a pretty good job right out of school."

Zuraitis worked her way up from the branch office in Bridgeport to the company's "mothership" home office in Hartford, where she continued to work for the next 10 years. Leaving right before Aetna merged with Travelers insurance to work at USF&G in Baltimore. However, after a series of mergers (USF&G merged with the St. Paul Companies which then merged with Travelers), Zuraitis found herself back in Hartford. "I kind of went full circle," she says.

Having been heavily involved with these mergers and spending years in entrepreneurial roles, growing companies and building new products, she received a call from the CEO at Hanover Insurance asking if she wanted to be the president of the company. "It was an opportunity to help a smaller company rebuild. It was an old company but it needed a fair amount of work," she says.

Zuraitis had been with "the Hanover" for about a decade when she received a call from an executive recruiting firm asking her to consider the CEO job at Horace Mann in Springfield. "I had known about the company from afar," she says, primarily by its shining industry reputation as a niche company focusing on K-12 public educators. "The

mission of the company is to protect the short-term risk and secure the long-term financial future of educators. And can you think of a more worthy group of constituents to serve than the people who serve our youth?"

At first, though, Zuraitis was flattered but hesitant at the offer. "I told the recruiter I wasn't interested, I loved my job at the Hanover, I had built the team and I could finally take a breath, if you will." The recruiter continued to push and she eventually met with the Horace Mann board. "I found myself saying 'You know,

I might actually wanna do this.' So they kind of sucked me in."

Zuraitis says that Horace Mann is probably the first job she has taken where she was not walking into a turnaround situation or something that needed to be fixed. "This is a company that is financially successful, very dedicated to its customer base, but probably could use a fresh perspective on growth."

The fact of heading a company dedicated to serving teachers after coming from such an education-centered

family resonates with Zuraitis. "Three of my sisters are teachers. My daughter just graduated with her degree in education, I have nieces who are educators as well," she says. "We also have a lot of people who work for the company who are educators and have it in their blood."

Zuraitis and her husband, who have three daughters, moved to Springfield in June of 2013 as Horace Mann's CEO-elect and she began the job in September of that year when outgoing CEO Peter H. Heckman retired. The lifetime East Coast denizen is enjoying her adopted home. "I love it! It's the first time my husband and I have ever been this far away from the coast so we bought a house on Lake Springfield. We're on the main sailing bay and we pretend it's the Atlantic Ocean," she laughs. "We've met an awful lot of people and have already made some great friends. It's a very welcoming community, and a very comfortable, friendly, inviting place to be. Never having lived in the Midwest, it isn't necessarily what I expected but it's been terrific."

In addition to herself and her husband, Zuraitis brought two dogs, along with her show horse which she boards at an equestrian center in Dawson. She reports that her four-legged friends are adjusting well. "I'm happy to be here," says Zuraitis. "It's a great company and a great community." □

"The mission of the company is to protect the short-term risk and secure the long-term financial future of educators. And can you think of a more worthy group of constituents to serve than the people who serve our youth?"

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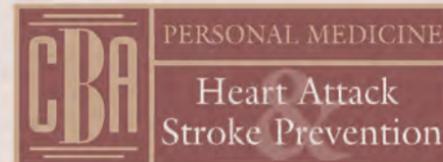
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Women Entrepreneurs of Central Illinois

WE-CI will hold its monthly meeting on Wednesday, Dec. 10 from 11:30 a.m. to 1:00 p.m. at The Inn at 835. The program will be Corporate Sponsors Recognition & Installation of Officers. Join WE-CI to celebrate the previous year and look forward to the new year's programs. The cost for the meeting is \$17 for members, \$20 for guests and \$25 for walk-ins. Contact Gay Davidson, at 725-8500 for more information or reservations@we-ci.org.

Illinois Women in Leadership (IWIL)

IWIL will hold a holiday social on Thursday, Dec. 11 from 5:30-7:30 p.m. at Arlingtons. There will be a full dinner buffet and cash bar, plus 7 different raffles to win prizes. \$37 for reservations by Dec. 5 or \$40 after that. Contact Darlene Kmett at 525-4082 or forms available at www.iwil.biz.

Association for Women in Communications

AWC will hold a "Mad Men" themed holiday social on Monday, Dec. 8 at Norb Andy's. Hors d'oeuvres will be served from 5:30-6:30 p.m., followed by a short presentation on advertising. RSVP to programs@awcspringfield.org or visit www.awcspringfield.org for more information.



To have your event added to the Women's Calendar of Events, Please fax your information to (217) 753-2281 or e-mail to info@springfieldbusinessjournal.com



It's all Greek ...

Gyros Stop celebrates 30 years in Springfield

By Gabe House

Ji-row, guy-row, gear-row ... the list of mispronunciations for the famed gyro sandwich goes on and on for Abe Christofilakos.

"I've heard it called every which way you can think of," said Christofilakos, co-owner of the three Gyros Stop locations scattered throughout Springfield. "Every single day."

Although people can't always say "gyro" correctly, they still appear to enjoy eating them. Gyros Stop is reveling in its 30th year as a Springfield institution, and although its longevity is impressive, Christofilakos feels the restaurants are just now really hitting a stride.

"I went to school and I didn't intend on running the restaurant, but I came back full time in 2006, and our MacArthur location was really struggling," Christofilakos said. "We had opened that location in 2000 after we lost the Ninth and North Grand location the same year. The place was barely hanging on for a long time. But my sister, Katrina, and I came back and dedicated everything to the shop to make it a success."

"It finally happened, and I think we turned the corner last year. We opened two stores three months apart."

In addition to locations at 2907

S. MacArthur and 2345 W. Monroe, Christofilakos opened the restaurant's most recent location at 4127 W. Wabash in 2013 with an eye toward the future. Citing Springfield's westward expansion as a principal reason for another location on the west side of town, Christofilakos said the Wabash restaurant enjoys busy lunch and dinner rushes but there isn't a steady flow of traffic yet.

"There's definitely a downtime on this side of town as opposed to MacArthur," Christofilakos said. "The only traffic out here on Wabash is basically the people that work out here ... or if someone is shopping for cars."

As soon as retail business begins to match the commercial enterprises on Wabash, Christofilakos is anticipating an upswing in all-day clientele. He said business has grown tremendously in the past six months, and he already has plans for further expansion in the coming years.

"The goal is to go back to the north end; that's the goal in the next five years," Christofilakos said. "We were there for 15 years, and there's not a day that goes by when someone comes in and says they wish we were still up north."

It would be a homecoming for the family business. Harold Christofilakos started Gyros Stop in 1984 as Pegasus Pizza/Gyros Stop, according to Abe. Helen, Abe's mother, essentially ran the Ninth and North Grand location at night in addition to a full time job during the day. She would often bring Abe and his sister along, so they grew up accustomed to the restaurant business. The pizza side of the business waned, gyros became the driving force and Harold gave control of the business to Helen in 1989, Abe said.

In the years since, through the ups and downs and accolades, Gyros Stop has won "Best Gyros" seven straight years in the *Illinois Times* Best of Springfield voting. Abe credits a few different factors for the continuing popularity of his eatery's titular dish.

"I would like to think that it's our product of gyro meat. We haven't changed it in 20 years," Abe said. "I know that the other part is the sour cream sauce. If you have good gyro meat and good tzatziki sauce and the name recognition after 30 years ... people know we're a family restaurant, so that helps too."

Of course, being in Springfield, any

menu would be remiss without a horseshoe of some sort, and that was rectified shortly after Abe's return to the business in 2006. The gyro horseshoe, he said, has been a popular item since its inception. There are other less Greek, more Americanized offerings as well: hamburgers, pork tenderloins and French fries all help to familiarize shy eaters.

"I think, watching Springfield these last



Gyros Stop's newest location on West Wabash.

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PHOTOS BY MARANDA POTTER



Abe Christofilakos and Joe Gall of Gyros Stop.

10 years, the food industry has definitely come full circle and people are more open to trying things out of their element," Abe said. "I think gyros have become a staple as another option. More and more people are open to try it and once they do, they love it."

Abe has been introducing more traditional Greek fare at the Wabash location with weekly specials. He said

Yanni's Gyros on Stevenson Drive typically has more Greek dishes, but he felt being so far out west would allow Gyros Stop to dabble in it as well.

"My buddy, Yanni, he's not competition, he's family to me. We were each other's best man at our weddings," Abe said. "This way, people can enjoy Greek food all the way across Springfield. It benefits both of us."

Gyros Stop advertises the Greek specials

on social media, and Abe said those avenues of communication are something he wants to utilize more in the future as the restaurant builds on its continuing success. Success, Abe said, that wouldn't be possible without the people around him.

"My sister and I work really hard, we've worked our butts off to get the three restaurants, and we couldn't have done it without friends and family. We're firm

believers in hiring friends, people we know and trust. Gyros Stop wouldn't happen without them and their hard work.

Oh, and it's pronounced "yee-row." Just to save Abe some time in the future. □

Gabe House works in the lending department at United Community Bank. He can be reached at 217-787-3000 or ghouse@ucbbank.com.

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Nonprofit leader believes in making a difference

By Eric Woods

Kelly Thompson grew up in the suburbs of Chicago and is keenly aware of the differences between living in northern Illinois versus central Illinois. "There is a nice, small-town community feel here," she said. "It was not that way growing up." Thompson enjoys the way service industry employees in Springfield remember her and know what she likes. She does admit the cold weather this time of year is not appealing.

Education is a passion for Thompson. Growing up she wanted to be a teacher. "I want to ensure we continue to work with the business community to have competitive schools for our children," she said. "We need to keep that in our minds."

In addition to wanting to be a teacher, the youthful Thompson was also interested in becoming a fighter jet pilot. "I even went to the Air Force Academy for a tour once," she said. At the end of her high school days and beginning of college, Thompson worked her first job at a construction company, loading asphalt onto trucks. Over the years, she has never worked a job that was not in some way a positive experience. "No job was horrible. I always try to find the best of what I am doing. Why dwell on the negative?" This outlook was learned from Thompson's father who always conveyed a positive attitude.

Thompson has been with Ronald McDonald

House Charities for nearly four years. She oversees all day-to-day activities including fundraisers, staffing and budget. Recently the organization undertook a huge renovation of the building. "This was the first one in 30 years. There are a lot of improvements inside and out," she said. They are currently working through the kinks, but overall it has turned out very well. There has been a growing awareness of Ronald McDonald House in the central Illinois area over the years, and Thompson has seen it during her tenure. "There have been a number of changes over the years. We have reduced costs working to improve resources." The organization will continue to look at ways to grow in central Illinois in order to serve more families by investigating all possibilities.

For those hoping to work in a nonprofit organization, Thompson advises to volunteer in order to find the right passion and take opportunities to learn new things. "There are a lot of wonderful nonprofit organizations where someone can make a difference. Find one that makes you want to get up and go to work in the morning," she said.

Consistency is also important. "My father-in-law recently told me that he always tried to be consistent while on the job. I think that's great advice and it is something that resonated with me. If you're consistent, people will know what to expect from you."

Thompson learned about making a difference early in life when in eighth grade she won a citizenship award. "That was when I realized you can make a difference through service no matter how old you are," she said. Keeping this mindset has helped Thompson advance in her career, and she was even chosen as Nonprofit Business Director of the Year in 2013 through the Greater Springfield Chamber of Commerce. "That honor was very exciting."

Looking ahead, Thompson wants to leave her mark on the world in a positive way. She also wants to see a world in which her children are in a better place than she is. "When you look back at the end of the day, you want to know you have impacted someone for the better," she said.

In 10 years Thompson and her husband will be empty nesters, as their children will be in college. She still sees herself being very active in the community and leading a local organization. "I may have some more time since the kids will be in college," she said. Retirement is not an idea that crosses her mind, as she enjoys her work too much. "I will continue to contribute as long as I possibly can. I will be active however that may be." □

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



Kelly Thompson

Title: Executive Director, Ronald McDonald House Charities

E-mail: kthompson@rmhc-centralillinois.org

Education: M.A. in Communication from University of Illinois Springfield

Family: Husband - Paul; Children - Sage and Brooke

Favorites -

Hobby: Running

Movie: Rocky II

Restaurant: Obed and Isaac's

Tidbits -

Plays trumpet and piano

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Avid Chicago Blackhawks fan

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Spectrum auction causes controversy

By Ann Strahle

The Federal Communications Commission (FCC) wants to auction off television airwave spectrum to wireless broadband providers. It's a voluntary auction that the FCC has been working towards for years, but it is not welcomed by many local and national TV stations and organizations.

Congress directed the FCC to conduct these auctions through the Spectrum Act, with the goal of transferring broadcast spectrum to wireless telecommunication providers in order to advance mobile broadband. Other goals include creating a national first responders network, and raising money for the federal treasury.

But because of outcry from local and national television companies, as well as the National Association of Broadcasters (NAB), the auction which was scheduled for November of this year has been postponed until early 2016. In fact, the NAB has filed a lawsuit against the FCC that claims the plan will hurt stations that choose to keep the spectrum that they license.

Todd O'Boyle, program director for Common Cause's Media and Democracy Reform Initiative, said that the auction is completely voluntary. "No television stations have to 'sell into' the auction. Those that do, however, will go dark for over-the-air (antenna) viewers," O'Boyle said.

For millions of Americans in rural communities, free, over-the-air broadcast TV is the only way to receive local news and relevant safety information. This is why the proposed spectrum auction is of concern to public television stations.

Maurice "Moss" Bresnahan is the CEO at Illinois Public Media (WILL-TV) based in Urbana, and he said his organization is very mindful of their commitment to the people of Illinois. "Free access to public broadcasting for everyone is still a key principle, so we wouldn't participate in auctioning our spectrum.

"I know this is new territory for TV stations, but I would hate to see any community lose access to public TV as a result of the spectrum auction," Bresnahan said.

Even if public TV stations do not actively participate in the auction, they may be impacted. Public TV stations may be forced to move from their current channel assignments as the spectrum is repacked. The FCC has said they will help reimburse stations for the move with a portion of the auction proceeds, but it could still be costly for public TV stations.

"Public TV stations are often the only locally owned stations in a community, so I think the public service mission of public TV will be even more important in Illinois after the auction," Bresnahan said.

The auction is also a concern for commercial television stations. According to O'Boyle, "It really depends on the broadcasters - whether they sell, and for those that continue to operate, whether they choose to do real, local programming."



Maurice "Moss" Bresnahan, CEO at Illinois Public Media (WILL-TV) PHOTO COURTESY: WILL-TV

"I think you'll see a variety of responses from local commercial TV owners," said Bresnahan. "Some may be tempted to sell since early valuations are higher than expected, and they may never have this chance again, and some stations may explore sharing their channels so they can participate in the auction and stay in the broadcasting business in some way." Bresnahan continued, "I think almost every commercial TV station is trying to understand the economic opportunity in their particular market, since it will vary according to their circumstances."

As the debate continues on when the spectrum auction will actually take place, the National Association of Broadcasters emphasizes its support of a truly voluntary auction and wants to ensure that all viewers retain access to the local news, emergency information, and programming on which they rely. The NAB also wants to be a part of the auction rulemaking procedure that emphasizes a fully transparent process, assurances that broadcasters which do not volunteer their spectrum for auction retain their service areas so they may continue to serve their viewers and local communities, and that the FCC should limit the number of stations affected in a market at a given time. In a statement, the NAB said they look forward to a speedy resolution of their legal challenge and a successful auction that preserves access to free and local TV for every American. □

Ann Strahle is an assistant professor in the Communication Department at University of Illinois Springfield, teaching courses such as Media Law and Ethics, News Reporting, Advertising and Interviewing. Prior to her position at UIS, she was a television and radio reporter and anchor for 16 years and taught at Indiana University's School of Journalism.



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The renovation of hangar three

by Job Conger

This summer, visitors to Abraham Lincoln Capital Airport shared concerns over what appeared to be the demolition of hangar three, the last of the multiple-aircraft community hangars erected at the airport. Workers were removing the “skin,” the sheet metal that had covered the spacious structure. What they were seeing was not the end of a minor landmark – which had been the “home” of Kayport Package Express in 1983 – but the beginning of a top-to-bottom renovation of the structure which promises greater service to the aircraft-business community.

A factor leading to the renovation of “three” was the change of tenant at the FBO (fixed base operator providing fuel, maintenance, etc.). It had been operated by national company Landmark Aviation until being purchased on Nov. 1, 2013, by locally owned Horizon Aviation.

According to airport executive director Mark Hanna this was an airport authority initiative. “We had been taking a hard look at our T-hangar and corporate hangar offerings,” he said. “Corporate aircraft owners were expressing interest in having their own space outside the community hangar scenario. We had been looking at the FBO complex at Horizon as a whole. We decided not to launch a massive renovation,

but to start with hangar three and learn how we could incorporate additional improvements based on need. Corporate interest focused on having their own space for their larger aircraft instead of large community hangars shared with other aircraft. We wanted to save them the cost of building their own stand-alone hangars while providing them with amenities that would make a renovated hangar three an attractive option.”

The Springfield Airport Authority Board awarded the contract to Halverson Construction on July 15, approving an engineering cost of \$1,261,911. Renovation started Aug. 26.

The renovated hangar covers about 20,000 square feet and will comprise three parts. A large 11,000-square-foot area facing the parking tarmac to the southwest will accommodate several aircraft in shared space like that available in hangars one and two. On the northeast side will be two suites with bi-fold doors for aircraft. One is slightly larger than the other: 5,000 square feet and 4,500. The goal was to engage two corporate renters with different size aircraft. “The approach led to net savings of renovation costs due to easier construction,” according to Hanna. The suites will have independent heating systems, full bathrooms with sink

and showers and space for an office. The floors will have oil and water separators on the drains.

“Before committing to the renovation, we walked through that hangar as it was,” Hanna recalled. “We probably could have gotten another 20 years out of it, but after estimating the expense of upgrades to heating, electrical and plumbing, we thought a substantial upgrade was the way to go.” The airport approached Horizon with the idea that Springfield Airport Authority would do the design, take bids, borrow the money and oversee the construction in a way that would be manageable for Horizon. “Considering the additional funds generated from leasing the suites and the improved community hangar space from that part of the FBO, it made good sense,” Hanna said.

Though some steel structural beams were removed following engineering analysis, most of it and the concrete were saved. The original steel was washed and treated, ensuring its integrity well into the future. Additional structure has been added as well. Full insulation and high efficiency heating are part of the plan. A ceiling, part of the community hangar area, will eliminate

the annoyance of bird droppings deposited from roosts in the open rafters from reaching expensive aircraft. Hangars one and two are not so equipped. The renovated hangar is certain to prove popular for that reason alone, Hanna believes. All steel that was removed has been recycled.

The project’s costs are funded by a loan from Bank of Springfield and secured with additional revenue via a lease amendment with Horizon Aviation. Knight Engineers & Architects is providing architectural services. Halverson Construction is general contractor; Henson Robinson, plumbing and HVAC; Michel Concrete, concrete; Davis Painting, painting; Birdsley Electric.

Roger Blickensderfer, director of facilities and maintenance explained, “My sense from watching the daily reports is that anywhere from eight to 14 people are employed at the site.”



Roger Blickensderfer, director of facilities and maintenance, Abraham Lincoln Capital Airport.

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Forrest McClelland is the owner of McClelland Aviation, adjacent to ramp C on the airport's southwest side. He said the timing of the hangar three renovation appears well-considered in light of circumstances in his part of the airport. "Everything slowed down during the recession," he recalled. "In the last six months we've seen an uptick in activity as far as flight training. We're starting to see young people coming back to begin flying lessons." To serve that influx, McClelland anticipates no major investment in aircraft used for flight training. "We are improving avionics in our current aircraft to provide modern equipment." Adding new-technology aircraft, such as the Diamond Katania, would be counter-productive at this time. "To keep flight training affordable, it's better to upgrade a \$100,000 Cessna 172 than to buy a new \$300,000 Katania," McClelland added. "Part of flight training involves learning the economics. Students can decide where they want to go with flying (in terms of purchasing a flying machine) after they've learned how to fly."

Partnering with SAA for the renovation is Horizon Aviation's Rob Fisher who noted hangar three was built "I think in 1963." Three partners own Horizon: Fisher, Rusty Kennedy and Bill Dove. Fisher and Kennedy are on-site while Dove helps with "business issues." All foresee a bright future as things evolve. "Looking ahead," Fisher said, "it's fair to say we want corporations to build hangars on the field. There's a lot of green space available. But new builds are expensive. The renovated hangar is just a parking lot away from the main terminal where the car rental companies are. We have arranged with those companies to have cars ready and we're adding a valet service for the suites." Owners will find their airplanes pulled out from their hangars and waiting



Rob Fisher (left) and Rusty Kennedy (right) are two of the three owners of Horizon Aviation, Springfield, who will manage the renovated hangar.

for them, ready for departure. "We will take their vehicles and park them in the two suite hangars where they will be waiting for them, interiors cooled or heated, when they return." Fisher plans to add one employee, part or full-time to the roster of 10 currently

employed. Fisher said one of the suites has been signed with one corporate client and negotiations are underway for the second.

Substantial completion date is slated for Jan. 22, 2015. The potential move-in date is Feb. 16, 2015. □

Job Conger is a freelance journalist, poet, songwriter/performer and author of Springfield Aviation from Arcadia Publishing. He can be reached at 544-6122 or writer@eosinc.com

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Two venerable credit unions merge

By Teresa Paul

Sangamo Chapter Credit Union, 310 South Grand Ave. East, Springfield, merged with Land of Lincoln Credit Union Oct. 1, but they remained separate entities until the end of November at which time their data systems merged. Sangamo Chapter Credit Union is now known as Land of Lincoln Credit Union.

Land of Lincoln Credit Union was established in 1947 in Decatur. It currently has 3,000 members in Springfield but had not had a branch located there until now.

"Credit unions are different than banks in that they are a not-for-profit financial institution and they are member-owned," said Land of Lincoln Credit Union vice president of marketing Chris Phillips. "A credit union like Sangamo may be having some difficulties in growing and have

pressures from the regulatory compliance issues," said Phillips. "In order for a credit union to keep their membership and to move forward as a credit union and to continue to offer more products and services to their membership, they will merge with another credit union.

"It is a positive thing in most cases," Phillips said. "The credit union that is merging is looking for more products and services, the ability to help them with regulatory and compliance issues and offer more technologies. I think overall they are looking for a philosophy that fits with their credit union and how they treat their members, looking for something that is a good fit for them."

Sangamo Chapter Credit Union (SCCU) was established in 1935 as the credit

union for employees of Sangamo Electric Company of Springfield. In its early days, SCCU mostly provided loans for freezers for the employees. If there wasn't enough money in the credit union to provide a loan for a freezer, someone from the office would go down to the factory floor and ask their members to deposit money to cover the loan. The members would pool their money to help out their fellow worker. This is the essence of the credit union movement: members helping members.

Almost half a century ago, LLCU began as a service for the employees of the Decatur Signal Depot, a federal communications facility. The Signal Depot closed in 1961. In 1987 the board received a membership charter to serve Macon County residents, becoming a community credit union. Other credit unions merged with LLCU over the years and their community charter expanded to



Barb Griffin, Andrea Young, Amanda Burge, Melanie Jackson and Jolene Pence of the LLCU.



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PHOTO BY GINNY LEE

serve anyone living or working in many different central Illinois counties.

It was Sangamo Chapter Credit Union which approached LLCU with the proposition of a merger. "We looked at the history of both credit unions and they asked us if we would be interested," said LLCU chief executive officer Mac Dunaway. Dunaway has been with LLCU for more than 42 years. "We have had four mergers in the last two years," Dunaway continued. "Last December, St. John's Hospital Credit Union merged with us with 1,000 members."

"We pride ourselves in that we take care of our employees," said Phillips. "Those employees with Sangamo Chapter Credit Union will remain employed at the same location. We have employees from previous mergers and some of them have been here decades."

Sangamo Chapter Credit Union joining LLCU will allow members to be served at more locations. LLCU has 12 locations in central Illinois with the farthest south location in Vandalia.

"I think it is not just the products and services but the ability to offer more branches," Phillips said. "We have 28,000 surcharge-free ATMs and have shared branching with credit unions across the country. With banks it is a little bit different. With banks, it is more like hunting other banks to add to their portfolio. But with credit unions, the focus is to help continue a credit union to move forward with their original mission."

"Those economies of scale get real difficult," Phillips went on. "These last two years have been tough. Sometimes it just makes sense to merge or partner with another credit union to be able to do some of those things."

"SCCU members can expect Land of



Mac Dunaway, CEO of Land of Lincoln Credit Union

Lincoln Credit Union to be concerned about their financial well-being. We are all about financial education," Dunaway said. "They can expect people who care about their well-being. So far the transition has been good and I think it has gone very well with the staff." Dunaway also said it is possible in the long run that there will be more than one location in Springfield for LLCU.

"We are excited," said Phillips. "It is a good location for us. LLCU is excited about entering the Springfield market and excited to have a full-service branch in Springfield." □

Teresa Paul is a personal lines account manager in the Taylorville office for Dansig Insurance. She can be reached at 217-565-9535 or teresadawn1970@yahoo.com.

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They said there wouldn't be any math

The Affordable Care Act and Springfield businesses

By David A. Kelm

Another election season has passed, much like a kidney stone, and America has put in place a new power structure in Washington D.C. In many states, including Illinois, Republicans won office but many progressive referendum questions passed with large majorities. While increasing the minimum wage found electoral approval, Americans are still hesitant to embrace the Affordable Care Act (ACA) a full year after initial implementation. According to Gallup, 56 percent of Americans disapprove of the ACA. In coming months and years, further phase-in of the ACA promises to greatly impact businesses of all sizes with complex rules, tighter regulations and stiffer penalties.

Businesses of all sizes have had a reprieve, of sorts, as the ACA has rolled out. Initially set to impact individuals and businesses in short succession, the federal government pushed back implementation of the ACA for businesses with 100 or more full-time equivalent employees to this coming year and delayed implementation until 2016 for businesses with 50 to 99 full-time equivalent employees ("FTE"). The final roll out will be the 40 percent excise tax for "Cadillac" health insurance plans.

The ACA will require all businesses with 50 or more employees to provide minimum essential coverage or "MEC" in 2015 and 2016, respectively. If employers do not provide MEC for at least 95 percent of FTEs, they will be subject to penalty of \$2,000 per FTE. Businesses that do provide insurance can also get hammered by new penalties. Employer provided insurance must be "affordable" and of "minimum value." If not, employers will face a tax of \$3,000 per FTE that seeks a subsidy and buys coverage on an exchange.

With the help of Mike Noonan, senior manager at Sikich LLP, we present a quick ACA math primer: In order to determine the number of FTEs, an employer begins with true full-time employees. If an employee works 30 or more hours a week, they are considered a full-time employee for ACA purposes. In order to determine how many part-time employees will equal FTEs, thus triggering the ACA, a business counts all hours worked in a month by part-time employees and divides by 120 to come to a total FTE. If more than 99, the ACA is applicable in 2015 and if 50 to 99, the ACA is

applicable in 2016.

To determine if a business is open to a penalty based on affordability or minimum value, a business has to look at insurance offered. The ACA finds employer-offered insurance "unaffordable" when the employee's share is more than 9.5 percent of family income. It falls to the business owner to determine a family's annual income and if coverage is "affordable" for each employee. The ACA's requirement that an employer plan be of "minimum value" is found if a plan covers at least 60 percent of the total allowed cost of benefits expected to be incurred under the plan. Helpfully, the U.S. Department of Health and Human Services and the Internal Revenue Service have calculators on their websites to figure "minimum value."

To add another level of queasiness and instability to the ACA brew, a couple of weeks ago the U.S. Supreme Court decided to hear another challenge to a large part of the health care law. The ACA provides subsidies for individuals who seek health insurance through a health insurance exchange - specifically, an exchange set



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up by a state government. Only 14 states and the District of Columbia established their own health insurance exchanges. The other three dozen states, including Illinois, have either a federal exchange or a hybrid exchange with the state and feds sharing responsibilities. Illinois has a hybrid exchange. In Illinois, subsidies received by the federal government have reduced individual premiums by about \$200 per month, according to the feds. The U.S. Supreme Court is going to hear arguments and rule in 2015 whether such subsidies run afoul of the law. Such a ruling, some speculate, would result in a collapse of the ACA because of affordability issues.

The Illinois Chamber of Commerce, on behalf of its members, is closely watching the changing ACA landscape, including court challenges. Jennifer Hammer, associate vice president and legal counsel for the Illinois Chamber, said that many Illinois businesses are still adopting a wait-and-see attitude. "Business owners and plan administrators are attempting to comply with the rules and regulations," Hammer said. "But with all of the potential changes, and potential for large fines, our members are being very careful in decisions involving health insurance for their employees."

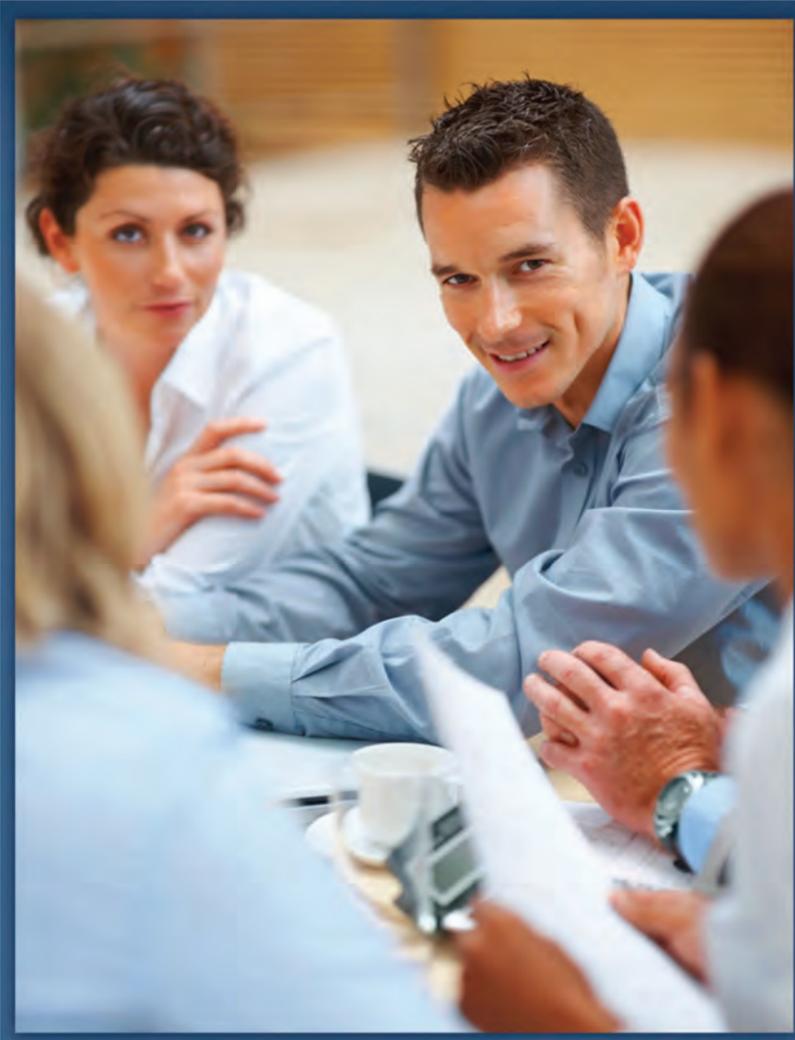
Stepping into the uncertainty of the ACA, especially for employers that are right at or just over the 50+ employees, several businesses are developing products to assist employers to provide appropriate coverage. Blue Cross Blue Shield of Illinois has developed a health insurance exchange for small businesses, Blue Direction, to enable smaller companies to provide group coverage with little or no employer contribution. "Employees are able to pay

their premiums with pre-tax dollars," said Kevin Cassidy, senior vice president of Illinois markets at Blue Cross. "Blue Directions is available in conjunction with the 2015 Health Care Marketplace open enrollment period that runs from Nov. 15 to Feb. 15, 2015."

For many small businesses, an exchange or traditional coverage is still cost-prohibitive to provide employees. At the same time, however, business owners are barred from discussing Medicaid options with employees who might qualify. While insurance brokers and business owners cannot discuss Medicaid as an option, Combined Insurance has developed a consultancy, BeneStream, to work with businesses to determine which employees may qualify for federal benefits such as Medicaid. "As a third party, we are able to perform an audit for any sized business and classify each of their employees," said Sean Whaley of Combined Insurance. "Once we have an idea of each employee's situation, we are able to advise them on health benefits that they qualify for and also save the business a great deal of money in the process."

The ACA's impact on business in the Springfield area is not fully known and is expected to play out for years to come. Clearly, 2015 and 2016 will be periods of change for employers and employees. Given the political changes in Congress and challenges still working their way through the courts, the ACA is certain to remain in flux for years to come. □

Dave Kelm is a Springfield-area attorney who can be reached at DavidAKelm@gmail.com



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IBA leader continuing 123-year legacy

By Eric Woods



Linda Koch loves living in the state capital of Illinois. She has been here for 33 years, arriving after finishing community college in Chicago in order to complete her degree at Sangamon State University (now UIS). She loves Washington Park, but misses a good part of her family who still live in Chicago. Thompson would like to see more jobs brought to Springfield and for the downtown area to develop. "We need to grow Springfield and the community back," she said.

Koch grew up wanting to be a schoolteacher as well as a professional tennis player. Her early employment included a delicatessen as well as K-Mart. "I ran the blue light special from the ladies department," she said. Another area of endeavor she would have liked to pursue was culinary school. "My brother is a world-renowned chef. I wish I could have learned from him."

During both high school and college, Koch was an avid tennis player. "I played in the state tournament in high school," she said. While in college, Koch placed third in the national junior college championships.

Koch has been with the Illinois Bankers Association for nearly 26 years. She was in the chief lobbyist position until April 2001 when she was named president and chief executive officer. "We represent all

banks and savings institutions in Illinois. Our mission is to advocate on their behalf, providing education and other resources to help our members serve their customers in their local communities," she said. "We ensure that we are representing the industry and staying true to serving our members."

Koch works directly with a 28-person board of directors. Over the past 10 years, Koch has had the opportunity to learn from the different chairs. "I have learned something different from each one. Each one brings different leadership skills and techniques," she said.

Growing the association during her tenure has been a top accomplishment for Koch. "We are 123 years old, and we are the strongest we have been, thanks to the help of our great staff," she said. "From all the services we provide to our members, we are very proud of the work we do." A number of flagship events are in the planning stages for 2015, according to Koch, including two conferences in Peoria.

Koch learned early on that communication is important in the business world. "I try to be as direct as I can and not mislead or miscommunicate," she said. In the field of association management, it is crucial to know how to network, be open-minded,

receptive and able to meet the diverse needs of members. "Think strategically and think about the consequences of your actions. You must have a good understanding that everyone's needs are different. Appreciate politics whether you like it or not."

The ever-changing technology world is intriguing to Koch on a personal and professional level. She is especially interested in how the industry will change over the next several years. "I wonder how lives will be different with new advances and how we will leverage it in life and business," she said. "My mother's cousins live in Italy and I wanted to communicate with them. I found a translator app online, and now I can talk to them through that app."

Koch is community-minded and volunteers for both the Central Illinois Foodbank and the Animal Protective League. As an avid dog lover, Koch sees herself volunteering for and possibly running a rescue center in the future once she no longer feels the need to work full time. She may reduce her hours to working part time, but she does not plan on retiring. "I will always be working and staying busy," she said. □

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

Linda Koch

Title: President and CEO, Illinois Bankers Association
Address: 524 S. 2nd St., Springfield, IL
E-mail: lkoch@ilbanker.com

Education: B.A. in Legal Studies from University of Illinois Springfield
Family: Husband - Bernie; Stepchildren - Kaprice and Kenci; one step-granddaughter

Favorites -
Hobby: Reading
Book: *American Pharaoh* by Adam Cohen and Elizabeth Taylor
Restaurant: American Harvest

Tidbits -
Played tennis in high school and college
Collects cookbooks
Has vacationed in Italy and wants to return

Building American Dreams...

Jeff Bowker is not from Springfield but moved to town to pursue his military career. Jeff got a sense of pride in serving his country and worked his way up in the rankings to a Sergeant Major. After serving in the Army for 21 years, 11 months, 19 days, and about 3 hours, Jeff retired in 1998 - for a few weeks.

He continued his government duty by working for the Secretary of State in field services. He currently helps immigrants obtain a temporary drivers license during their stay in Illinois. Based on his international military experience, Jeff enjoys helping people of other cultures. As a family man, he also values being a Shriner and the work the charity does for children.

Jeff has enjoyed making friends in the area and has found a friend in Greg Curl. Jeff says, "I knew him for a few months, and I didn't know he was a banker. It wasn't until I mentioned refinancing my house and Greg said, 'I'll take care of it.' and he took care of it! This is my 7th home, and I've never experienced a loan process that went that smooth, that fast." He values having Greg as a friend and his banker and says, "Greg is a pro's pro - He's just a great guy."

As a new customer of First Bankers Trust Company, Jeff says, "It's the friendliest bank - I'll tell you that! Everybody in there is just awesome and will do anything for you."

Jeff did some checking around and found the bank's First Rate Plus Checking to be the best account in the area. He says, "I talk to everybody about it!" He appreciates the high interest rate he gets and says, "You can't get that on a CD or a savings account." One of the many perks of the checking account is, "They refund ATM fees - that's a big deal! A lot of people say 'there is only one First Bankers here.' And I say, no - every ATM in town is a branch because you don't pay to use it." He appreciates seeing the fees refunded to his account when he uses online banking. He loves using the bank's online bill pay too and is pleased to add, "It keeps your checkbook for you, and it breaks out in a pie chart how you're spending your money. It's just too easy!"

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Directing financial futures in Springfield

By Eric Woods



Curt Vorachek grew up on a farm and learned about both farming and banking from his father and grandfather. They would be up at 5 a.m. to work on the farm before going in to work a full-time shift at the bank. "My grandfather ran the bank through the Depression and helped many people survive when a lot of other banks closed," he said. "I saw my father help people financially when the technology was not there." Vorachek began working on the farm before he was a teenager and learned a great work ethic in the process. Although cleaning a steel grain bin through 100-degree weather was not a pleasant experience, even that job would give him a feeling of satisfaction once completed.

Vorachek moved to Springfield 25 years ago and feels the city is a great place to raise a family. "Geographically, between Chicago and St. Louis there are a lot of things to do. It is a great central location," he said. "The quality of life is the best thing about Springfield."

Economic development is a key area for Springfield going forward, according to Vorachek. "We have good business owners and need to get back to the old Springfield," he said. Vorachek has learned about the history of the city and the companies that have originated

locally. "There is a long history of development here. We need to rekindle that again."

Vorachek is currently the managing director and partner in the wealth management division of Sikich. He develops investment strategy, manages portfolios and partners with the firm's tax and accounting experts to better serve his diverse group of clients. Vorachek has more than 25 years of experience in wealth management, and his specialties include investment management, personal trust, private banking and insurance services. He holds the Financial Industry Regulatory Authority (FINRA) Series 7 and North American Securities Administrators Association (NASAA) Series 66 licenses, as well as several life, health and annuity licenses. "Experience and seniority only make oneself a better advisor to the clients because of the depth of experience," said Vorachek. "Sikich has a lot of depth. The combination of the financial planning and integrating of taxes is unique." Vorachek also brings a store of agricultural experience into the firm with his farming background.

Vorachek has experienced many achievements throughout his life. Going back to little league, he remembers being

selected to play second base in the all-star team one year and later played baseball in high school. As an adult, Vorachek is proud to have developed many trusting relationships with clients. "I am happy to have earned their respect," he said. "I have been in this long enough that we can develop and execute the plans and make dreams come true for them."

The future is looking very positive for Vorachek and he wants to ensure his family is able to experience the same level of happiness in the future. "I would love to know that my daughters will have solid families," he said. "I want them to experience the happiness of life. That would give me a lot of comfort." Currently Vorachek's youngest daughter is engaged, so they are busy working on the logistics of that upcoming event.

Retirement is not part of the thought process for Vorachek at this moment. "As long as I stay healthy and love what I do, retirement is not an option," he said. "I love the financial market, and the volatile market creates new opportunities. I am doing what I was meant to be doing." □

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

Curt Vorachek

Title: Managing Director and Partner of Wealth Management, Sikich
Address: 3201 W. White Oaks Dr., Springfield, Ill., 62704

Education: MBA from University of Illinois Springfield
Family: Wife - Holli; Children - Ashlee and Courtney

Favorites -

Hobby: Golfing
Movie: Frozen
Book: *On the Brink* by Henry Paulson

Tidbits -

Wants to travel to Australia
Always loved finance and marketing classes
Member of Rotary International, Sangamon Valley Estate Planning Council, and Shriners International

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NEW SPACE



Brad Punke, Paul Schafer and Jim Hogge in their new office under construction, with Brent Dickey of Harold O'Shea Builders.

CPAs on the move

By Roberta Codemo

Two Springfield accounting firms have outgrown their current locations and are moving their offices to accommodate new staff.

Eck, Schafer & Punke, LLP has been located downtown at 600 E. Adams St. since opening its doors 20 years ago in a building constructed by Harold O'Shea Builders. "It has served us very well," said Brad Punke, a partner with the firm. There are currently 31 employees.

The firm merged with Perrino & Associates, P.C. in January this year and needed more space. "It was the trigger that made us do it," said Punke.

"We love this building," said Paul Schafer, a tax partner with the firm. "It's a beautiful space."

Everyone needed to be together under one roof. Currently, Perrino's staff is still operating out of their old offices one block south at 214 S. 6th St.

They have been looking for space off and on for the past three to four years. "We were at our limit," said Schafer. "The reality was if we were going to grow, we needed more space." Paul Wheeler with FWAI Architects, Inc. has invested a lot of his time looking at buildings with them.

It was a priority that the new space be located downtown near banks and the

legal community. "All of us have practiced downtown our entire careers," said Punke. "It's important for us to maintain a strong downtown presence." They enjoy the downtown atmosphere.

They found the space through divine intervention. "We were chatting with Court and Karen Conn," said Schafer. The Conns own the Widow at Windsor Antiques shop and had recently purchased the building at 625 E. Monroe and had no plans to use the second floor.

"We're happy to be in a building with them," said Schafer. The firm will be moving into the upper story space above the shop which the Conns moved there in October. "Court and Karen make things happen."

"This fits our needs really well," said Punke. It's on one floor and gives the firm good, professional office space with three sides of windows and client parking is available across the street in the Hilton parking garage.

A lot of work was going to be required. The entire space needed to be gutted and rebuilt. For the project to be economically feasible, it needed TIF support to cover the environmental remediation costs. Mike Farmer with the City of Springfield Office of Planning and Economic Development



PHOTO BY GINNY LEE

walked them through the application process. "Abby Powell helped us get together a list of everything we needed," said Punke.

If they didn't have financial help, the numbers didn't work. "It would not have been economically feasible," said Schafer. The costs to restore the space to usable condition would have been more than could have been sustained by a tenant.

They met with Farmer and Mayor Mike Houston and had several frank discussions about the feasibility of the project. "They asked tough questions," said Punke. They went through the project and the numbers.

"The aldermen, city, Mike and the mayor have been nothing but helpful," said Schafer. They were approved for up to \$425,000.

Projected costs are right at \$1.5 million. If they qualify for the lion's share of the TIF funds, those costs could drop to \$1.1 million. "In a perfect world, we'd get all \$425,000," said Schafer.

"It's been a lengthy process," added Schafer. Planning began in May but they hit the accelerator on the project at full speed in September once the city council awarded them TIF funds. Harold O'Shea Builders did the demolition work.

Wheeler of FWAI has helped them envision what the space will look like. "He asked us what we needed in an office," said Schafer. "He did a great job looking at the space and suggesting the layout." He helped figure out how everything would work in the space so they would have an efficient accounting firm with room to grow over the next 20 years. "He was invaluable."

The firm expects to be in by the end of

the year. "We're on schedule," said Punke.

Allen Murphy, a certified public accountant, has been at his current location at 1307 S. Seventh St. since opening Allen K. Murphy CPA in 2000. His office is moving to the Lee O'Keefe building at 2501 Chatham Rd. on Nov. 20.

"It's a better location," said Murphy. He has two employees and plans on adding an additional staff person.

He currently shares office space with Bird Armour, CPA, who is planning on hiring additional staff as well. "We were out of room," said Murphy. They will expand and take over his vacant space once he leaves.

Murphy had been looking for new office space since September and looked at five locations before choosing this one. He worked with John Kilroy, a real estate broker with Coldwell Banker Commercial Devonshire Realty. The space was the right size for his needs, is in a good location and provides the image he wants to project to clients – plus it was the right price.

He made the final decision near the middle of October and signed the lease at the end of that month. The location was move-in ready. Montvale Associates, LLC repainted and cleaned the carpet. The main project was purchasing office furniture for his staff and a conference table.

He and his staff are ready to move. "This gives us space to grow," said Murphy.

Roberta Codemo is a full-time freelance writer and started Codemo Writing Services in 2012. She can be reached at rcodemo@hotmail.com.



United Community Bank and Springfield Business Journal are helping to identify the companies in central Illinois that are the "Best Places to Work." The only requirement is that the company must have more than 35 employees. These businesses will be recognized in a special section of the January issue of the SBJ and honored at an awards reception and ceremony to follow.

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CREDIT UNIONS

Sources: The Credit Unions; Illinois Credit Union System
(Ranked by Total Assets)
*As of Dec. 1, 2014

	BANK NAME STREET ADDRESS CITY/ST/ ZIP	PHONE (-) FAX (=) WEBSITE (www.) EMAIL	TOTAL ASSETS (MILLIONS)	TOTAL DEPOSITS (MILLIONS)	LOCAL CEO	NUMBER OF BRANCHES	YEAR EST'D
1	Citizens Equity First CU - CEFCU 2424 W. Iles Ave. Springfield, IL 62704	217-546-0076 217-546=8939 cefcu.com email@cefcu.com	4,990	4,352	Mark Spenny	2	1937
2	Credit Union 1 225 S. College, Suite #100 Springfield, IL 62704	217-789-4151 217-789=0032 creditunion1.org	643	584	Pamela Turner, Branch Manager	1	1958
3	Heartland CU 2213 W. White Oaks Drive Springfield, IL 62704	217-726-8877 217-726=2157 hcu.org support2@hcu.org	241	216	Tom Lex	4	1946
4	Land of Lincoln CU* 310 South Grand Ave. E. Springfield, IL 62703	217-528-0677 217-528=3672 llcu.org llcu@llcu.org	196	175	Mac Dunaway, CEO	1	1947
5	Members Choice Credit Union 940 N. MacArthur Blvd. Springfield, IL 62702	217-753-5106 217-744=1454 memberschoicecu.com	114	95.1	Tory J. Eckstein	1	1935
6	Illinois State Police FCU (ISPCU) 730 Engineering Ave. Springfield, IL 62703	800-255-0886 866-523=8756 ispfcu.org ccr@ispfcu.org	91	83	Megan Becker	1	1966
7	Illinois Educators CU 1420 S. Eighth St. Springfield, IL 62703	217-528-2642 217-528=2681 iecmember.org	50	44	Gene Taylor	2	1938
8	Financial Partners CU 940 N. MacArthur Blvd. Springfield, IL 62702	217-744-1456 217-744=1454 fpcu.net fpcu@fpcu.net	8.7	8.1	Diana Bowden	2	1926
9	Funeral Service CU 915 S. Durkin Drive, Suite A Springfield, IL 62704	217-546-5480 217-546=5425 fscunet.org	9	7.4	Rebecca Dobej	1	1983

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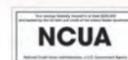
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ACCOUNTING FIRMS

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

	COMPANY NAME STREET ADDRESS CITY/ST/ ZIP	PHONE (-) FAX (=) WEBSITE (www.)	NUMBER OF CPAs	NUMBER OF FULL TIME EMPLOYEES	PRINCIPALS/PARTNERS	PERCENT ACCOUNTING	PERCENT TAX	PERCENT CONSULTING	YEAR EST'D
1	Sikich LLP 3201 W. White Oaks Drive, Suite 102 Springfield, IL 62704	217-793-3363 217-793=3016 sikich.com	42	92	Tom Bayer, Tom Krehbiel, Andy Lascody, Chad Lucas, Gary Neubauer, Dennis O'Brien, Diana Jordan, Amy Sherwood, Angie Leach, Richard Lynch, Bruce Thompson	60%	25%	15%	1982
2	Kerber, Eck & Braeckel LLP 1000 Myers Building Springfield, IL 62701	217-789-0960 217-789=2822 kebcpa.com	32	81	Dale Becker, David Burnett, Phil Capps, Marc Carter, Jim Hagerman, Skip Hedger, Cheryl Martin, Steve Povse, Debbie Ringer, Kate Ward	68%	23%	9%	1931
3	McGladrey LLP 15 S. Old State Capitol Plaza - Suite 200 Springfield, IL 62701	217-789-7700 217-753=1654 mcgladrey.com	20	30	Randy Ragan, Mark Tomaw	45%	30%	25%	1926
4	Eck, Schafer & Punke LLP 600 E. Adams St. Springfield, IL 62701	217-525-1111 217-525=1120 espcpa.com	18	31	Bill Buskirk, Albert O. Eck, Jr., Jim Hogge, Mario A. Perrino, Brad Punke, Paul Schafer, J.D. Stewart	54%	31%	15%	1994
5	Estes, Bridgewater & Ogden 901 S. Second St. Springfield, IL 62704	217-528-8473 217-528=8506 ebocpa.com	7	10	Richard L. Grafton, Michael Fafoglia, Lori K. Milosevich, Terri L. Phelps	40%	40%	20%	1918
6	Zumbahlen, Eyth, Surratt, Foote & Flynn Ltd. 1395 Lincoln Ave. Jacksonville, IL 62650	217-245-5121 217-243=3356 zescpa.com	6	16	John Eyth, Cindy Foote, Valerie Flynn, Adam Withee, and Suzanne Steckel	59%	34%	7%	1970
7	Pehlman & Dold PC CPA 100 N. Amos Ave. Springfield, IL 62702	217-787-0563 217-787=9266	5	10	Todd J. Anderson, J. Timothy Cravens, Dorinda Fitzgerald	52%	40%	8%	1941
7	Crowe Horwath LLP 3201 W. White Oaks Drive, Suite 202 Springfield, IL 62704	217-862-2700 217-862=2701 crowehorwath.com	5	9	Chris Mower	31%	23%	46%	2005
8	Hurst, Wright & Hafel LLP 3001 Spring Mill Drive, Suite F Springfield, IL 62704	217-787-9700 217-787=2719 hwhcpa.com	4	8	Roger Hurst, Donald Wright, Paul Hafel	45%	40%	15%	1998
9	Bird Armour LLC 1307 S. Seventh St. Springfield, IL 62703	217-528-4846 217-525=2260 birdarmour.com	3	4	Michael K. Armour	40%	45%	15%	1997
10	Cameron, Smith & Company 2319 W. Jefferson Springfield, IL 62702	217-787-8822 217-787=8823 springfieldcpa.net	2	8	Robert Cameron	30%	50%	20%	2000

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BANKS - SANGAMON COUNTY

Source: FDIC website for total deposits and market share for period specified (Jan. 1-June 30, 2014); the banks for other information. Ranked by market share. NA- Not Applicable.
(Ranked by Market Share for the Period Ending June 30, 2014)

	BANK NAME STREET ADDRESS CITY/ST/ ZIP	PHONE (-) FAX (=) WEBSITE (www.)	TOTAL DEPOSITS (\$000)	MARKET SHARE	LOCAL CEO	HOLDING COMPANY	NUMBER OF SANGAMON COUNTY LOCATIONS	YEAR EST'D
1	JPMorgan Chase 1 E. Old State Capitol Plaza Springfield, IL 62701	217-527-3860 217-753=3169 jpmorgan.com	500,238	12.46%	Management Committee	JPMorgan Chase & Co.	4	1851
2	United Community Bank 301 N. Main St. Chatham, IL 62629	217-483-2491 217-483=7608 ucbbank.com	902,259	10.62%	Robert A. Narmont	United Community Bancorp, Inc.	9	1907
3	Bank of Springfield 3400 W. Wabash Ave. Springfield, IL 62711	217-529-5555 217-698=4570 bankwithbos.com	661,017	10.41%	Tom E. Marantz	Spring Bancorp, Inc.	4	1965
4	Illinois National Bank 322 E. Capitol Ave. Springfield, IL 62701	217-747-5500 217-747=8782 illinoisnationalbank.com	623,182	10.32%	Sarah C. Phalen	Illinois National Bancorp, Inc.	8	1999
5	Marine Bank 3050 W. Wabash Ave. Springfield, IL 62704	217-726-0600 217-726=0645 ibankmarine.com	532,041	9.06%	Chris R. Zettek	Marine Bancorp, Inc.	7	1993
6	PNC Bank 1 Old State Capitol Plaza North Springfield, IL 62701	217-753-7100 217-753=6267 pnc.com	381,385	7.76%	Bill Demchak	The PNC Financial Services Group, Inc.	7	1845
7	US Bank 205 S. Fifth St. Springfield, IL 62701	217-753-7530 217-753=7558 usbank.com	324,598	6.61%	Mike Johnson	US Bancorp	4	1863
8	Town and Country Bank 3601 Wabash Ave. Springfield, IL 62711	217-787-3100 217-698=4529 townandcountrybank.com	409,933	4.62%	Micah Bartlett	Town and Country Financial Corp.	4	1962
9	Carrollton Bank 2135 W. Wabash Ave. Springfield, IL 62704	217-793-8696 217-793=9503 carrolltonbanking.com	150,173	3.34%	David S. Haney, Regional Pres.	CBX Corporation	1	1877
10	Illini Bank 3200 W. Iles Ave. Springfield, IL 62711	217-787-5111 217-547=9659 illinibank.com	246,603	3.30%	Greg Birky	Illini Corporation	8	1983
11	Security Bank 510 E. Monroe St. Springfield, IL 62701	217-789-3500 217-789=6729 securitybk.com	127,207	2.83%	Eloise L. Mackus	NA	4	1906
12	Prairie State Bank & Trust 1001 Durkin Drive Springfield, IL 62704	217-793-7700 217-793=7722 psbank.net	101,526	2.72%	John D. Vaughn	American Central Bancorp. Inc.	3	1890
13	Warren-Boynton State Bank 702 W. Illinois St. New Berlin, IL 62670	217-488-6091 217-488=6216 wbsb.com	102,196	2.12%	James Weast	W B Bancorp. Inc.	2	1877
14	Williamsville State Bank & Trust 3341 Old Jacksonville Road Springfield, IL 62711	217-698-9728 217-787=5150 wsbt.net	101,017	2.08%	Catherine J. Gonzalez	WSB Financial Ltd.	5	1890
15	Rochester State Bank 133 N. John St. Rochester, IL 62563	217-498-7111 217-498=8674 rochesterstatebank.com	80,305	1.39%	Kim Kleinschmidt	Rochester State Bankshares Inc.	1	1912
16	Bank & Trust Company Rt. 4 at Plummer Blvd. / P.O. Box 228 Chatham, IL 62629	217-483-3343 217-483=6325 banktr.com	38,427	1.32%	Don Krager, SVP R. Kent Redfern, President	LBT Bankshares Inc.	7	1902
17	Regions Bank 3000 S. Sixth St. Springfield, IL 62703	217-788-6400 217-544=8389 regions.com	59,378	1.22%	Patrick Dienslake	Regions Financial Corp.	2	1869
18	First Bankers Trust Company 2201 W. Wabash Ave. Springfield, IL 62704	217-546-6151 217-546=9164 firstbankers.com	34,455	0.75%	Art Greenbank, Greg Curl - SVP	First Bankers Inc.	1	1906
19	Hickory Point Bank & Trust, fsb 3131 W. Wabash Ave. Springfield, IL 62704	217-547-3600 217-547=3605 hickorypointbank.com	34,347	0.70%	Bob Mizeur	First Illinois Corp.	1	1979
20	Athens State Bank 200 North West St. Athens, IL 62613	217-636-8214 217-636=7458 athensstatebank.com	119,422	0.69%	John L. Leinberger	Athens Bancorp Inc.	4	1910
21	People's Bank and Trust 2840 Mansion Road Springfield, IL 62711	217-483-3337 888-638=5845 bankpbt.com	41,340	0.26%	David C. Stake	People First Bancshares Inc.	1	1954
22	West Central Bank 3600 Wabash Ave Springfield, IL 62711	217-726-9600 217-726=9001 westcentralbank.com	7,391	0.15%	Jay Barnes	West Central Bancshares Inc.	1	1876

BANKS - MORGAN COUNTY

Source: FDIC website for total deposits and market share for period specified (Jan. 1-June 30, 2014); the banks for other information. Ranked by market share. NA- Not Applicable.
(Ranked by Market Share for the Period Ending June 30, 2014)

	BANK NAME STREET ADDRESS CITY/ST/ ZIP	PHONE (-) FAX (=) WEBSITE (www.)	TOTAL DEPOSITS (\$000)	MARKET SHARE	LOCAL CEO	HOLDING COMPANY	NUMBER OF LOCATIONS	YEAR EST'D
1	Jacksonville Savings Bank 1211 W. Morton Ave. Jacksonville, IL 62650	217-245-4111 217-243=2088 jacksonvillesavings.com	255,746	25.39%	Richard A. Foss	Jacksonville Bancorp Inc.	7	1916
2	The Farmers State Bank & Trust Company 200 W. State St. Jacksonville, IL 62650	217-479-4000 217-479=4125 fsbtco.com	163,246	18.27%	Joy French Becker	Farmers Holding Co.	2	1910
3	Premier Bank of Jacksonville 1604 W. Morton Ave. Jacksonville, IL 62650	217-243-0660 217-245=7057 premierbankonline.com	177,851	14.95%	Paul White	West Plains Investors Inc.	4	1996
4	US Bank 322 W. Morton Ave. Jacksonville, IL 62650	217-479-5906 217-243=7830 usbank.com	23,494	8.71%	Jodee Nell	US Bancorp	3	1863
5	BOS - Jacksonville 1701 W. Morton Ave. Jacksonville, IL 62650	217-479-8888 217-479=8838 bankwithbos.com	76,359	6.81%	Michael Halsne, Regional President	Spring Bancorp Inc.	2	2000
6	Prairie State Bank and Trust 1052 W. Morton Jacksonville, IL 62650	217-243-4060 217-243=3888 psbank.net	24,015	6.37%	John Vaughn - Springfield	American Central Bancorp Inc.	1	1995
7	Peoples Bank and Trust 197 W. State Waverly, IL 62692	855-478-8526 888-638=5845 bankpbt.com	41,340	4.92%	Jeff Grimmett, AVP Consumer Banking	People First Bancshares Inc.	1	1877
8	Franklin Bank 101 West St., PO Box 200 Franklin, IL 62638	217-675-2311 217-675=2621 franklinbank.net	35,557	3.99%	Keith Bradbury, President	Franklin Bancshares, Inc.	1	1934
9	CNB Bank & Trust N.A. 1351 Lincoln Ave. Jacksonville, IL 62650	217-243-6654 217-243=5595 cnbil.com	660,934	3.42%	Brandon Gerard, Market President	CNB Shares Inc.	13	1854
10	PNC Bank 1342 S. Main Jacksonville, IL 62650	217-243-9441 217-245=0512 pnc.com	25,666	2.86%	Neil Hovasse, Branch Manager	The PNC Financial Services Group Inc.	1	1845



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Design Ideas Holiday Outlet Store returns



Four local charities have banded together to host a holiday outlet store. Big Brothers Big Sisters, Illinois Symphony Orchestra, The Junior League of Springfield, and SPARC are raising funds for their respective organizations through the sales generated at Design Ideas' Holiday Outlet Store. The store opened on Saturday, Nov. 22, with store hours 9 a.m.-6 p.m. Local product design company Design Ideas had its first holiday outlet store in 2006 when it rented a temporary location to liquidate thousands of its decorative and functional products for the home and office at reduced prices to benefit local charities. The overwhelming support of the Springfield community prompted Design Ideas to have the sale again in 2007, 2008, 2009 and 2010 and has now returned after a four-year hiatus. For more information, visit <https://www.facebook.com/DIHolidayOutletStore>.

Charlie Parker's Diner receives award



The Illinois Office of Tourism (IOT) and the Springfield Convention and Visitors Bureau recently announced Charlie Parker's Diner as a recipient of an "Enjoy Illinois: Delicious Destination" award, honoring local food establishments around the state that are beloved destinations for visitors and locals alike. Mayor J. Michael Houston presented the restaurant with a proclamation recognizing the honor at an awards ceremony on Nov. 18. Charlie Parker's Diner, 700 W. North St. in Springfield first opened in 1991 and is known for its signature giant pancake.

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Farm Bureaus make \$50,000 gift to Kidzeum

Seventeen Central Illinois county Farm Bureaus and Illinois Farm Bureau (IFB) have made a \$50,000 contribution to develop a "Farm to Market" exhibit at the Kidzeum of Health and Science. The funds will be used specifically towards an interactive combine. "Having a strong presence in educating our youth about agriculture is one of the core goals of the Illinois Farm Bureau and all County Farm Bureaus. We're proud to collaborate with Kidzeum to ensure that the hundreds of thousands of visitors coming to Springfield each year have access to a fantastic learning facility such as this," said Sangamon County Farm Bureau president Larry Beaty. As of Nov. 7, Kidzeum had raised \$5.3 million of its \$6.8 million dollar goal. Information is available online at kidzeum.org, or Kidzeum/facebook.com.

Dew Chilli Parlor opens in White Oaks food court



Popular locally owned Springfield eatery Dew Chilli Parlor opened a new location in the Food Court area of White Oaks Mall in November. "We are thrilled that this local favorite has chosen White Oaks Mall to expand its business," said David Dawson, director of marketing and business development. "Their warm, flavorful chilli will make a delicious addition to our Food Court." Job-seekers interested in joining the "Dew Crew" can apply online at <http://www.dewchilliparlor.com/Careers>.

RE/MAX agent Suzie Sables Fessler receive Hall of Fame award



Suzie Sables Fessler of RE/MAX Professionals has recently been presented with the RE/MAX Hall of Fame Award, which honors successful agents during their careers with the company. Less than 22 percent of all RE/MAX Affiliates have earned this prestigious award. Fessler has been working in the real estate industry for more than 20 years and has extensive

experience in residential sales. In addition, Fessler has been very active in the Capital Area Realtors, just completing a three-year stint as a director. She currently is serving as the president of the King's Daughters Organization, Illinois' oldest women's organization, whose mission is to serve seniors in our community.

Lawrence Education students graduate from new Boot Camp

Lawrence Education Center and the Springfield Urban League partnered to offer a new Boot Camp program to students

which ran through November with courses covering topics such as career development, soft skills, leadership qualities, self-reflection and financial literacy. Goals of these presentations are for students to continue self-improvement, be a positive asset to the community and prepare for the future including their education completion and careers.

"The students are very receptive to the boot camp style of learning," said Lawrence Education Center Principal Kathi Lee. "Participation has been enthusiastic and well attended by the students." The current program wrapped with a graduation on Wed., Nov. 26.

Resource One announces new hires



Mallory O'Brien has joined the company as a designer and account manager. Mallory, a lifelong resident of Springfield, attended Maryville University and graduated with a Bachelor's degree in Interior Design in 2008. Having worked in both the residential and commercial interior design fields, Mallory has brought to Resource One a diverse knowledge of design, a love of furniture, and a dedicated spirit to their clients.



Karen Miller has joined Resource One as its New Business Development Manager. Karen brings with her 23 years of contract furniture industry experience. She previously worked for Knoll as their representative in central Illinois for 11 years. She holds a degree in Interior Design from Texas Christian University.



Sara Nation has also recently joined Resource One, as a DIRT designer and project manager for its Agile Resource division. Agile Resource is the interior construction product division of Resource One. Sara, a resident of Taylorville Illinois, attended Illinois State University and graduated with a Bachelor of Science degree in Interior and Environmental Design, CIDA in 2014. Having completed her internship at Resource One, Sara has brought to Agile Resource her creativity and team approach to working with clients.



In addition, Mary McNeil has joined Resource One as a designer and account manager. Mary has recently relocated to Springfield from Bloomington, where she attended Illinois State University and received a degree in interior and environmental design. In 2013, Mary completed an internship at Resource One.

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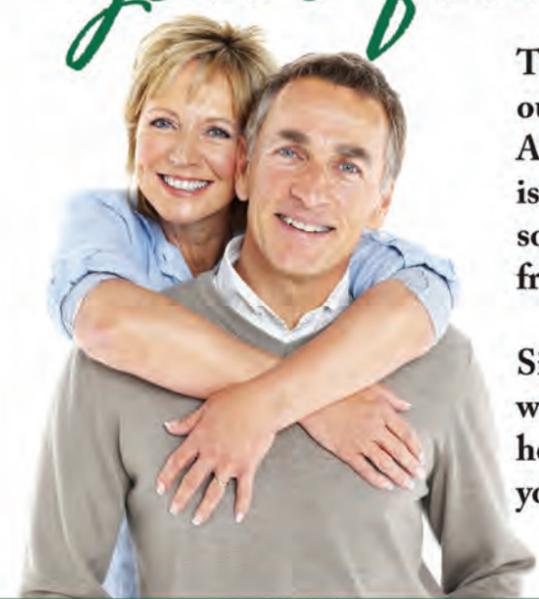
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PHILANTHROPY



John Stremsterfer, President and CEO of the Community Foundation for the Land of Lincoln.

Community Foundation for the Land of Lincoln

by Job Conger

A part of the Springfield community since before Lindbergh flew to Paris, the Community Foundation for the Land of Lincoln is riding a wave of unprecedented, higher profile growth under its new management and name.

In 1924, the Sangamon County Foundation, a charitable trust, was created by a combination of the original Marine Bank, Springfield's First State Trust & Savings Bank and Ridgely-Farmers State Bank. "It was a very quiet, under-the-radar organization," said President and CEO John Stremsterfer. "In the '70s it distributed maybe \$3,000 or \$4,000 to half a dozen charities." In the '90s a few large bequests brought the asset levels up significantly. "In 2002 the board converted the title from a private foundation to a public charity and in 2003 we opened our first office and I was hired as the first employee," Stremsterfer continued. "In 2011 we changed the name, we believe, for the last time."

Soon after, the organization "expanded its footprint" to communities adjacent to Sangamon County (excepting Macon County) that did not have similar foundations. "We talked to professional advisors in the legal and financial areas. I think I talked to every Rotary and Kiwanis

club from Taylorville to Petersburg. We didn't want to over-promise and under-deliver. We have only a four-person staff here. Our most recent fund was created for the New Salem Lincoln League in Menard County that supports the New Salem sites. Many of our funds serve organizations who do special events but don't want to be concerned with administrative details."

"When I was hired in 2003, we had one charitable fund and under a million dollars in total assets, and today we have about 140 separate funds that we administer and total asset levels are approaching \$21 million. We have unrestricted funds, where we can grant out money for anything approved by the board." Other services include "field of interest" funds such as historic preservation funds. Most recently they helped the Springfield Art Association restore a room at the Edwards Place. Other donors may establish funds for specific charitable organizations.

"Most of our assets are either permanently endowed where the earnings from the funds go up or they have a long-term goal. Not all of our funds are completely endowed. But if you want to put a thousand dollars in and have a thousand dollars go out, this is not the



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way to go. You can just write a check to the charity." For those looking for a long-term, more organized approach to charitable giving, a community foundation can be a good option. "We work with a lot of living charitable givers who might put in \$10,000 to give away \$2,000 the first year, and periodically contribute more to the fund and over time increase the annual gift," Stremsterfer explained.

The advantage of the community foundation is that the research and administrative work is done by the foundation, rather than the donor, for a portion of the earnings generated by the endowment. "Our scholarship fund requires the greatest commitment of time," according to Stremsterfer. "We work with the application process, engage counselors and students and the donor just gets to do the fun part. We make it easier to give. That's the intent of the community foundation."

Recent reports suggest charitable giving from middle-income families has increased while giving from higher income sectors has not kept pace with the past. "We necessarily deal with larger gifts," said Stremsterfer. "When we're asked to start a fund, we're looking at \$5,000 to \$10,000 to set it up. That's achievable for the greater part of middle America."

Religion continues to constitute the largest slice of the pie for charitable giving for lower and middle incomes. The second most popular is education, with many donating to alma maters. "I've always felt that our (foundation's) fate is more tied to the stock market, rather than the job market," said Stremsterfer. "Our clients usually come to us with some form of accumulated wealth, recently inherited or from people who have done well. About half of our funds are donor-

advised funds. It's like having your own foundation without going to the trouble of establishing a foundation. The donor gives money to a community foundation and they take their tax deduction as they would if they had given to a church or alma mater. Then they can distribute it as they like."

Donor-advised funds require a living donor and after their death, family members can be engaged as living donors or it can convert to a field of interest fund or a scholarship if the family does not want to be involved with the grant making.

"We stay in contact with area charities to understand where the needs are and regularly report to fund sponsors about the status and progress of their giving," Stremsterfer said.

Endowed funds remain a part of the Community Foundation for the Land of Lincoln in perpetuity, maintaining the financial foundation of the assets base. "That's the heart and soul of our business. It builds a permanent resource for our community" Stremsterfer said. "People ask what the difference is between a community foundation like ours and the United Way. United Way raises the money and gives it away almost at the same time, annually. Here it's permanent. The other difference is United Way focuses on social service agencies where we can serve anyone: arts organizations, museums, you name it. We work closely with United Way and donors to ensure maximum donor satisfaction."

Community Foundation for the Land of Lincoln is located at 205 South Fifth Street, Suite 930, Springfield, IL 62701 Website: www.cfl.org

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

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Theater actor, retirement savings guru

By Eric Woods



Jim Yale and his wife live in Petersburg and enjoy the small-town living environment where everyone seems to know everyone else. "Living here has a different feel than other places," he said. Yale would like to see the area bring in more major events so traveling to St. Louis and Chicago to see a Broadway event, for example, is not as necessary. He is also hoping to see job growth in the area, especially the smaller towns like the one in which he lives. "Seniors graduating and heading into the job market is tough, especially in smaller communities. There are not as many opportunities."

Early in life Yale considered being a politician and running for the legislature. "I diverted from that when I got to college," he said. His first job was walking beans as a 14-year-old. He also worked at New Salem and as a cook at Bonanza. His worst job, however, was as an assistant film director for channel 55 when the station first opened. "It was a great title but a horrible job. I did not have the greatest boss." Part of the work involved taking the 16mm film and inserting 30-second spots in order to add commercials.

School was a successful environment for Yale. In high school he worked quite a

bit with the Key Club. "I was the lieutenant governor. That was a great way to learn about business," he said. Yale also graduated first in his class in the MPA program at UIS. He is very proud that his own children are both college graduates.

Yale has been with Horace Mann for 29 years. "Our mission is to find more educators, win more as customers, and keep more as customers," he said. Yale has a six-person team who helps market their mission to educational associations. "We arm our agents with educational workshops so teachers can understand state retirement systems and financial literacy. Also, we help manage the section 125 flex benefits for more than 300 school systems." Establishing relationships between Horace Mann and the school district is another important task.

To be successful at his job, Yale must be knowledgeable about savings, especially retirement. "We have a crisis around the country. People are not saving enough for retirement," he said. It is also important to properly communicate verbally and in person, concepts Yale learned early in life. "Being responsive and communicating quickly is expected now."

Over the years Yale has been fortunate

to have a number of positive influences in his life. "From a work perspective, Sam Bingham introduced me to working with educators and education systems. I learned so much from him," he said. An influence from the local theater scene is writer and director Ken Bradbury, whom Yale met during the production of *From Behind the Curtain*, a production in 2011. "He has been an influence both onstage and when it comes to keeping a perspective on what is important in life and how to treat others."

Yale is looking forward to 2015. "It will be a year of building school district relationships," he said. "We are in the planning stages now on how to best do that. All the stars are being aligned now. There are really cool things going on."

Looking to the future, Yale wonders what kind of world is being left for the next generation, and in particular, his granddaughter. "I want to ensure she gets a great education and attends the college she wants," he said. Yale hopes to retire by age 65 but would still like to be involved in local theater. "I wonder what parts will be out there for a guy that age." □

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

Jim Yale

Title: Vice President, School District Marketing, Horace Mann

Education: M.P.A. from University of Illinois Springfield (UIS)

Family: Wife - Brenda; Children - Bryan and Katie; one grandchild

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Movie: *Young Frankenstein*

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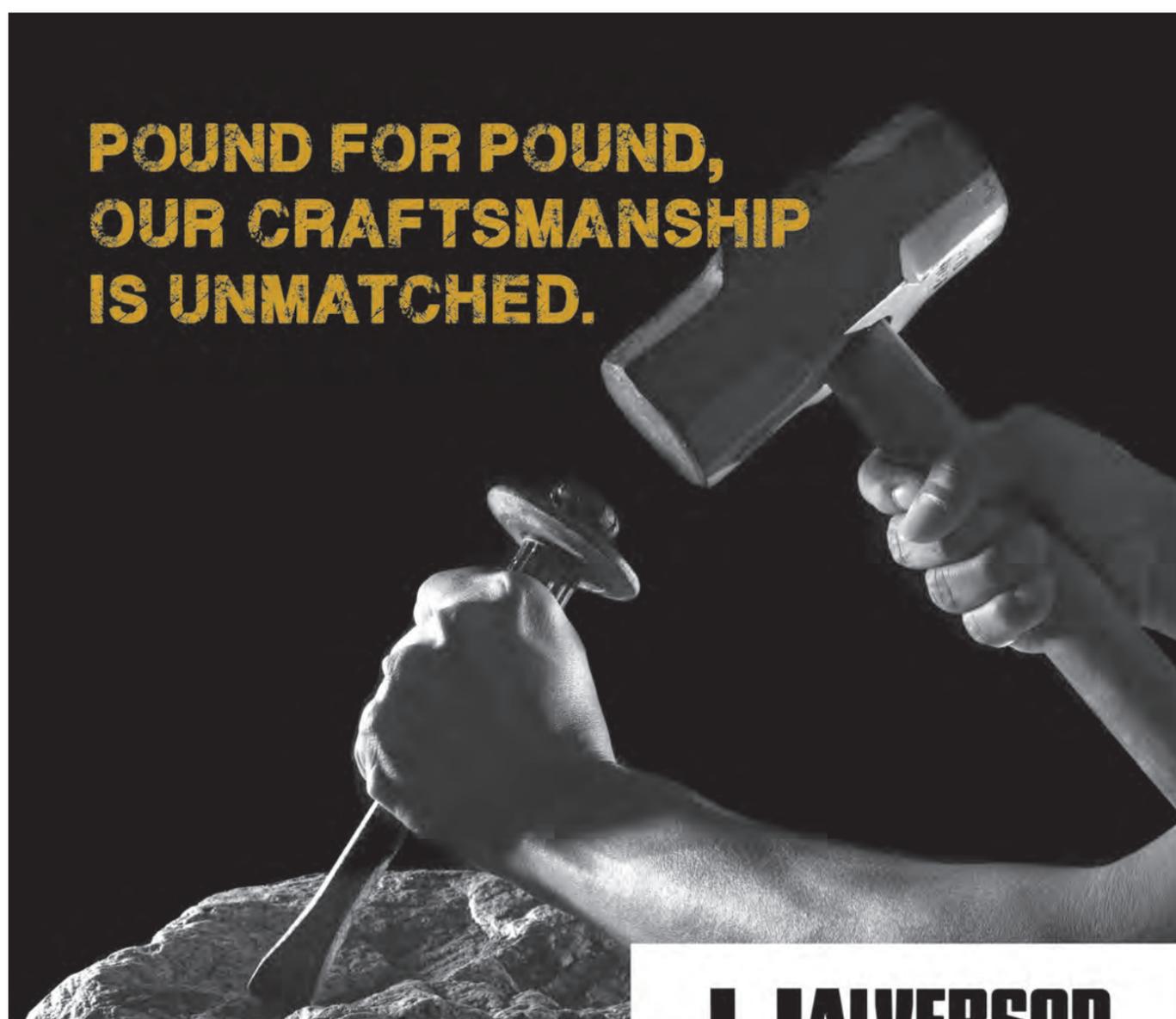
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Dr. Gregory Mishkel of Prairie Heart Institute to chair 2015 Springfield Heart Ball



Dr. Gregory Mishkel, Executive Medical Director of Prairie Heart Institute, is serving as chair of the 2015 Springfield Heart Ball, scheduled for Feb. 21, 2015, at the Crowne Plaza Hotel. Over the past several years, Dr. Mishkel has been a volunteer for the American Heart Association's Go Red For Women campaign.

He is also the co-host of the Emmy-nominated PBS series *Cardia*, a show dedicated to educating the public about the human heart. Dr. Mishkel will lead the fundraising efforts for the Springfield Heart Ball's Executive Leadership Team, with a goal of raising over \$100,000 for the American Heart Association. Corporate sponsorships and tables for the event are available by contacting Karen Gedrose, American Heart Association Corporate Events Director, at 698-3838 or emailing Karen.gedrose@heart.org.

University School of Medicine and the Springfield Public Schools. The freshman students were selected by a committee with members from both partners. They submitted letters of recommendation, a personal statement and a summary of volunteer, school and community activities, all of which needed to reflect superior academic performance, high levels of motivation and a sincere interest in pursuing medical careers. Eight of the freshmen are minority students.

Memorial Medical Center receives Consumer Choice Award



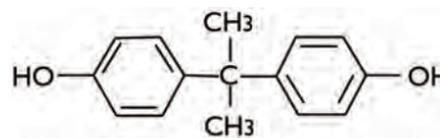
Memorial Medical Center has been named by consumers as one of the top hospitals in the United States. The nonprofit hospital received the 2014-15 Consumer Choice Award from National Research Corp. of Lincoln, Nebraska, for the 10th year in a row. Memorial Medical Center was one of six hospitals in Illinois and 273 nationwide to be named as winners of the Consumer Choice Award. The Consumer Choice Award identifies the top hospitals that health care consumers have chosen as having the highest quality and image in markets throughout the nation. The award is based on the hospital that possesses the best overall quality, best overall image and reputation, best doctors and best nurses.

SIU Family Medicine receives federal grant to expand mental health services

The SIU Center for Family and Community Medicine in Springfield has received a \$250,000 grant from the U.S. Health Resources and Services Administration to expand mental health services and integrate behavioral health into the patient care visit. With the new funds, two behavioral health specialists who joined the center as part of a pilot project last year will continue their services and Stacy Lee, a licensed clinical social worker who wrote the grant, will become the center's director of behavioral health integration. The program is part of the center's designed Patient Centered Medical Home, which promotes collaborative patient care.

to cure. According to DIPAAR project director Wayne Mathews, PA-C, director of patient-centered outcomes research for the SIU Decatur Family Medicine Residency Program, nearly all types of bacteria have become less responsive to antibiotic treatment. These "superbugs" can quickly spread to family members, schoolmates and coworkers, and threaten our communities with illnesses that were once easily treatable. Combatting antibiotic resistance is a priority for both the Centers for Disease Control and DIPAAR, with estimates of more than 2 million resistant infections occurring annually in the United States alone. For more information about the right way to use antibiotics, the cause of antibiotic resistance or to see how antibiotic resistance is affecting central and southern Illinois, visit <http://www.siumed.edu/antibioticresistance/index.html>.

SIU Researcher to study effects of BPA found in plastics



Could your water bottle cause infertility? That's what researchers at Southern Illinois University School of Medicine hope to discover with the help of a \$746,724 grant awarded by the National Institutes of Health (NIH). Nearly six billion pounds of bisphenol A (BPA), a compound found in everything from plastic water bottles and food storage containers to thermal paper receipts and baby bottles, is produced globally each year. BPA leaches into foods, drinks and the environment, resulting in approximately 93 percent of Americans carrying significant levels of the harmful compound, according to an article published in *Environmental Health Perspectives*. While the FDA has said that low levels of BPA are safe to consume, SIU School of Medicine researcher Joe Kurian, Ph.D., assistant research professor of obstetrics and gynecology, suspects otherwise. "The results of this research will help us better understand the dangers and biological mechanisms of BPA," Kurian said. Kurian was previously awarded a \$50,000 grant from the National Institute of Environmental Health Sciences to support his initial investigations of BPA exposure.

SIU leads partnership to raise awareness of antibiotic resistance



The Downstate Illinois Partnership Against Antibiotic Resistance (DIPAAR), sponsored by Southern Illinois University School of Medicine, has launched a new website aimed at raising awareness of the dangers of unnecessary antibiotic use. Eight regional health care organizations, which represent the majority of Illinois' 102 counties, have also lent their support to the partnership and the development of the new webpage. The site aims to educate patients and health care providers about the causes of resistance, appropriate use of antibiotics and ways to combat further antibiotic resistance. Since antibiotics can only treat illnesses caused by bacteria, they should not be used to treat illnesses caused by viruses, including colds, the flu, most sore throats, bronchitis and many sinus and ear infections. Taking antibiotics when they're not needed is fueling an increase in drug-resistant bacteria, which cause infections that are more difficult, and sometimes impossible,

Family Practice Associates to merge with Springfield Clinic



Family Practice Associates, a Macomb-based group of five family medicine physicians, announced their plans to merge with Springfield Clinic, central Illinois' leading independent multi-specialty medical group. Family Practice Associates, which has been in operation for more than 30 years, currently includes Dr. Curtis Farr, Dr. Charles O'Neill, Dr. Michelle Reeves, Dr. Christopher Stortzum and Dr. Amy Waschull. All five physicians will continue to practice together as Springfield Clinic Macomb following the Jan. 1, 2015, merge date. The physicians' office will remain in its current location at 505 E. Grant Street on the McDonough District Hospital campus and patients can continue to reach the office by calling 309-833-1733.

Students Named to SIU Med School-Springfield Schools Program

Ten ninth-grade students in Springfield have been selected for a program to encourage local high school students interested in becoming physicians. Also, two new sophomores have been added, replacing students who left the program last year. The Physician Pipeline Preparatory Program, or P4, is a partnership between Southern Illinois

HSHS receives employee engagement awards



Hospital Sisters Health System (HSHS) has been awarded the Advisory Board Company's 2014 Excellence in Engagement Award and the Exceptional Improvement in Engagement Award. HSHS is one of 20 organizations nationwide to receive the Excellence in Engagement Award. The annual award recognizes top-performing hospitals and health systems nationwide for outstanding levels of employee engagement. Additionally, HSHS was one of five recipients of the Exceptional Improvement in Employee Engagement Award, which recognizes significant improvement in employee engagement, and only one of two organizations to receive both awards. Engaged employees, as defined by The Advisory Board Company, are those who exhibit both loyalty and commitment to the organization. These employees are willing to expend discretionary effort, often going above and beyond to help the organization succeed. The award recognizes HSHS's commitment to creating a best-in-class work environment for its employees.

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The Market on Koke Mill

By Thomas C. Pavlik, Jr.



Back row from left to right: Nabin Elhaji, Ashton Ridings, Nicole Shasserre, Tim Keiser and Chris Sommer. Front row: Nancy Philips and Nikki Vetterhof.

PHOTOS BY MARANDA POTTER



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Sun 9 am - 6 pm

Wheelchair Access: Yes
Credit Cards: Yes
Atmosphere: N/A
Service: ★★★★★ (well-trained staff)
Food: ★★★★★
Price: ★★★★★
Suitability for Catered-in Lunch: ★★★★★
OVERALL: 4.50

This month the *Business Journal* asked me to review a restaurant for catering a small business meeting. The day I selected ended up being the coldest day of the season so far, so my timing couldn't have been better. So, too, with the food and service - The Market was at the top of its game for my "meeting."

I know from experience that it's difficult to get a caterer to handle small orders. Other places deliver or have takeout ready to go - but you're typically eating out of a box or bag. There's not much middle ground.

Thankfully, the Market on Koke Mill has filled that vacuum. Although primarily known as a specialty food market with dine-in and takeout options, The Market also offers catering for small and large business meetings.

My "meeting" was actually lunch for staff but was phoned in as a lunch order for five people. Rather than dictate the order, I made the simple request of providing a varied lunch with a turnkey setup. I gave a budget of around \$50. I was impressed that, without being "nosy," The Market asked sufficient

questions to get a sense of what would be appropriate for my meeting.

Its catering menu is actually quite varied. There are any number of salads, soups and sandwich combinations, as well as more traditional items like herb-roasted pork loin or "Champaign" chicken, both available with roasted potatoes, couscous or rice.

I requested that food be ready for service at 11:30 a.m. A Market representative appeared at 11:20 and quickly set up a chafing dish and all of the food. Although plates and cutlery were plastic (high end, though) they weren't just stacked on the table. Instead everything was served in attractive holders and the tables were covered with tablecloths - it all looked very professional and in keeping with the theme of a business lunch.

The Market opted to give us five different sandwiches (some hot and some cold) but cut them into small pieces so everyone could mix and match - Roasted Chicken and Fig (\$7.99), Ham and Apple (\$7.99), Market Italian (\$8.99). BBQ

Chicken Wrap (\$6.99); and Curry Chicken Salad Wrap (\$6.99). Accompanying the assortment were small servings of four salads - pasta and basil pesto, wheatberry, kale and broccoli. By request, there was also one serving of The Market's daily soup (vegetable beef).

I managed to sample a bit of pretty much everything. Standouts included the Roasted Chicken and Fig and the Market Italian. Still warm, and served on crusty bread, these were some awesome sandwiches. If I could, I would mainline the tomato jam from the Market Italian. It played perfectly against the pesto and fresh mozzarella. I'll be swinging by the Market to get some of this stuff. I can't abide curry, but the curry chicken salad wrap garnered rave reviews.

The salads proved a hit, with the exception of the kale. Although I found the kale to my liking, my staff didn't. On the other hand, the wheatberry salad almost sparked a pitched battle over who got the last bites.

My only complaint was the soup. Although obviously homemade and teeming with veggies and generous chunks of beef, someone forgot to heat it. This was the only oversight during the entire process.

I found the serving portions to be appropriate for a business lunch and also in terms of price (very close to my \$50 budget).

Finally, The Market provided us with a platter of scones, cookies and chocolate-covered pretzels (\$8.50 total). Although I'm not generally a fan of white chocolate, the white chocolate and cranberry cookies were excellent. Others were particularly enamored of the scones. It was a pleasant end to the meal.

Cleanup was easy. The Market representative left me her cellphone number. It was as simple as sending a text and everything was cleaned up and gone - the proverbial "easy button." And that's how a catered in business lunch should go.

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

Commercial lending basics

By Thomas C. Pavlik, Jr.



With interest rates continuing near historic lows, many business owners have used the situation to borrow money for expanding or starting their businesses. Even with interest rates potentially poised for an increase, many other business owners routinely seek commercial credit to fund operations. Virtually all business owners will seek bank financing at some point. Toward that end, here is a list of points to consider when seeking bank financing.

1. Don't lie or misstate your financial condition. Although this consideration is more relevant to the borrower in need of immediate money due to business problems, it applies to all borrowers. Never make any false statements in a loan application or in any documents submitted to a lender. This includes your financial statements. Be forthright in disclosing your financial condition to your lender. If you misrepresent your debts or financial condition, the law may well deem the loan as having been obtained through a fraud. In that event, the loan can never be discharged through bankruptcy. Moreover, in some situations those false statements may result in criminal liability. Even innocent "puffing" of your business may be construed as fraud if you default on the loan. As in all situations, honesty is the best policy.

2. Ask about the SBA. The Small Business Administration (SBA) is a federal government agency charged with providing financial assistance to small businesses. Although the SBA no longer directly makes loans, it provides many programs designed to assist small business owners in obtaining credit for which they might not otherwise qualify. The SBA's primary loan program is called the "7(a)" and helps small business owners obtain bank financing by offering

an SBA guaranty for a portion of the debt. In general, the loan proceeds can be used for a wide variety of purposes. Another popular SBA option is the 504 Loan Program. The 504 Program provides long-term, fixed-rate financing for major fixed assets such as land and buildings. These loans typically require a lower equity contribution than traditional bank financing and are made in conjunction with the involvement of entities known as Certified Development Companies – nonprofit corporations set up to contribute to the economic development of the community. The SBA website is loaded with helpful information on these programs and the other services it provides. <http://tinyurl.com/2fhjgzx>

3. Understand what you are signing. Whether you obtain traditional financing through your bank or through an SBA program, you will be presented with many different documents that must be signed. Many of the documents are familiar to all – such as promissory notes and mortgages. Other documents are a bit more arcane. However, there is no excuse for not reading every word of each document you are asked to sign. First, Illinois law dictates that oral statements from your lender are not enforceable when a written document creates the borrowing relationship. In other words, only the terms and conditions in the various documents control the relationship. Second, if you decide not to read so that you can later argue blissful ignorance, think again. Absent the most egregious of situations, you will be held to all of the terms and conditions in the documents you signed whether you read them or not.

Assuming that you actually read all of the documents, you also need to make sure that you understand each and every term.

Understandably, lenders want to make sure that if your business heads south that they will be adequately protected. Toward that end, many lenders require loan agreements that contain certain financial performance covenants. Failure to meet those benchmarks generally constitutes a default. The perils of not understanding such terms from the outset should be obvious.

Documents regarding collateral pledged to secure the loan should also be closely scrutinized. For example, most mortgages limit your ability to sell, pledge or transfer assets. If you subsequently pledge that collateral as security for another loan or transfer it as part of your estate planning, that could be deemed an impermissible transfer resulting in a default. Understanding these terms from the outset allows you to intelligently address the issues and resolve them with your lender prior to taking a step that could inadvertently constitute a default. If you don't understand, ask your lender or your attorney.

4. The five "c"s. When applying for a commercial loan, keep in mind that most lenders evaluate the so-called five "c"s. Lenders ask (a) do you have good **character**, (b) do you have the **capacity** to generate cash to pay the loan, (c) do you have sufficient **capital**, (d) what is your financial **condition** and (e) what **collateral** can you pledge for the loan? To assist your lender and make the process easier, be prepared to provide your lender with good books and records and expect his or her analysis to be **comprehensive**. □

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Springfield
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A year under our belt, looking forward to 2015

By Michelle Higginbotham, associate publisher



The first snowflakes have fallen before Thanksgiving, and Christmas decorations have been in the stores since even before the Halloween candy was cleared off the shelves.

The year is rapidly drawing to a close, so there's no doubt it's time to start planning for 2015. This past year has been a whirlwind of activity for the *Springfield Business Journal*, having transitioned to new ownership in January of this year. There wasn't much time to stop and plan, since we had to continue to put out a publication each month even in the midst of changing subscription management systems, the advertiser database, the accounting software, and the graphic design program.

From a reader's perspective, you probably haven't seen any drastic changes,

although we've freshened up the overall design of the publication, tweaked the logo, and streamlined the format. There is more focus on local stories and profiles and fewer press releases and columnists. However, most of the changes have had to do with our internal systems, and we appreciate everyone's patience with us, particularly those first few months when we may not have been able to tell you right away when your subscription expired or when your last ad ran. We are (almost) a well-oiled machine by now, so those answers are easier to find and we're all more comfortable with the systems in place.

For me, there is a certain sense of déjà vu, having worked for the *SBJ* from 2001-2006. Yet being in a different building with completely different people means that many things are not the same, and I try to refrain from saying, "But that's the way we've always done it," and accept that there may indeed be a better way. I enjoyed my

first stint at the *Business Journal* enough to come back on board again, albeit in a different capacity this time.

We hope that you enjoy continuing to read the *Business Journal* each month, and that we are able to provide coverage of small, local businesses that you may not otherwise hear about, or a more in-depth look at familiar names around town. As a small business ourselves, we are acutely aware of the challenges that such companies face and we want to celebrate your success. We will continue to hold our four awards programs throughout the year (Best Places to Work, Women of Influence, Forty under 40 and 15 Under Fifteen) to recognize both outstanding companies and individuals in the local business community. As we wrap up the first year of the *Business Journal* under new ownership, we thank our loyal readers and advertisers who make it all possible and wish you continued success in the coming year. □

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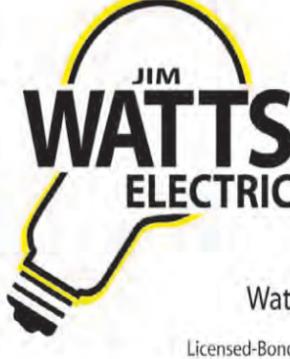
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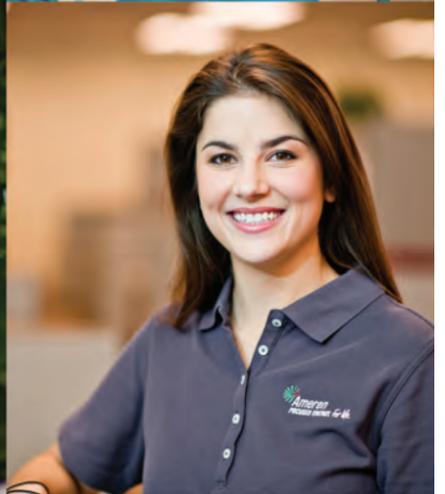
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