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Q&A with Jan Schramm

Area bankers talk trends



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Seeing the bigger picture

When I bought my first house in 2000, mortgage rates were right around 7.5%, which didn't seem like a big deal at the time. But now, with 30-year mortgages creeping above 7% after the last couple years of rates of 3% or less, the red-hot real estate market is quickly cooling off. People who don't need to immediately buy or build a new home are waiting, which means their current houses aren't going on the market, which means less available inventory for buyers who are in the market. As of Oct. 21, there were only 191 residential units listed for sale in the MLS for Sangamon County, about 20% of the typical inventory. And the market for refinances is currently "non-existent," according to one area banker (p. 10).

The stock market has also been volatile this year. The S&P 500 is down 22% since the start of 2022, closing at its lowest level so far on Sept. 26, and the Dow Jones Industrial Average has officially entered a bear market, losing more than 20% of its value this year as well. They're still outperforming Bitcoin, the best-known cryptocurrency, which is down nearly 60%. While cryptocurrency has been trendy the last few years, financial planners say the tried-and-true exchange-traded funds, a type of pooled investment security that operates much like a mutual fund, are this year's current trend (p. 28).

Experts differ on whether we're headed for a recession (or already in one), but the news is not all bad. Consumers are paying down debt, due to rising interest rates, and saving more money to prepare for uncertain times. Like many people, my husband and I refinanced our house in the early days of the pandemic, turning our 30-year mortgage into a 15-year loan for virtually the same monthly payment. At a meeting with my financial adviser last month, she encouraged me to view the drop in the stock market as an opportunity to invest more now while everything is "on sale 25% off," as she put it.

For people who don't intend to buy a house or retire in the near future, the current economic climate may not have a significant impact. And the lenders and financial planners we interviewed for this issue all agreed that it makes sense to focus on the bigger picture, not the monthly fluctuations in the stock market or interest rates. Create a long-term plan and stick to it, regardless of the current market conditions. Retirement expert Anne Lester, who specializes in helping young professionals save for their eventual retirement, suggests taking savings out of your day-to-day financial decision-making by setting it up to happen automatically, thereby avoiding the temptation to spend it (p. 22).

As author Alan Lakein said, "Planning is bringing the future into the present so that you can do something about it."



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A professional headshot of Jan Schramm, a woman with shoulder-length, wavy brown hair and bangs. She is smiling and wearing a black blazer over a white top, a pearl necklace, and large hoop earrings. The background is a soft, out-of-focus blue and grey.

Q & A
with
Jan Schramm

By David Blanchette

Jan Schramm is the senior vice president for trust management services at Hickory Point Bank & Trust, the same company where she began her banking career after graduating from Bradley University with a degree in business administration and management.

In September, Schramm received the 2022 President's Award from the Illinois Bankers Association, which is presented annually to an individual who has been a champion for women in the banking industry. Schramm is active in the Springfield community, currently serving as the chair of the board for Girl Scouts of Central Illinois and as a board member for the Central Illinois Foodbank. She also volunteers with Illinois Women in Leadership, the Greater Springfield Chamber of Commerce, the King's Daughters Organization and many other local groups.

She and her husband, Rick, have two adult daughters, Kristen and Courtney, and one granddaughter.

How did you start your banking career?

It's kind of funny, but my first job out of college was at the Forsyth branch of Hickory Point Bank & Trust in Decatur. My husband worked for Production Credit Association and we had moved to Decatur.

Then we moved to St. Louis and I worked for Citibank for two-and-a-half years – not affiliated with Citicorp – then I actually went to work for Citicorp and traveled for them quite a bit. We moved back to Springfield in 1987, and I started back in banking in 1994. It's all been community banks since then.

How has the local banking industry changed during your career?

During college I worked summers as a teller for what was then Capitol Bank at their drive-up facility at Fourth Street and South Grand Avenue.

Things were on microfiche at the time, people had to come to the bank to deposit checks and get cash. It was the beginning of the Easy Answer Card; it was really just an ATM card and not even a debit card yet, and everybody was still writing checks.

We used to look up manual signatures. For a while I was in a customer service area, and we had to actually count the checks and stuff those in with the statements. Now people don't get their checks back anymore.

A lot of the changes have benefited banking and benefited the client. The processes that are in place make it easier for everybody.

What do you most like about your banking career?

I like working and dealing with people. I like helping people with their finances.

Right now I sell treasury management services, which is corporate, online banking. Every time we get a new client, it's like putting a puzzle together to figure out the best way to set them up at Hickory Point Bank & Trust. I enjoy that, because a lot of times when you are working with new clients and you are showing them the different things that are possible, it's like a light bulb goes off. It's exciting to see all of that happen and make a client very happy.

What has your affiliation with the Illinois Bankers Association meant to you?

I started with the Illinois Bankers Association when I was with Illinois National Bank in 2005. They helped advance my career with different educational programs. I have gotten to do different leadership roles at the association

that have been very beneficial. Their staff knowledge has really improved my ability to do my job.

The President's Award means a lot to me, especially because of what the award stands for. I've always strived to mentor the other women in banking that I'm associated with either here at the bank, or outside of the bank.

I really don't like being in the spotlight. I am very honored by the awards I have received, but that is not why I do the things that I do.



Left to right: Husband Rick, daughter Kristen, Jan and daughter Courtney. PHOTOS COURTESY JAN SCHRAMM

How far have women progressed in the banking industry during the past several decades?

One of my first woman bosses was firm but fair. One thing that she wanted to impart on me was the need to always invest in people. Her leadership and problem-solving skills showed me the value of working together, and it provided me a pathway for success.

She always said, "You don't need to give a hand out, but a hand up," to the next generation that is coming up in this career field. I think that has been kind of my guiding light through my career.

There have been definite strides with women in managerial and higher-ranking roles. There's still a ways to go, but I believe we are well-positioned now to really excel.

What advice would you give to young people entering the workforce?

There's a quote I like by Melody Beattie: "Gratitude unlocks the fullness of life. It turns what we have into enough, and more. It turns denial into acceptance, chaos to order, confusion to clarity. It can turn a meal into a feast, a house into a home, a stranger into a friend. Gratitude makes sense of our past, brings peace for today and creates a vision for tomorrow."

I think people entering the workforce need to learn from the individuals that are currently there. But I also think that people in my generation need to reach out to the new people that are coming in to take them under our wing. There are a lot of things that the baby boomers can learn from the new generation, and the new generation can learn a lot from us.

You started your career at Hickory Point Bank & Trust and you've returned there for this latest chapter in your professional life. How does that make you feel?

It is kind of funny that I started here, and now I'm here again at this point in my career. The president that I worked for at Hickory Point Bank the first time, Dean Ortinau, reached out to me when it was announced that I was coming back in 2013. He sent me a note saying, "I always knew that you would come back to your senses and return to Hickory Point."

Hickory Point Bank has been very supportive of the different activities that I'm involved in. The bank's support has let me do that, and let me grow and shine. It has also helped me to mentor more people than I ever thought I would be able to touch.

You and your husband, Rick, have two daughters, one with a doctorate in forensic psychology and the other an assistant professor with a doctorate in tax accounting. How did you encourage both daughters to succeed?

My husband and I both instilled in the girls not to go to college to just get a degree, but to get a license. Something that they can hang their own shingle on so that they have the independence to do what they want to do and not be tied to a specific business or organization. They are both excelling at what they do, and to me as a parent, that's very rewarding.

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A reception and awards ceremony honoring the 2022 15 Under Fifteen recipients was held on Wednesday, Oct. 12, at United Community Bank, 1900 W. Iles Ave. More than 150 people from the community took part in recognizing these outstanding small businesses. It was the 20th anniversary for the awards program, which recognizes 15 businesses based in Sangamon or Morgan County with fewer than 15 employees. *PHOTOS BY LEE MILNER*

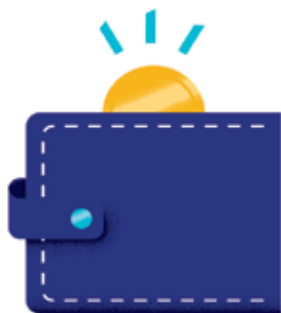
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Area bankers talk trends

Inflation and savings are up, the real estate market is down

By Carey Smith

Rising inflation and talk of a recession are on the minds of many consumers right now, as well as the bankers who serve them. Not only do consumer goods cost more, but rising interest rates increase the cost of loans, pricing some consumers out of the market. And the era of the smoking-hot real estate market has come to an end.

Tom Kissel, chief lending officer at Bank of Springfield, said that the number of mortgage loans has decreased, but it's actually refinancing requests that have dropped off more significantly. "When rates dropped to 2.5-3%, a lot of people asked to refinance. Now rates are going back up and that is not happening," he said.

Todd Wood, senior vice president of lending at United Community Bank, agrees. "Coming off the refinancing boom and with inventory coming down, the housing market has slowed down and refinances are nonexistent. Purchases are few and far between," Wood said. He pointed out the inventory of houses available for purchase in Sangamon County, which usually totals around 1,000 units, currently offers about 125 units.

The question of whether we are currently in a recession has no definitive answer, though opinions abound. We might be; we might still be headed for one; or the Fed's actions may stave off a recession, depending on who you ask. It takes time for the Fed's actions to filter through the economy, but Wood asserts, "I don't think we're going to run into the same mass foreclosure issues" because of the laws put into place after the 2008 housing boom.

Banks are shifting away from a focus on mortgage products as the real estate market ebbs. "Like with any business, if revenue is down in a certain area, we supplement with something else to generate revenue," said Wood. UCB is ramping up commercial loan volume, focusing on the wealth management division and highlighting other products such as loans for electric vehicles and a new, all-in-one point-of-sale product called Clover.

Tom Lex, CEO of Heartland Credit Union, said that one of the trends he has noticed is an emphasis on saving. "With inflation, people



Tom Kissel, chief lending officer at Bank of Springfield, said the number of mortgage loans have decreased, but refinancing requests have dropped off even more significantly, due to rising interest rates. PHOTO BY STACIE LEWIS

are cautious with spending money, and many members seem to be saving."

Kissel agreed, "It helps all of us to have a certain amount of ready cash available, and a savings account is one of those products that people use."

The use of online banking that became the norm during COVID appears here to stay. Lex said, "We notice fewer members using the facility because they weren't using it during COVID and are used to using the technology. We still have people who want to walk in, but more members got used to the technology during COVID. They are comfortable using it and will continue."

And while that may lead to fewer bank tellers in the future, attracting and retaining talent is an issue banks share with the rest of the business world.

Katie Patsche, COO of Heartland Credit Union, stated, "We're continuing to invest in our employees, in retaining the staff we have."

Lex agreed, "It's really competitive. We're paying market-rate wages. Around town

everybody's looking for employees, often fighting over the same group. We make sure we do invest in them."

While Heartland offers perks such as jeans day, Lex said the biggest perk is working from home, especially for people who commute some distance to work. "Probably 20% of staff work periodically at home during the week for one to two days. You have to make sure you have the (IT) capability for them to work from home."

In uncertain times, focusing on the big picture is paramount, asserted Kissel. "Part of success is having a plan, so it's not random results that happen to you. Part is being disciplined to work your plan, but you also have to be flexible to recognize opportunity, and hopefully you don't take short-term gains if it will hinder your long-term goal. Rates always go up and down, like a teeter-totter. This isn't the first time, and it won't be the last." SBJ

Carey Smith is a writer and gardener living in Springfield's Enos Park Neighborhood.



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12	Ameriprise Financial 993 Clocktower Drive, Suite B, Springfield	217-735-3358 ameripriseadvisors.com dax.d.campbell@ampf.com	2	2	Dax Campbell CFP, MSFS	Comprehensive financial planning, including retirement planning strategies, investment management, women's financial strategies, estate planning strategies, charitable giving and saving for college.
12	SB Financial, a subsidiary of Security Bank (SB) 510 E. Monroe Street, Springfield	217-541-1222 concetta@sbfinancial.biz	2	1	Concetta Siciliano financial advisor	Employer-sponsored retirement plans, 401k rollovers, traditional and Roth IRAs, investment advisory services, life insurance, 529 education savings, charitable giving strategies, stocks, bonds, annuities, retirement income planning, long-term care insurance.
13	Ameriprise Financial 700 South Grand Ave. West, Springfield	217-789-2974 ameripriseadvisors.com brian.x.barstead@ampf.com	1	2	Brian Barstead CFP®, ChFC®, CLU®, MBA, private wealth advisor franchisee	Comprehensive financial planning, including retirement planning strategies, investment management, women's financial strategies, estate planning strategies, charitable giving and saving for college.
13	Raymond James Financial Services at United Community Bank 3200 W. Iles Ave., Springfield	217-483-6688 ucbbank.com tatejones@raymondjames.com	1	2	Tate Jones	Investment planning services, retirement solutions, business services, asset and income preservation, wealth management. Securities are - NOT Deposits - Not Insured by FDIC or any other government agency - NOT GUARANTEED by the bank - Subject to risk and may lose value.
13	ACB Wealth Management 6530 N. State Route 29, Springfield	217-487-7766 bankacb.com sfisher@midwesternsecurities.com	1	1	Scott Fisher	Investment products and services, investment advisory services, financial planning, and insurance products and services.
13	CEFCU Investment Services 2424 W. Iles Ave., Springfield 2449 N. Dirksen Parkway, Springfield 1000 E. Lincolnshire Blvd., Springfield	cefcu.com/invest lfarraher@cefcu.com jmurphy@cefcu.com jparsons@cefcu.com	1	0	Leah Farraher Janet Murphy Joleen Parsons	Investment planning services, 401k rollovers, traditional and Roth IRAs, 529 education savings, retirement solutions, investment and insurance products and services.
13	U.S. Bancorp Investments 2501 S. Veterans Parkway, Springfield	217-862-7313 usbank.com sean.fairclough@usbank.com	1	1	Megan Richter	Comprehensive wealth management and financial planning services.



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Exchange-traded funds are top trend in wealth management

By Holly A. Whisler

Whether you are new to building an asset portfolio, or you are working those last couple of years before you begin enjoying the return on your investments, managing and maximizing your wealth is your No. 1 objective, and you want to be sure that your wealth manager is keeping abreast of the newest investment trends. While mutual funds, stocks and bonds are still a part of the mix, exchange-traded funds are 2022's hottest commodity, so to speak.

An exchange-traded fund is a type of pooled investment security that operates much like a mutual fund, except that it can be purchased or sold on a stock exchange the same way a regular stock is bought or sold.

Joel Gustafson, owner and adviser with Momentum Independent Network, 3040 Spring Mill Drive, said the main advantage of an ETF that sets it apart from a mutual fund is that you immediately know your fill price – a term referring to the act of fulfilling an order for a particular financial instrument – when it's purchased. You don't have to wait for the market to close to know the price, as is the case with mutual funds. Most ETFs trade on the New York Stock Exchange, and the vast majority are index funds. Typically, ETFs track a particular index, sector, commodity or other assets.

"In my opinion, it's the next evolution of mutual funds," Gustafson said. He added that ETFs have more liquidity since you can sell any time the exchange is open.

Bill Peterman, founder and CEO of Peterman Financial Group, 1515 S. MacArthur Boulevard, agrees and said that ETFs are the best of both worlds with characteristics of mutual funds as well as individual stocks.

"It's really a great choice for how we manage investments and how clients look for potential investments," he said. According to Peterman, mutual funds play a much smaller role than they did 10 years ago, and ETFs have become very popular. Exchange-traded funds, mutual funds, as well as stocks and bonds, are used together to meet the goals of each client. The benefits of ETFs, according to Peterman, are many: they are less expensive than mutual funds, the adviser has more control over the investment and ETFs are more tax-efficient.

ETFs are advantageous, according to Brandon Wellman, a financial adviser with Prudential Financial, 6300 S. Sixth St., because they track an



Brandon Wellman, a financial adviser with Prudential Financial, says ETFs are advantageous because they track an index and require passive management, which means lower fees. PHOTO BY STACIE LEWIS

index, and they require passive management, which means lower fees. Passive management typically refers to funds that simply mirror the composition and performance of a specific index, such as the Standard & Poor's 500 Index. The opposite is active management, which refers to mutual funds that are actively managed by a portfolio manager.

Also, it's easy for clients to track ETF performance. For example, if an ETF tracks the Standard & Poor's 500 Index and you see how that index is performing on any particular day, then you know how your ETF is performing.

This might sound too good to be true, but ETFs are tried-and-true. According to Investopedia.com, "ETFs were first developed in the 1990s as a way to provide individual investors access to passive, indexed funds. The ETF market has grown enormously and are now used by all types of investors and traders around the world."

Exchange-traded funds are not necessarily considered high risk. Gustafson explains that risk when buying ETFs is no different than the amount of risk involved when purchasing traditional mutual funds. Risk runs the entire spectrum with ETFs. You can have high risk, or moderate to low risk.

Additionally, accessing ETFs is easy. People can buy ETFs through an online investment company, or they can be purchased through an advisory service.

Investopedia.com attributes the popularity of ETFs to their ease of use, the diversity they provide and their cost-effective approach to investing. The advantages and benefits of exchange-traded funds have grown the size of the ETF industry remarkably. The assets under management of global ETFs increased from 204 billion U.S. dollars in 2003 to over 10 trillion U.S. dollars in 2021, according to a June report on statistic.com.

Overall, Wellman said, "ETFs are a great tool to use for building wealth." He recommends clients work with a trusted adviser and reassess investment goals to make sure they are on pace to meet those goals. He emphasizes the importance of looking at the long term when it comes to investment gains, and to not make investment decisions based on emotion.

"If a client has money they don't anticipate needing in the near future, this is the time to put that money to work by investing in ETFs," Wellman said, and predicts the ETF trend will continue. **SBJ**

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ACCOUNTING FIRMS

Sources: The accounting firms
Ranked by number of CPAs.

	NAME/ADDRESS	PHONE/WEBSITE	NUMBER OF CPAs	NUMBER OF FULL TIME EMPLOYEES	PRINCIPALS/PARTNERS	PERCENT ACCOUNTING	PERCENT TAX	PERCENT CONSULTING	YEAR EST'D
1	Sikich LLP 3051 Hollis Dr., Third Floor Springfield, IL 62704	217-793-3363 sikich.com	46	100	Tom Krehbiel, Andy Lascody, Chad Lucas, Angie Leach, Richard Lynch, Drew Long, Andrew Paoni, Amy Sherwood, Michelle Usher	65%	24%	11%	1982
2	Kerber, Eck & Braeckel LLP 3200 Robbins Road, Suite 200A Springfield, IL 62701	217-789-0960 kebcpa.com	34	79	Phil Capps, Marc Carter, Josh Clark, Danielle Hunt, Bethany Jaeger, Kirsten Kienzler, Cheryl Martin, Chris Nelson, Josh Shugart, Michelle Steckel, Casey Tom, Kate Ward, Cliff Bumgarner, Justin Mason	63%	21%	16%	1931
3	Eck, Schafer & Punke LLP 227 S. Seventh St. Springfield, IL 62701	217-525-1111 espcpa.com	17	40	Kristi Corpin, Jim Hogge, Brent Leach, Mario A. Perrino, Brad Punke, Kevan Stapleton, Heather McKinney, Jason Jones	55%	35%	10%	1994
4	RSM 3161 W. White Oaks Drive, Suite 204 Springfield, IL 62704	217-523-3325 rsmus.com	11	18	Ryan Caldwell, Paul Kiel	75%	5%	20%	1926
5	Zumbahlen, Eyth, Surratt, Foote & Flynn Ltd. 1395 Lincoln Ave. Jacksonville, IL 62650	217-245-5121 zescpa.com	6	14	Cindy Foote, Valerie Flynn, Adam Withee, Suzanne Steckel	59%	34%	7%	1970
5	Estes, Bridgewater & Ogden 901 S. Second St. Springfield, IL 62704	217-528-8473 ebocpa.com	6	10	Lori K. Milosevich, Terri L. Phelps, James Legg	60%	37%	3%	1918
6	Pehlman & Dold PC CPA 100 N. Amos Ave. Springfield, IL 62702	217-787-0563	5	9	Todd J. Anderson, Dorinda Fitzgerald, Jamie Nichols	55%	39%	6%	1941
7	PFA Tax and Accounting Professionals 3201 Pleasant Run, Suite C Springfield, IL 62711	217-793-3810 pfanow.com	4	20	Tom Flynn, Jeff Burris, Dan Garner, Brian Voights	52%	43%	5%	2011
7	Quorum Consulting, LLC 4440 Ash Grove, Suite A Springfield, IL 62711	217-793-7200 Quorum401k.com	4	11	Donald E. Wienhoff, Angela R. Davis, Todd Ernst	30%	60%	10%	1994
8	Cowan, Epperson & Associates 979 Clocktower Drive Springfield, IL 62704	217-523-6969 ceassoc.com	3	6	Darren Epperson	46%	51%	3%	1986



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Retirement strategies for Gen Z and millennials

By Pamela Savage

Anne Lester is a retirement expert, media commentator and speaker who brings years of experience working in the retirement space to young professionals. Most recently, she spent 29 years as head of retirement solutions for JPMorgan Asset Management's Solution group. Today, Lester spends her time writing for and speaking to millennial and GenZ professionals about how to effectively save for their eventual retirement.

Q: What advice do you have for people who are overwhelmed by the financial aspects of retirement planning?

This stuff is not rocket science, and if you are starting to feel like it is, take a big breath. If you are lucky enough to work for a company that offers a workplace savings plan, take advantage of that plan and contribute 10-12% of your salary to that plan. If you are able to do that, you are likely going to be fine. Outside of that, save as much as you can without making yourself feel really poor. I'm a firm believer in saving, but also allowing yourself to enjoy a lifestyle that is comfortable for you. People are all a little bit different; you have to figure out what motivates you and what your values are.

Q: What do you see as the main impediments to effective retirement planning?

Our defined contribution systems require people to take a lot of ownership and agency in their savings process, meaning people have to sign up on their own and save on their own. This puts a big burden on the individual, and during my 20 years in the 401(k) world, I saw and learned a lot about the behavioral blocks that can get in the way of saving.



For those who do not have workplace contribution plans, do not get trapped into thinking that you have to do all the research before you step into the financial realm. Compared to doing nothing, anything you do is a version of better.

Q: What do you mean by behavioral blocks?

By behavioral blocks, I mean that the future is unreal to us, and that uncertainty plays a role in saving for retirement.

Studies have shown that when a person thinks about themselves, a specific part of their brain lights up. When you ask that same person about a stranger, a different part of the brain lights up. But when you ask the person to think about themselves 10 or more years from now, the stranger part of the brain lights up, not the self part. So people have a hard time attaching to their future selves, and for this reason saving feels more like giving

the money to the stranger, which literally hurts and makes you feel bad. So this is what I mean when I say our own wiring gets in the way.

Q: How do you recommend people overcome this obstacle?

You have to hack your brain. By this, I mean you have to create an environment that takes savings out of your day-to-day financial decision making. If you can figure out what savings you need to put aside and take it out of the account before you even see it, you can stop wrestling with temptation.

This is difficult. We all have what I call a Today Guy and a Tomorrow Guy. The Today Guy sees something and wants it right away. Our consumer industry caters to the Today Guy and has figured out how to get you to buy stuff that you don't really need. It's similar to how Netflix asks you whether or not you want to continue watching the next episode of a show. Today Guy says, "Sure," but Tomorrow Guy is going to regret impulsive decision-making. Thinking of finances, Tomorrow Guy is obviously better off if Today Guy saves the money,

So, in order to hack your brain, don't even give Today Guy and Tomorrow Guy the chance to argue. Automate your money so that it moves into savings. Use technology to help so you don't have to give it another thought. Put your money somewhere that is hard to get to. For emergency savings, think about putting your money in another account or even in another bank, so that you have to make a phone call to get it out. Making it just a little bit harder keeps you from giving in to temptation. **SBJ**

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BANKS – SANGAMON COUNTY

Source: FDIC website for total deposits and market share for period specified; the banks for other information. Ranked by market share for the period ending June 30, 2022.

	NAME/ADDRESS	PHONE/WEBSITE	TOTAL DEPOSITS (\$000)	MARKET SHARE	LOCAL CEO	HOLDING COMPANY	NO. OF SANGAMON COUNTY LOCATIONS	YEAR EST'D
1	INB 322 E. Capitol Ave. Springfield, IL 62701	877-771-2316 inb.com	1,433,650	16.60%	Sarah C. Phalen	Illinois National Bancorp, Inc.	8	1999
2	United Community Bank 301 N. Main St. Chatham, IL 62629	217-483-2491 ucbbank.com	1,225,142	14.19%	Robert A. Narmont	United Community Bancorp, Inc.	14	1907
3	Chase 531 E. Washington St. Springfield, IL 62701	217-527-3860 chase.com	1,131,292	13.10%	management committee	JPMorgan Chase & Co.	3	1851
4	Bank of Springfield 3400 W. Wabash Ave. Springfield, IL 62711	217-529-5555 bankwithbos.com	1,015,391	11.76%	Tom E. Marantz	Spring Bancorp, Inc.	4	1965
5	PNC Bank 3019 Chatham Road Springfield, IL 62704	217-535-6600 pnc.com	633,384	7.33%	Brian Ray regional president	The PNC Financial Services Group, Inc.	5	1804
6	Marine Bank 3050 W. Wabash Ave. Springfield, IL 62704	217-726-0600 ibankmarine.com	519,677	6.02%	Chris R. Zetek	Marine Bancorp, Inc.	6	1993
7	US Bank 205 S. Fifth St. Springfield, IL 62701	217-753-7530 usbank.com	403,673	4.67%	Mike Johnson	US Bancorp	4	1863

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Source: FDIC website for total deposits and market share for period specified; the banks for other information. Ranked by market share for the period ending June 30, 2022.

	NAME/ADDRESS	PHONE/WEBSITE	TOTAL DEPOSITS (\$000)	MARKET SHARE	LOCAL CEO	HOLDING COMPANY	NO. OF SANGAMON COUNTY LOCATIONS	YEAR EST'D
8	Town and Country Bank 3601 Wabash Ave. Springfield, IL 62711	217-787-3100 townandcountrybank.com	355,380	4.11%	Micah Bartlett	Town and Country Financial Corp.	4	1962
9	Carrollton Bank 2135 Wabash Ave. Springfield, IL 62704	217-793-8696 carrolltonbanking.com	320,297	3.71%	David S. Haney regional president	CBX Corporation	1	1877
10	Security Bank 510 E. Monroe St. Springfield, IL 62701	217-789-3500 securitybk.com	215,928	2.50%	Stephan "Paul" Antonacci	NA	3	1906
11	Prairie State Bank & Trust 3751 Wabash Ave. Springfield, IL 62711	217-993-6260 psbank.net	171,852	1.99%	Jon Valuck market president	American Central Financial Group	4	1890
12	Warren-Boynnton State Bank 702 W. Illinois St. New Berlin, IL 62670	217-488-6091 wbsb.com	118,455	1.37%	James Weast	W B Bancorp., Inc.	2	1877
13	American Bank of Missouri 133 N. John St. Rochester, IL 62563	217-498-7111 americanbankofmissouri.bank	102,209	1.18%	Gary Bohner	Evergreen Bancshares, Inc.	1	1912
14	Bank & Trust Company Rt. 4 at Plummer Blvd., P.O. Box 228 Chatham, IL 62629	217-483-3343 banktr.com	101,158	1.17%	Don Krager, EVP Dan Fleming, president	LBT Bankshares, Inc.	3	1902

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	NAME/ADDRESS	PHONE/ WEBSITE	TOTAL DEPOSITS (\$000)	MARKET SHARE	LOCAL CEO	HOLDING COMPANY	NO. OF SANGAMON COUNTY LOCATIONS	YEAR EST'D
15	Williamsville State Bank & Trust 3341 Old Jacksonville Rd. Springfield, IL 62711	217-698-9728 wsbt.net	99,643	1.15%	Catherine J. Gonzalez	WSB Financial Ltd.	3	1890
16	Regions Bank 3000 S. Sixth St. Springfield, IL 62703	217-718-6560 regions.com	68,787	0.80%	John M. Turner Jr. Central Illinois market executive	Regions Financial Corp.	2	1869
17	Hickory Point Bank & Trust 3131 Wabash Ave. Springfield, IL 62704	217-547-3600 hickorypointbank.com	68,980	0.80%	Jeffrey L. Raes	First Illinois Corp.	1	1979
18	Alliance Community Bank 6530 N. State Route 29 Springfield, IL 62707	217-487-7766 bankacb.com	39,414	0.46%	John L. Leinberger	AC Bancorp, Inc.	1	1910
19	West Central Bank 3600 Wabash Ave. Springfield, IL 62711	217-726-9600 westcentralbank.com	34,470	0.40%	Zachary L. Finn president and CEO	West Central Bancshares, Inc.	1	1876
20	First Bankers Trust Company, N.A. 2201 Wabash Ave. Springfield, IL 62704	217-546-6151 firstbankers.com	21,420	0.25%	Darren Jones market president	First Bankers Trustshares, Inc.	1	1946
21	People's Bank and Trust 2840 Mansion Rd. Springfield, IL 62711	888-728-1954 bankpbt.com	16,909	0.20%	Andrew Olson vice president business banking	People First Bancshares, Inc.	1	1954

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BANKS – MORGAN COUNTY

Source: FDIC website for total deposits and market share for period specified; the banks for other information. Ranked by market share for the period ending June 30, 2022

	NAME/ADDRESS	PHONE/WEBSITE	TOTAL DEPOSITS (\$000)	MARKET SHARE	LOCAL CEO	HOLDING COMPANY	NUMBER OF MORGAN CO. LOCATIONS	YEAR EST'D
1	CNB Bank & Trust N.A. 1211 W. Morton Ave. Jacksonville, IL 62650	217-245-4111 cnbil.com	246,029	23.36%	Jodee Nell market president	CNB Bank Shares, Inc.	3	1854
2	The Farmers State Bank and Trust Company 200 W. State St. Jacksonville, IL 62650	217-479-4000 fsbtco.com	225,198	21.38%	Joy French Becker	Farmers Holding Company	2	1911
3	US Bank 322 W. Morton Ave. Jacksonville, IL 62650	217-479-5906 usbank.com	126,924	12.05%	Meri Jones	US Bancorp	1	1863
4	Prairie State Bank and Trust 1052 W. Morton Ave. Jacksonville, IL 62650	217-243-8148 psbank.net	95,094	9.03%	Joe Horabik market president senior lender	American Central Bancorp, Inc.	2	1995
5	BOS - Jacksonville 1701 W. Morton Ave. Jacksonville, IL 62650	217-479-8888 bankwithbos.com	91,889	8.72%	Michael Halsne regional president	Spring Bancorp, Inc.	2	2000
6	Town and Country Bank 1604 W. Morton Ave. Jacksonville, IL 62650	217-243-0660 townandcountrybank.com	67,554	6.41%	Micah Bartlett	Town and Country Financial Corp.	1	1962
7	Community State Bank 101 West St., P.O. Box 200 Franklin, IL 62638	217-675-2311 commstatebank.com	61,896	5.88%	Chris Gordon	CSB Financial Holdings, Inc.	1	1886
8	Peoples Bank and Trust 197 W. State St. Waverly, IL 62692	855-478-8530 bankpbt.com	52,638	5.0%	Rob Lyman community bank president	People First Bancshares, Inc.	1	1877



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Sources: The credit unions and the National Credit Union Administration
*Source: National Credit Union Service Organization as of March 31, 2022.
Ranked by total assets.

	NAME/ADDRESS	PHONE/WEBSITE/EMAIL	TOTAL ASSETS (MILLIONS)	TOTAL DEPOSITS (MILLIONS)	LOCAL CEO	NUMBER OF BRANCHES	YEAR EST'D
1	Citizens Equity First Credit Union CEFCU 2424 W. Iles Ave. Springfield, IL 62704	217-546-0076 cefcu.com email@cefcu.com	7,714	6,874	Matt Mamer	3	1937
2	Credit Union 1 225 S. College St., Suite #100 Springfield, IL 62704	800-252-6950 creditunion1.org	1,237*	1,045*	Todd Gunderson	1	1958
3	Heartland Credit Union 2213 W. White Oaks Drive Springfield, IL 62704	217-726-8877 hcu.org support2@hcu.org	438	390	Tom Lex	4	1946
4	Land of Lincoln Credit Union 300 South Grand Ave. West Springfield, IL 62704	217-615-3947 llcu.org llcu@llcu.org	366	335	Robert Ares	1	1947
5	Illinois State Police Federal Credit Union - ISPFUCU 730 Engineering Ave. Springfield, IL 62703	800-255-0886 ispfcu.org ccr@ispfcu.org	126	115	Megan Becker	1	1966
6	Illinois Educators Credit Union 3101 Montvale Drive Springfield, IL 62704	217-528-2642 iecumember.org	87	70	Jody Dabrowski	1	1938



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A visit to the World Conference of Credit Unions

By Cinda Ackerman Klickna

Glasgow, Scotland, which sits along the beautiful Clyde River, is known for its welcoming culture and serves as a major financial hub. With a population of over 635,000, it is the most populous city in Scotland, fourth-most populous city in the United Kingdom and the 27th most populous city in Europe.

It was here in July that more 1,600 people, all professionals in credit unions, convened for the World Conference of Credit Unions. At the conference, 51 countries were represented. There are 86,451 credit unions across 118 countries, and these financial institutions serve over 375 million people.

As the chair of the Illinois Educators Credit Union (IECU), I had the opportunity to attend, along with the IECU President/CEO, Jody Dabrowski. The IECU is a \$100 million credit union with close to 9,000 members, mainly educators and their families across Illinois.

At the World Conference, presentations included topics on digitizing; cybersecurity; regulation; financial education; diversity, equity and inclusion; and sustainable finance.

Leaders of the World Conference, as well as the Association of British Credit Unions Limited (ABCUL) that collaborated on hosting the conference, welcomed the audience and celebrated the in-person event. The 2020 conference scheduled for the Bahamas had to be canceled due to COVID, and the 2021 conference was held virtually. Many in the audience listened through headphones that translated the information into their native language.

The situation in Ukraine united all who attended. Sergiy Nikolaychuk, the Deputy Governor of the National Bank of Ukraine, joined by Zoom to share the impact of the war on the Ukraine's credit unions: 17 credit unions are located in combat zones; 34 credit unions faced evacuation of most of their staff. A plea was made for donations to the World Foundation for Credit Unions Ukrainian Credit Union Displacement Fund. Established in February, over \$1.7 million had been donated by July. The funds are designated for humanitarian efforts to assist displaced Ukrainians.

Over three days, each starting with an opening session, participants attended



The flag of each country represented at the conference was carried on stage and placed in a stand during the opening ceremony. PHOTO BY CINDA ACKERMAN KLIICKNA

various breakout sessions. I attended interesting sessions: implicit bias that may affect teams (such as basing decisions on perceptions or going along with the group to avoid confrontation), a presentation on the Senegal credit union that opened avenues for women to invest and own businesses and roles of the board in a credit union. Presentations often included ways to deal with changes due to the pandemic, such as increasing a digital presence and focusing on a member-first strategy.

Two awards were presented for digital innovation – to the Northpark Credit Union in Indianapolis, Indiana, for its goal to close all brick-and-mortar sites, and the Secredi Credit Union in Brazil for its 100% digital agribusiness product which allows members to take out a loan using a mobile phone.

Young credit union professionals – those under 40 who have made a difference in their work with credit unions – received scholarships for future work in the industry.

One speaker, Karen Elazair, an Israeli cybersecurity analyst, raised everyone's interest – and concern – with her information about cybersecurity from a friendly hacker's perspective. Explaining how hackers can

access accounts, she warned attendees to be vigilant and consider protections.

Credit unions differ from banks in ownership and structure. Banks are for-profit and are privately owned or publicly traded. Credit unions, on the other hand, are nonprofit and are owned and run by members who elect the board. Banks have clients; credit unions have members. Due to a credit union's nonprofit status, the credit union is able to provide lower fees for loans and services, higher returns on savings accounts and more one-on-one service.

Credit unions often participate in community efforts as a way to support members. For example, the Illinois Educators Credit Union gives grants to schools and donates to educational groups and area fundraisers.

The World Conference of Credit Unions meets annually, moving to different continents each year. Next summer the conference will be held in Vancouver, British Columbia. **SBJ**

Cinda Ackerman Klickna has been a member of the IECU for over 40 years.



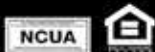
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WOMAN'S EVENT CALENDAR

Join the Women Entrepreneurs of Central Illinois (WE-CI) on Wednesday, Nov. 9, at Maldaner's Restaurant from 5:30-7:30 p.m. Enjoy heavy appetizers and beverages at an evening social to kick off the holiday season, complete with a fun gift exchange. Bring a small gift (\$10 or less) – anything goes, the funnier the better, and gifting is allowed!

WE-CI will also be awarding \$500 grants to three deserving members to allow them to invest back in their business through continuing education, technology or other needs. The event will also honor Paula Bird and Alison Novak, for whom the scholarship grant is named.

Registration and advance payment is required. The cost is \$24 for members and \$34 for non-members. Visit wecispringfield.org for more information or to register.

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Funding a business

By Thomas C. Pavlik

Almost all businesses need funding from time to time, or even on a regular basis. Where those funds come from is vitally important to a business. Making a bad decision, like finding yourself locked into bad repayment terms, may affect a business for many, many years. So, how does a business access capital?

First, and likely the most common, is traditional bank debt financing. This is either a term loan (generally with a three- or five-year term and a much longer amortization, resulting in a balloon payment at maturity) or a revolving line of credit. Depending on the amount of the loan, the industry and the company's track record, getting that loan can be easy and fast, or can take much longer. Interest rates are either fixed for the life of the loan, or are variable and tied to a certain benchmark (e.g., the WSJ Prime Rate or the Secured Overnight Financing Rate (SOFR)).

When applying for a commercial loan, keep in mind that most lenders evaluate the so-called "Five Cs." 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 her with good books and records and expect her analysis to be comprehensive.

The advantages of debt financing with a bank are that the bank generally has little ability to manage how you operate your business, the interest you pay on the loan is generally deductible and the repayment terms are a known expense that you can rely on for planning purposes. On the flip side, especially when the economy turns sour, access to traditional bank financing may not be available. And financing may not be available for startup businesses at all. For this reason, the government created the Small Business Administration – which provides certain assurances and protections to banks that make small business loans to decrease the risk the bank would otherwise have to accept. Don't forget to look into the various SBA programs.

The opposite of debt financing is equity financing. Just like on "Shark Tank," investors purchase shares of a company and become part owners. Sometimes you hear the terms "venture capitalist" and "angel investors." More frequently, however, is the involvement of friends and families who invest in a small business owned by someone they know and trust.

The prime advantage of equity financing (other than not having to make regular payments like with a loan) are that if the business goes south, the company does not have to pay back the investor – they take a loss along with you. On the other hand, with investors you are essentially taking on partners and no longer have sole discretion to run your business as you want. Minority owners also have certain protections under the law. This all restricts how you operate your business.

Further, the sale of securities is subject to stringent registration laws at both the federal and state level. All sales of securities must be registered with the government (think of an IPO) unless there is an exemption to registration. Thankfully, there are many such exemptions – some that are time-consuming and expensive to comply with, while some are quite easy (think crowdfunding). The most common exemptions are: (1) private offerings to a limited number of accredited persons or institutions; (2) offerings of limited size; (3) intrastate offerings (which still require registration with the state); and (4) securities of municipal, state and federal governments. This is a complicated area of the law, and if you plan on selling equity in your business by way of general solicitation, you would be well-advised to contact an attorney conversant in this area of the law. Failure to comply can lead to significant penalties, criminal charges and the prospect of civil litigation by your former investors seeking great damages.

For larger startups and new businesses, there are a few less-familiar means of raising capital. One is mezzanine capital, which is designed to span the gap between bank financing and equity financing. It is a hybrid mix of debt and equity financing.

Essentially, the lender has a right to convert the debt to an equity interest in the company if it defaults under the loan or once angel investors and traditional bank financing are paid off. As such, mezzanine debt is typically subordinated to traditional bank financing but is superior (and would be paid off before) pure equity investors. It is also generally unsecured.

Because of these risks, mezzanine financing almost always comes with a significantly steeper price than pure debt financing, but it is less expensive than equity financing. Also, it is treated as equity on the company's balance sheet, which helps paint a rosier financial picture. Finally, mezzanine loans generally only require interest, but not principal, payments prior to maturity.

The second less-familiar way of accessing capital is "off-book" financing. Thanks to companies like Enron, this term has some very negative connotations. Still, if used properly, it can be an effective means of creating capital. Generally speaking, off-book financing involves recording corporate assets or liabilities so that they don't show up on the balance sheet. This helps keep various financial ratios in line such that they won't cause a default under debt financing documents (e.g. violating a required debt-to-equity ratio). Done according to the rules, this is a completely legal practice. It becomes illegal only when it's used to hid assets or liabilities from government regulators or investors.

No matter how you raise capital, the process can be exhilarating, panic-inducing or even both. Tread carefully, educate yourself and consult with knowledgeable professionals in the fields of law, tax and finance. **SBJ**



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An optimistic outlook

Springfield resident Dr. Sameer Vohra chosen to lead Illinois Department of Public Health

By Dean Olsen

Despite the time commitment and pressure he faces every day as a leader in the state's response to the COVID-19 pandemic, Dr. Sameer Vohra says he has no regrets after two-and-a-half months as director of the Illinois Department of Public Health.

Vohra, 39, a primary care pediatrician who earned a medical degree from Springfield's Southern Illinois University School of Medicine and a law degree from SIU at the same time, told *Illinois Times* his training and interest in the field known as population health dovetailed with the goals he shares with his boss, Gov. JB Pritzker.

"I had always had a passion for the intersection of policy and health," Vohra said in an interview Oct. 18. "It's still a work in progress, obviously, in creating the type of public health system that we need."

The influx of billions of dollars in COVID-19 relief funding from the federal government, combined with the challenge of reducing the racial and regional inequities in health outcomes highlighted by the pandemic, create opportunities to set long-term improvements in motion, he said.

He was hired to replace the former IDPH director, Dr. Ngozi Ezike, who helped steer Illinois through the worst parts of the pandemic and resigned in March to lead the Chicago-based Sinai Health System.

When Vohra accepted Pritzker's invitation to become part of his cabinet, he was founding chair of SIU's Department of Population Science and Policy. He currently serves as interim chair of the state's Children's Mental Health Partnership.

The Chicago native's father and mother were from India and worked in the United States as a pharmacist and dentist, respectively. He grew up in the DuPage County village of Westmont.

Vohra's education includes a bachelor's degree from Northwestern University in political science and science in human culture; a medical residency in pediatrics at University of Chicago; and a master's degree



Dr. Sameer Vohra, a Springfield resident and the new director of the Illinois Department of Public Health, speaks Oct. 18 at a Capitol news conference about state grants being awarded to Illinois organizations that will work to reduce longstanding health disparities highlighted during the COVID-19 pandemic.
PHOTO BY DEAN OLSEN.

in public policy from University of Chicago. He received a Fulbright Scholarship in 2009.

Vohra is one of the first IDPH directors in years to be based in Springfield. He said he preferred this arrangement because he, his wife and their two daughters are settled in the capital city. He said he travels to Chicago, where many previous IDPH directors have been based, five to seven days per month.

One of the focuses of Vohra's work at SIU has been what are known as the "social determinants of health." These are the many factors outside a doctor's office – such as poverty, access to transportation, domestic abuse and housing – that research has shown have a much greater impact than clinical care when it comes to life expectancy and long-term health.

IDPH recently awarded up to \$3.7 million in federal funding to 18 different organizations across the state to address systemic health disparities by "connecting people to vaccinations, food and other well-being needs," according to a news release from the agency. Included in

those groups is the Kappa Sigma Zeta Chapter of Zeta Phi Beta Sorority Inc. in Sangamon County.

The pandemic exposed the chronically low-funded and in many cases hollowed out public health system, especially at the local level, Vohra said. He has hopes of increasing permanent state funding for the system.

"We want to build a responsive, nimble public health department that can respond to these needs while also helping build the infrastructure to begin addressing some of the social and structural determinants," he said. "That will require more investment. COVID-19 showed how critical public health is."

When it comes to the ongoing pandemic, he said the governor's recent decision to roll back some masking and testing requirements for health care facilities and long-term care centers are in line with updated federal health recommendations.

Vohra noted that most Illinois counties, including Sangamon, are recording low levels of COVID-19 transmission. Effective vaccines and medical treatments such as Paxlovid and monoclonal antibody infusions are available to blunt the worst effects of the virus, if the public takes advantage of them, he said.

But uptake of the latest COVID-19 booster shots has been relatively low. The *New York Times* reports that only about 15 million new doses have been given nationally since September, reaching fewer than one in 10 people who are eligible.

Vohra said IDPH is targeting outreach and messaging to those most at risk for COVID-19 complications and deaths.

The fact that about one in four eligible Illinoisans have opted not to receive any COVID-19 vaccine doesn't discourage Vohra. Public health messages need to be repeated, and vaccine advocates need to be patient but persistent, he said.

"We want all of us to get back to our ability to interact and be social in a way that we haven't really been able to since March 2020," he said. "We're really getting close."



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Made Wright helps keep young people on the right path

By Janet Seitz

A new nonprofit is looking to make things right for area disadvantaged youth. Executive director Tia Mahr of Made Wright Inc. has worked in the nonprofit sector for more than 20 years. The organization was founded in memory of her late grandfather, Joe Wright. He was “a community activist and pillar of the east-side community,” said Mahr. “His morals and values were instilled in many residents, and he wanted to see everyone succeed and do things the ‘Wright Way.’ The Wright way is doing the right thing, helping those who are disadvantaged and treating people with respect, regardless of racial or economic background.”

Mahr explained that Made Wright is a bridge in the community that provides social, emotional, entrepreneurial and academic support, plus health awareness and financial resources to participants. It provides tools to help participants become productive citizens while connecting them with valuable resources to eliminate poverty. It currently serves 20-30 youth.

“Our Made Mentoring program is a fantastic program that helps school-age youth and first-generation college students with academic, social and emotional support,” said Mahr. “This is very important as school just began and a lot of students may need extra support and encouragement. The community and individuals can help by volunteering or giving monetary or in-kind donations.”

Funding is important. “We recently received a few donations from local organizations and business owners, which helped us serve about 20 youth in our Jr. Lion’s Den Entrepreneur Camp,” said Mahr, primarily needed for transportation. She explained that Jr. Lion’s Den allows youth to get hands-on learning experience with financial literacy.

“This program is very essential because a lot of students report that they’ve never taken a financial literacy class in school, and a lot of students leave high school not prepared for the real world, whether it be life skills or financial literacy. The Jr. Lion’s Den exposes youth to entrepreneurship in a fun, creative approach. . . . This also allows youth to start to navigate their college and career path.

“We’ve had local entrepreneurs from maintenance, home health services and a pub owner come and share their entrepreneurial journey,” Mahr continued. “We’ve also had professionals from financial institutions, bricklayers, car salesmen and news anchors come and share



Participants in the Jr. Lion’s Den Entrepreneur summer camp presented their business plans to local investors, family and friends during the Illinois State Fair. PHOTO BY LEE MILNER

information about their careers and helpful business and life skills tips for the youth. The youth really enjoyed the workshops and gained lots of knowledge.”

Participants created websites, business cards, budgets and business proposals and made pitches to local investors, friends, family and attendees at the Illinois State Fair. The idea was to put the youth in front of an audience to share their business aspirations and to secure funding to properly start a business.

Among those aspiring entrepreneurs was Jasmine Elbert, a Southeast High School junior who plans to graduate early to attend Tuskegee University and major in psychiatry.

“When she first entered the program, she wanted to make candles and start a business,” said Mahr. “She had no idea of what type of candles she wanted to make. She just thought it would be a great idea.”

Elbert said she named her business Cierge Nicole, a combination of the French word for candle (cierge) and her mother’s middle name. “I decided to use this name because everything I do I want my mom to be a part of it, because she has passed away, and I still want her name to have significance in the world today.”

She focused her candle line on mental health. “I want all my customers to take time and take care of themselves because everybody needs some time to

themselves,” Elbert said. Her signature candle, “How Are You Doing, Sis?” is scented with coconut and vanilla, which she said helps with stress, anxiety and depression.

“Something else that I offer in my candle business is a candle subscription box that contains four eight-ounce candles,” Elbert said. One is the mental health candle, and the other three candle scents will relate to holidays and seasons. “With every subscription box, I offer a mental health e-book that allows you to get to know yourself and your mental health better.” She plans to add self-care journals, matches, wax melts and coloring books.

“My pitch at the State Fair was amazing,” said Elbert. “I got second place in my group, and I loved all the feedback I received from the judges and my mentor, Mrs. Tia. Although I didn’t get first place, I just took it as an example that I will sometimes have good business days and terrible days, but I still have to push through.”

“She was able to go from a simple idea to a business that will change our community and help others around the world,” added Mahr. “She’s gained a lot of confidence, organizational skills, financial skills, cognitive skills and communication skills.”

To learn more, visit madewrightinc.org. 

Janet Seitz is a local communications professional, writer and artist. To share your story, contact her at janetseitz1@gmail.com.

How to ask for a raise

By Kelly Gust

Last month's article, *How to make yourself indispensable*, shared insights about how to become more valuable at work. Surely this extra effort in the form of accountability, a positive attitude and teamwork will help you stand out from the crowd. After a sustained period of strong performance and undeniable results, it's fair to start thinking about extra compensation for the additional value you're delivering. Asking for a raise is one of the most anxiety-inducing conversations we will face at work; talking about money is right up there with public speaking and root canals. However, the employment relationship is based on economics, and eventually you'll need to face the pay conversation head-on. Each employee and each organization is different, so take this as guidance and add your own flavor to it.

First, what's the mood and financial situation of the organization? Has business been good? Are things feeling positive and optimistic? If company finances have been tight, or if there have been budget cuts elsewhere, you might need to be patient asking for a raise until things turn around.

Assuming the timing is favorable (there's never a perfect time to ask), do your research. What are employers paying for skills and experience like yours? More employers than ever are including salary ranges on job postings, so shop around using tools such as salary.com. This data will help you fine-tune your salary request with a realistic number.

Next, get organized. Collect all of your positive feedback, performance appraisals, client testimonials and five-star reviews. Supplement this with hard

numbers that illustrate your results. Did you increase sales by 15%, sign 10 new clients or deliver three projects that were on time and on-budget? We call this your smile file. Get in the habit of keeping these happy items nearby. They come in handy when you're job searching, seeking a raise or whenever you need a self-esteem boost.

Consider how you'll sustain your positive contributions in the future. Where is your job or career headed? Put yourself in your boss's shoes. What priorities are important to them? Be able to articulate a vision for the future and how you're a part of it.

Then, pick a day for the conversation. A best practice would be to bring up the salary conversation during your regular one-to-one, a few months in advance of your performance review. Holding a pay conversation ahead of a performance review might head off the reality that by the time many managers sit down to talk about reviews, they've already submitted their pay increases. Best to plant the seed early. If your manager doesn't regularly set aside time to talk about important stuff, then you'll have to schedule time.

Finally, time for the big ask. Here's a script to start with:

"Thanks for taking the time to meet. I've been working here for a while now, and I really enjoy it (describe specific things you like). I've been thinking about how to continue growing my role and my contributions to the business. Recently, I've taken on some additional responsibilities (be specific) and have received a lot of positive feedback (insert examples from your smile file). This got me thinking about my salary

potential, and I've done some research. I found that comparable positions are paying about 12% more than what I'm making for similar skills and experience. I really like working here and have appreciated the chance to grow in my career. May we revisit my compensation in the coming months?"

This approach is positive, forward-facing, data-driven and non-threatening. It allows time to think and is confident and optimistic. However, there are some landmines to avoid: If the manager says no, don't get mad. They may come around eventually, or you might need to consider negotiating other company perks or benefits. Also, don't focus your request on personal reasons. Your car payment, rent or kid's activities are important to you, but aren't business-related. And finally, do not complain, or present yourself as unhappy, jaded or cynical. Complaining puts your manager on the defensive and triggers their fight-or-flight response. Faced with complaints a manager will defend company practices, and your dreams of a bigger paycheck will remain just that ... dreams. Take the template, practice it, and be confident in your ask. With some sustained extra effort, a full smile file, data to back up your request and a positive attitude, you can be successful with this all-important conversation. **SBJ**



Kelly Gust is the CEO of HR Full Circle, a Springfield-based consulting firm that provides talent management and human resources consulting to organizations of all sizes and stages. She also serves as president of Women Entrepreneurs of Central Illinois.



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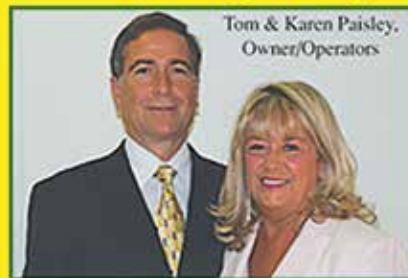
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Fried Grouper Dinner

LEGACY POINTE EATERY

By Thomas Pavlik

Legacy Pointe Eatery, 1130 W. Legacy Pointe Drive is the newest restaurant at Legacy Pointe in the space formerly occupied by Fox Run. It holds itself out as a “moderate - to medium-priced, casual-dining establishment” with a “high-quality full menu” that’s “centered around fresh and homemade items with a focus toward healthier options.”

Legacy’s operations are run by Dustin Coons, who started at Charlie Parker’s Diner as a dishwasher in 2004, and who has had stints at Panther Creek Country Club, Finley’s Tap House and, most recently, at Sangamo Brewing. With

that track record, it’s not surprising that Legacy has managed to live up to its own billings.

The physical space hasn’t changed much from when it was occupied by Fox Run. With the corrugated metal half-walls and the polished concrete floor, acoustics can be difficult. All in all, the message is that Legacy is more restaurant than bar. And speaking of the bar, there’s a neat half-wall that separates the bar area from the main seating section. There’s plenty of seating in both areas, including the option to select a somewhat secluded table should additional privacy be desired. Spacing between tables

was also generous, so much so that we think management wisely decided to stick with a manageable customer head count.

We visited Legacy for dinner and were pleased that we had made reservations in advance, as several walk-in parties were advised they’d have to wait approximately 30 minutes. Our party was quickly seated, and a server appeared right away to take our drink orders. The specialty drinks were fun, and there was a good variety of offerings on the standard drink menu.

Speaking of menus, Legacy’s can be



described as kicked-up pub fare. Starters include things like crunchy Korean shrimp (\$11.59) and sautéed Brussels sprouts (\$10.59). Entrees include flatbread pizzas (made with a gluten-free recipe) and a variety of salads and soups. Sandwiches, or handhelds in Legacy speak, include the spicy goat burger (No, not that goat, but rather goat cheese, jalapeño bacon and a drizzle of honey - \$12.59), and the short rib sandwich (Korean-style braised short ribs with kimchi slaw, sautéed bell peppers, onions and mozzarella cheese - \$14.59). All handhelds come with house-made chips. There are also more traditional restaurant options available which include several pastas, a steak and a handful of seafood dishes that run from \$13.99 (veggie power bowl) to \$21.99 (New York strip).

For starters, our party of four went with the spartichoke dip (\$10.99) – a combination

of spinach and artichoke – and the onion rings (\$9.59). The dip came with deep-fried, gluten-free pita chips that were the perfect accompaniment for the gooey, garlicky spinach and artichoke. It was good stuff, as were the onion rings that came served with their own Legacy sauce, although I prefer plain old ranch.

As my entrée, I went for the horseshoe, which was an unusual selection for me, as I generally don't like them. But the Philly shoe caught my eye – especially the braised short ribs and Korean barbecue sauce (\$15.99). It also came with a generous helping of peppers, onions and mushrooms. This was, as one might expect, a rich dish. The braised-short ribs were, in the main, unctuous, but there was also some equivalent of burnt ends that added a nice texture component. The Korean barbecue sauce had just enough sweetness, but didn't overpower the dish. It was the kind of dish that you want to tuck into on a cold winter night.

Two of my guests got burgers – one the traditional burger (\$8.59) and the other the spicy goat burger (\$12.59). Although Legacy won't cook any of their burgers beyond medium, they were both reported as being nice and juicy. We all thought that six ounces was on the small side these days for burgers, but the meaty burger taste was definitely present. I

managed to sneak a bite of the jalapeño bacon with a dash of the honey and thought that it was an interesting and tasty way to elevate a burger. The house chips were appropriately cooked, but slightly under-seasoned. A dash of salt made all the difference.

My last guest went with the white wine bucatini pasta (\$15.99). It came with jalapeño bacon, garlic, asparagus, cherry tomatoes, spinach, sunflower seeds and a balsamic reduction. She had tried the dish before, and there was no question that she was going to order it again – which is testament to the strength of the dish. It also was quite appealing to the eye.

Service was good, and we appreciated that staff backed each other up. The manager also came by several times to make sure everything was going smoothly, which was a nice touch.

If Legacy Pointe can keep up the good work, it should have a long life in the capital city. **SBJ**

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New businesses

Sangamon County new business registrations, Sept. 16 - Oct. 15, 2022

M Nail Studio, 1405 Stevenson Drive, Suite 8. 836-9636. Da T. Vo

Homemade Treasures, 104 W. Main St., Mechanicsburg. 303-2957. Cary Smith.

Laststand, 2033 Brentwood Drive. 843-0784. Ryne Lee Manion.

D & A Enterprizes, 2901 Normandy Road. 815-201-0804. Aliyah M. Davis.

Midnight Luxuries, 2875 Taylor Ave., Apt. 5. 206-5344. Naija Moore.

JustaGirl Creations, 1817 Reed Ave. 652-4329. Jennifer Lee McCullar.

Lima Resales, 200 Long Bay Drive. 741-9781. Christina Lima.

SH Woodturning, 301 Violet Drive, Auburn. 416-1821. Helen McNeil, Steven McNeil.

Book Your Event In A Bag, 1120 W. Centre St. 719-7195. Sherry Jefferson.

Ivy Nails, 2625 W. White Oaks Drive, Suite B. 698-4880. Thanh Truc Le.

Red Devil Arms, LLC., 1111 Milldale Drive, Rochester. 553-4080. Marc Sullivan.

Baker Girl Farms, 1301 E. Culver Ave. 630-212-7007. Brandi Baker-Connelly.

Maddison Photography, 1200 White Birch Drive, Chatham. 521-5428. Maddison Augustine.

Bottle Babe Mobile Bartender, 3301 Normandy Road. 416-0075. Tanaya Gailles.

Karhliker Plumbing, 4040 Tuxhorn St. 725-3460. Erik Karhliker.

Sous La Lune, 901 Clocktower, Suite 5. 303-1683. Chanel Schwartz.

Stewart Group Management, 7380 Old Salem Lane, New Berlin. 617-7839. Keith Stewart, Anna Stewart.

Stewart Group Properties, 7380 Old Salem Lane, New Berlin. 617-7839. Keith Stewart, Anna Stewart.

The Cleaning Lady 217, 2017 Stockton Drive. 717-7185. Natalie Werts.

Number Four Smoke Shop, 2247 E. Adams St. 816-4630. Corey Hobson.

Olde Thyme Frendz, 2253 E. Andrew Road, Sherman. 496-3339. Terri Lynn Beard.

Fresh Rx Farms Illinois, 4110 Camomile Lane. 572-6444. Yolanda Mckinney, Bobby Mckinney.

The Magic Clean Company, 3301 Smythberry Lane, Apt. 11. 381-2264. Osiris Morales Abarca.

Knollenberg Entertainment, 3895 River road, Riverton. 553-3412. Justin Michael Knollenberg.

Mas Sabores, 425 North Grand Ave. East. 670-1034. Manuel A. Rico Cuellar.

Twenty One Seven Studios, 409 Walnut St., Dawson. 843-7700. Phil Watson.

Dreamfyre, 819 N. Eighth St. 622-5244. Keshia Barbee, Stephen Barbee.

Melissa Ebken Consulting, 207 Fourth St., Illiopolis. 486-6224. Melissa Meers Ebken.

Sweep Home Cleaning, 3013 Red Bud Lane. 836-1696. Swati Suthar.

Borrowed Pastures Designs, Wreaths & Accessories, 3430 N. Peoria Road. 685-1035. Mackenzie Jo Periman.

John Nelson Drafting, 4226 S. Second St. 630-863-4344. Johnathon W. Nelson.

Therapeutic Art, Massage & Wellness, 484 S. Durkin Road. 240-321-4944. Jami Bonitz.

TiNNe~ ART, 726 W. North St. Auburn. 891-8443. Teresa Webber, Bruce Brown.

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