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**Business**  
JOURNAL

November 2024



**15 Under Fifteen**  
Small business awards

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## Overcoming obstacles

Some businesses and organizations are founded because of obstacles, while others encounter challenges along the way and adapt in order to survive. This year's 15 Under Fifteen small business award recipients represent a variety of industries and backgrounds, but all have showed resilience.

Sometimes losing a job leads to entrepreneurship. The 2006 tornado that hit Springfield destroyed the auto body shop where Matthew Milkint had been working. When he found out it would take his employer a year or more to rebuild, he and his sister decided to start their own business. Likewise, Craig Davis was working for someone else when he learned the company was shutting down its gutter division, prompting him to go out on his own.

Compass for Kids and Solid Rock Youth Transitional Services are both nonprofits created to assist young people struggling to overcome challenges. Meanwhile, Café Moxo is currently grappling with a significant obstacle of its own as the business rebuilds following the Adams Street fire that temporarily closed the popular restaurant.

These stories of resilience inspire us, particularly if we are wrestling with our own professional or personal challenges. The newspaper industry has certainly faced significant hurdles in the last few decades, but the decline of local news reporting has highlighted the importance of the media outlets that remain. Publications such as SBJ not only help keep the community informed, but shine a light on small businesses and nonprofits that may not otherwise get recognition.

Like so many of this year's 15 Under Fifteen recipients, SBJ has also had to be resilient to make it this far – 27 years and counting. Bramley Funeral Home and Springfield Art Association have both passed the century mark, showing us all what's possible.



*Michelle Ownbey, publisher*



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A visit to Rotary International World Headquarters in Evanston, Indiana, with a statue of Rotary founder Paul Harris.

# Q & A with Brian Barstead

By David Blanchette

## A Vision of Rotary

Brian Barstead graduated from Illinois State University with a bachelor's degree in medical technology and biology and initially worked for HSHS St. John's Hospital in hematology. He met his wife Nancy there, and the couple has now been married 41 years. They reside in Rochester and have one adult son, Alex.

After receiving an MBA from Sangamon State University in 1986, he began working as a personal financial planner for IDS Financial Services, a company owned by American

Express that had operated in Springfield since the 1940s. The company later became known as American Express Financial Advisors. In 2005, Barstead became one of the first franchisees when the company transitioned to Ameriprise and began operating under a franchise model. Barstead closed his office at 700 South Grand Ave. West earlier this year and transferred operations to Anthology Financial Partners.

Barstead was a musician with the Spring-

field Municipal Band off and on for four decades and also served as a docent at the Abraham Lincoln Presidential Library and Museum. He has been a Rotarian since 1990 with the Springfield Sunrise Club and has served in a number of roles with the club and district. In July, he began serving a three-year term with the Rotary Foundation of Rotary International as its downstate Illinois coordinator.

**Where were you born and raised, and what was your first job?**

I was born in Lincoln and raised in Springfield. I live in Rochester now and have lived in Sangamon County pretty much my whole life. My first job was being a paperboy.

**Why did you decide to transition from a career in health care to being a financial adviser?**

I was working as a medical technologist at St. John's and didn't really like it that much. So I went to Sangamon State University and got my MBA, then looked into trying to combine health care and marketing.

I noticed an ad for IDS Financial Services, which morphed into Ameriprise. Personal financial advising sounded interesting, so that's what I decided to do in 1986.

**What is the most rewarding aspect of your career?**

The relationships I've developed over the years. Plus, I was in a field where I could control my schedule so I could do other things besides work. I got involved with Rotary, which helped me to make friendships locally and internationally, people I would have never met or gotten to know.

**Why should people begin planning their retirement from the moment they first become employed?**

The alternative is not pretty, because we're seeing some indications that the dollar isn't going to be worth as much in the future as it is today. So if you don't save money for a rainy day, you'll get hit by one for sure.

During 37 years in the profession, I realized the power of systematic savings. The people who walked in my door weren't named Rockefeller or Kennedy, but they were blue-collar millionaires that you would never expect if you met them on the street. They were just people who kept saving their money and put their money to work in various ways that made sense over a long period of time, and then managed their money when they retired.

We get these letters every year saying the Social Security Administration is going to run out of money in X number of years, that Medicare is going to be struggling. They keep sending those letters for a reason, so I think people need to heed those warnings.

**How much impact do elections have on the viability of retirement investment plans?**

It depends on what programs the leaders decide to initiate that give people alternatives on how to save money. When I first started in business IRAs were a new thing, then our elected leaders gave us Roth IRAs.

But for the most part, all that politics does is gin up emotions. I've seen people decide to get out of the market because they were worried about what was going to happen when there was a transition from one politician to the next, and it generally didn't work out well for them. People need to chill a little bit. There's a good probability that four years from now, no matter who gets elected, the world's still going to be here and we're going to be dealing with some of the same issues.

**Why do people often underestimate the amount they should save for retirement?**

The biggest killer of financial plans is procrastination, not underestimation. It's easy to put things off and say you can't afford to do something right now. By the time you get around to planning you haven't done anything during your younger years, and you don't have a base to start with.

Sometimes people don't see their doctor when they've got something they think should be checked out. Ignorance is bliss in their minds, but it's not, it's dangerous.

**Now that you are retired, what do you realize about the value of the advice you've given your clients over the years?**

The most valuable thing that advisers do is help people to cope with the ups and downs of life and help them to make rational decisions. Being a financial adviser, I never really had my own adviser until recently. Working with my own adviser has been challenging because I've been able to do pretty darn well myself, but I'll have a need for more advice as I get older and run out of current knowledge about



Brian, Alex and Nancy Barstead at Mesa Arch in the Canyonlands National Park in Utah.  
PHOTOS COURTESY BRIAN BARSTEAD

what's going on in the financial world.

**Why is it important to give back to the community through volunteer and service work, especially when you are retired?**

It gives you structure and purpose in your life when you're retired, and it's even more fun because you don't have all the other competing things on your schedule. It also makes a difference. Rotary does a lot of good things and it helps you to build friendships while doing them.

**What advice would you give to young people entering the career field today?**

Kids now talk to each other using their devices, and there is not as much personal interaction. You need to be able to relate to people. Try to better develop your social skills, especially around people that aren't your age, and that will help you to build empathy. A good way to do that is by joining service clubs like Rotary.

**What might people be surprised to learn about you?**

I'm not really that passionate about money, but I like seeing what it can do for people. Charlie Brown once told Linus, "Happiness is having three things to look forward to and nothing to dread." That has been an important philosophy for me. I have met people with lots of money who aren't that happy, and people with little money who are happy as can be. So what I have learned is that money is a tool in the toolbox that helps people have experiences and things they need and want. SBJ

# 22<sup>nd</sup> ANNUAL 15 UNDER FIFTEEN

Ben Ladage Auctions

Bramley Funeral Home

Café Moxo

Chatham Seamless Gutters

Compass for Kids

Phoenix Collision

Pilates Studio of Springfield

RE/MAX Professionals

Rose Aesthetics &  
Wellness Clinic

Solid Rock Youth  
Transitional Services

Springfield Art Association

Storyteller Studios

The Greater Springfield  
Chamber of Commerce

Three Twigs Bakery

Up and Running Services



This is the 22nd year that *Springfield Business Journal* has partnered with United Community Bank to recognize 15 outstanding small businesses in the local area. To qualify, a business must be located in Sangamon or Morgan county, have been open for at least two years and have 15 or fewer full-time employees. A business is eligible to be recognized again after five years, and one of this year's recipients is a repeat winner. The recipients represent a wide variety of industries, and some have been in business for decades, while others are much newer. What they have in common is that each of these business owners is passionate about their company and providing a service to the Springfield area.

If reading these profiles makes you think of another small business that deserves recognition, you don't have to wait to make a nomination for next year's 15 Under Fifteen. To submit a nomination and view a list of previous selectees, visit [www.springfieldbusinessjournal.com](http://www.springfieldbusinessjournal.com) and click on the awards program tab.

#### SNAPSHOT

Established: 2010

Owners: Ben and Kim Ladage

Employees: 12

Services: auctions

13575 State Route 4, Auburn  
217-652-0924

#### PROFILE

Ben and Kim Ladage started Ben Ladage Auctions in 2010 after Ben attended the Missouri Auction School. "Over the next few years, I conducted a handful of live auctions while working for other local auctioneers," he said. Ladage became a full-time auctioneer in 2016 after purchasing a building in Auburn. "As the business grew, we expanded into online auctions as well, and today we conduct around 80 auctions a year."

Ben Ladage Auctions is a full-time, full-service auction company that serves sellers throughout

central Illinois and buyers from around the world. He specializes in personal property, farm equipment, real estate, antiques and collectibles while conducting a variety of auction types. As a licensed real estate broker, he also provides clients with a one-stop solution for integrated real estate and auction needs.

"Ben Ladage Auctions delivers a streamlined and professional auction experience from start to finish, while also providing the flexibility to meet the unique needs of each client," said Ladage.



#### Ben Ladage Auctions

LEFT TO RIGHT: ERIC ZUERCHER, BRAYDEN HICKSON, YVONNE GUIEB-WOOD, EMILY BARNETT, BEN LADAGE, ZACH SCHMITT, ERIC "ACE" BRITZ. NOT PICTURED: MADISON CHUNES, SUSAN COOK, GREG SMITH, DAVE BATES, JOE POWELL

PHOTO COURTESY BEN LADAGE



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## SNAPSHOT

**Established:** 1924  
**Owners:** Tim Bramley, Sarah Bramley Jones, Tyler Bramley  
**Employees:** 3  
**Services:** funeral home

**11 N. First St., Divernon**  
**217-628-3612**  
**550 E. Jackson St., Auburn**  
**217-438-3288**

## PROFILE

Chester and Pearl Bramley opened the doors of Bramley Funeral Home in Divernon in June of 1924. Eventually their son, Charles, joined the family business and worked beside his father as they served the growing needs of their community. In 1991, Charles' son, Tim, became part of the family business, which allowed them the opportunity to expand and add a second location in Auburn. Today, Tim owns the business along with his children, Sarah Bramley Jones and Tyler Bramley.

As one of the last family-owned funeral homes in the area, the Bramleys pride themselves on

the compassion and care they have given to the grieving families of Divernon, Auburn and surrounding communities over the past 100 years.

"It speaks volumes for a business to be able to thrive for 100 years," Tim said. They recently purchased a new building in Divernon that boasts both a chapel and a reception area. "Since the original opening 100 years ago, we've seen the funeral industry evolve and change. We take every effort to learn and grow along with the times in order to best serve each family's unique needs," he said.



## Bramley Funeral Home

TYLER BRAMLEY, SARAH BRAMLEY JONES, TIM BRAMLEY



## Café Moxo

BACK ROW, LEFT TO RIGHT: LAGARDO DEAN, TREY TAAPKEN, LUKE MURPHY, CARL GIBBONS JR., KEVIN THOMAS

MIDDLE ROW, LEFT TO RIGHT: BRANDON HUGHES, PATRICK MEDLEY, MARK FORINASH, CHAD MARCUM

FRONT ROW: BAKER FORINASH

## SNAPSHOT

**Established:** 2007  
**Owners:** Mark and Shawna Forinash  
**Employees:** 10  
**Services:** restaurant

**411 E. Adams St.**  
**217-788-8084**

## PROFILE

Mark and Shawna Forinash opened Café Moxo in early 2007, a quick-service restaurant with owners passionate about food, service, employees and the community.

"In theory, Café Moxo started when I was a young boy standing beside my mom in the kitchen on countless occasions," Mark said. "I can honestly say the majority of my knowledge today comes from innocent times in the kitchen with an incredibly influential role model to drive my current passion

for food and service."

Consistency and service play a large role in the success of Café Moxo. "We want to get to know you, as it's always been more than just a meal," Mark said. "We have been around long enough to see the circle of life and we love sharing your stories and happiest times around our table. Any perceived success that we may have is only measured by the opportunity that we have to open our doors to you daily."



## Chatham Seamless Gutters

LEFT TO RIGHT: JESSICA AND CRAIG DAVIS, TRENT KRUS, IAN OSBURN, TYLER HULCHER

### SNAPSHOT

**Established:** 2007

**Owners:** Craig and Jessica Davis

**Employees:** 5

**Services:** gutters

**P.O. Box 502, Chatham**  
**217-816-5653**

### PROFILE

Craig Davis and his wife, Jessica, began Chatham Seamless Gutters in 2007. Craig learned the business from a high school friend, and years later, the two went to work for another business. "That company shut down its gutter division, so I decided to buy my own equipment and work with contractors I had known previously," said Craig.

For the past 17 years, the couple has continued to maintain great relationships with contractors and customers as they strive to meet everyone's needs and provide the best service, no matter the request.

"I won't turn down the smallest of jobs if I can work it in the schedule," said Craig.

### SNAPSHOT

**Established:** 2011

**Director:** Molly Berendt

**Employees:** 14

**Services:** nonprofit

**1201 S. Fourth St.**  
**217-691-8103**

### PROFILE

Founder and CEO Molly Berendt began Compass for Kids in 2011. Compass for Kids is a nonprofit created to provide support to youth who were not being served by existing programs and services in the Springfield area.

"The mission of Compass for Kids is to provide academic and social-emotional support to empower children and families underserved by our community," Berendt said. "Compass for Kids

stands out as one of Springfield's best small businesses because our community-based model, organizational culture, core values and leadership provide the strong foundation for an excellent, impactful organization with a positive reputation. Additionally, our emphasis on data and measurable results proves our programs are effective, high-quality and impactful for participants."



## Compass for Kids

BACK ROW, FROM LEFT TO RIGHT: BRANDY STABLER, CHRISTY FREEMAN-STARK, STACEY AUSTIN, VYVYAN WESLEY, KIELEY HENDRICKER, LYNETTE HAYS  
FRONT ROW, FROM LEFT TO RIGHT: KATHY SEADLER, SHELLY KINNER, SARAH OGLESBY, MOLLY BERENDT, TAYLOR MULLIN

## SNAPSHOT

**Established:** 2006  
**Owners:** Matthew Milkint and Tressa Hartman  
**Employees:** 12  
**Services:** automotive, storage units

**4047 W. Jefferson St.**  
**217-546-7227**

## PROFILE

Siblings Matthew Milkint and Tressa Hartman began Phoenix Collision in 2006 following the tornadoes that hit Springfield. "Matthew was working for Bill Mathew Auto Body when the tornado came through Springfield," Hartman said. "Upon learning they would take a year or more to rebuild, he decided to start a shop of his own and asked me to partner with him."

By the fall of 2006, the company was up and running. Location and word of mouth helped the business grow over the next several years. The business now utilizes all of the space available on the Phoenix Collision property,

including a storage unit business.

Satisfied customers and referrals are important to a small businesses like Phoenix Collision. "We have always believed in word-of-mouth referrals being the best business model for growth," Hartman said. "We pride ourselves on both high-quality work as well as handling the (insurance) claims process for our customers to make it as easy as possible on them."



## Phoenix Collision

LEFT TO RIGHT: TRESSA HARTMAN, JOE COMPTON, TREVOR MOORE, ELDON SULLIVAN, CAROLYN RUSH, MICHAEL SWEET, JASON RIDGEWAY, CLYDE MORRIS, ERIC RUBLE, JAMES MORRIS, OLIVE (SHOP PUPPY), MATTHEW MILKINT, NICK HOWELLS. NOT PICTURED: FRANK TWINING



## Pilates Studio of Springfield

LEFT TO RIGHT: BAILEY SULLIVAN, KIRSTEN WRIGHT, TAYLOR STRATTON, KRIS KLEIN, MANAR BAKIR, ARICA CARTER, TARA MCANARNEY AND PAT MCVARY.  
 NOT PICTURED: DANA SAID, CLORITA KENNY AND CARRIE WARD

## SNAPSHOT

**Established:** 2006  
**Owners:** Kirsten Wright and Tara McAnarney  
**Employees:** 11  
**Services:** fitness center

**1305 Wabash Ave.**  
**217-891-0280**

## PROFILE

Pilates Studio of Springfield is a full-service Pilates studio offering individual and group instruction. Co-owners Kirsten Wright and Tara McAnarney have been running the studio for more than 18 years. They currently employ 11 instructors, eight of whom are full-time.

"We have 14 reformers and multiple other apparatuses for our clients to train on," McAnarney said. "We are not just in the physical-fitness business, but we are truly in the personal relation-

ship business. Our clients quickly become our friends and their total well-being becomes our top priority."

Wright and McAnarney have always had a passion for helping people reach their fitness and health goals. "After we discovered Pilates and saw its benefits for ourselves, we decided that we wanted to create a space where people felt welcomed and inspired to see what Pilates could do for them," McAnarney said.



## RE/MAX Professionals

LEFT TO RIGHT: KADENCE FARRIS, BRE ZANGER, TAYLOR BENNETT, JIM FULGENZI, RON DUFF, SUZANNE DAUGHERTY, AMY RIDLEY, MARY POHLMAN

### SNAPSHOT

Established: 1986  
Owner: Jim Fulgenzi  
Employees: 8  
Services: real estate

2667 Farragut Dr.  
217-787-7215

### PROFILE

"RE/MAX Professionals has been serving Springfield and the surrounding counties since 1986 and has been a consistent recipient of various prestigious production awards for decades," said Jim Fulgenzi, who joined the company as an agent in 1995 and became the owner-broker in 2021. "We maintain the highest per-person production achievement year after year in our market."

The RE/MAX brand adds immediate credibility to both the new agent and to the veteran who relies on the technology, procedures and resources that have

been developed by the world's most productive real estate company. RE/MAX drives home the concept that its agents are, in a sense, running their own corner grocery store.

"Agents have at their disposal exhaustive training opportunities, the best client management software – which is integrated with AI solutions for trending client needs – and the most recognized real estate brand in the industry," Fulgenzi said. "Our teachings and training focus on client objectives and not commission totals."

### SNAPSHOT

Established: 2021  
Owner: Cori Jahns  
Employees: 4  
Services: medical spa

2525 W. Iles Ave., Suite C  
217-679-1522

### PROFILE

Cori Jahns opened Rose Aesthetics & Wellness Clinic in September 2021. The idea was born from a vision to provide personalized care in a more intimate setting. "After years in conventional medicine, I realized that the fast-paced environment often prioritized efficiency over meaningful patient relationships," Jahns said. "I wanted to create a space where patients could feel truly seen and supported on their wellness and beauty journeys."

Rose Aesthetics is committed to holistic well-being and individualized care. The staff

takes the time to understand each patient's unique needs and goals, tailoring treatments that deliver results while enhancing natural beauty. The business uses top-quality products and the latest techniques, all in a relaxing environment that fosters trust and comfort.

"We emphasize personalized care, taking the time to understand each patient's unique needs and goals," Jahns said. "This approach fosters a sense of community and trust, making every visit a fulfilling experience."



## Rose Aesthetics & Wellness Clinic

LEFT TO RIGHT: KATIE ANDEL, MORGAN BURKE, CORI JAHNS, JEN LEMME

## SNAPSHOT

Established: 2022  
Director: Marscia Anderson  
Employees: 5  
Services: nonprofit

620 N. Walnut St.  
217-572-1269

## PROFILE

Solid Rock Youth Transitional Services started in 2022 under the leadership of Marscia Anderson, who comes from a family of social workers. "I went to my mom, who'd worked as a social worker, and told her I wanted to provide housing and supportive services for youth impacted by the foster-care system," Anderson said. "We were going to start Solid Rock together, but unfortunately she passed away from cancer before we could get started."

Solid Rock Transitional Services is an organization committed to

providing youth with the support and resources they need to thrive, as there is a great need for housing and wraparound support for those aging out of the foster-care system. "We are a business that is in the business of serving and caring for one of the most vulnerable populations in our society," Anderson said. "By supporting our youth, together we directly impact their future and the future of our community."



## Solid Rock Youth Transitional Services

CHAMP ANDERSON, MARSCIA ANDERSON, LOREN TONEY, AMBER CHIAPETTO AND LARHONDA ANDERSON



## Springfield Art Association

LEFT TO RIGHT: ASHLYN FREY, MARIO CLARKE, KATE ATKINSON, ALLYSON SHARPE, MAGGIE PACKMAN, MORGAN BEHNKE, BARBIE LAFRANCE, BETSY DOLLAR AND EBBA

NOT PICTURED: SARAH ADAMS, ERIN SVENDSEN, KAYE DEMLOW

## SNAPSHOT

Established: 1910  
Director: Betsy Dollar  
Employees: 11  
Services: nonprofit

700 N. Fourth St.  
217-523-2631

## PROFILE

The Springfield Art Association was created in 1910 as The Springfield Amateur Art Study Club. The club drew more than 100 members rather quickly. "There was a great deal of interest in the arts and the power of the arts to improve society overall," said Betsy Dollar, executive director. "They incorporated as the Springfield Art Association of Edwards Place and officially opened their doors for the first exhibition in the newly remodeled space in February of 1914."

The SAA offers visual art education, experiences, exhibi-

tions and events for all ages and abilities. "We are an anchor of the Enos Park neighborhood with Edwards Place being a piece of Lincoln-era history, as well as local art history, to be shared with locals and tourists alike," Dollar said. "We are a small but mighty team that works tirelessly to fulfill the mission of the SAA and make it a welcoming place for everyone to explore their imagination and creativity while building skills and confidence."



## Storyteller Studios

LEFT TO RIGHT: ELI OMEN, KEVIN CHRISTENSEN, PAYTON MCCABE, WALKER DIAL, LYDIA STUEMKE, CHRIS COSTELLO AND JOSH HESTER

PHOTO COURTESY STORYTELLERS STUDIOS

### SNAPSHOT

**Established:** 2013  
**Owners:** Josh and Andrea Hester  
**Employees:** 7  
**Services:** video production

2025 W. Iles Ave., Suite B  
217-331-6763

### PROFILE

Josh and Andrea Hester, owners of Storyteller Studios, opened the business in 2013 with a simple goal of creating videos that tell real stories and make a difference. "After years of working in documentary film and corporate marketing, I saw the power of authentic storytelling and wanted to use that to help businesses and nonprofits connect with their audiences in meaningful ways," Josh said.

Storyteller Studios is a video production company with a focus on documentary-style storytelling. The Hesters are dedicated to

authenticity. "We don't just shoot video. We dig deep to understand our clients' stories and bring them to light in a way that resonates with people," Josh said. "Whether we're working with small businesses, nonprofits or national brands, we aim to create something that's not only high-quality but also impactful." Storyteller Studios has helped clients achieve real results, from growing their business to securing major contracts and raising critical funds.

### SNAPSHOT

**Established:** 1869  
**President:** Mike Murphy  
**Employees:** 7  
**Services:** business advocacy

501 E. Capitol Ave., Suite A  
217-525-1173

### PROFILE

The roots of The Greater Springfield Chamber of Commerce go back to 1869 when the Springfield Board of Trade was founded. The GSCC has been a driving force for the local business community, as it is committed to enhancing member success and advocating for their interests. "Each day, we strive to equip our members with the tools they need to thrive in a competitive landscape," said Mike Murphy, president and CEO. "Our dedicated team fosters an environment where businesses can truly flourish."

The GSCC was recently recognized, for the third time, at a national level with five-star ac-

creditation from the U.S. Chamber of Commerce for its sound policies, effective organizational procedures and positive impact on the community.

"We're excited to build for the future through our RISE Springfield young professionals' program," Murphy said. "This initiative ensures that young professionals receive essential tools to become the business leaders of tomorrow. We also encourage them to engage with nonprofits, fostering a sense of community involvement that goes beyond mere residency. Together we're shaping a vibrant future for Springfield."



## The Greater Springfield Chamber of Commerce

LEFT TO RIGHT: MELISSA HORN, TERI HILL, LISA SCHAFER, MIKE MURPHY, KRISTIN KERN, DAVID EARHART AND OLIVIA LOHSE



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## SNAPSHOT

**Established:** 2015  
**Owners:** Tim and Emily Lewis  
**Employees:** 8  
**Services:** bakery and restaurant

2661 Chatham Road.  
 217-679-9112

## PROFILE

Three Twigs & Co began selling homemade baked goods in May 2015 at the Old Capitol Farmers Market. In January 2019, the business opened its first storefront. Owners Timothy and Emily Lewis have a love for food, hospitality and connecting with the community. "This was a great way to get to do the things we love every day," Emily said. Three Twigs is a completely scratch-made bakery and brunch restaurant. "We wouldn't serve our guests anything we wouldn't serve our family at home."

According to Emily, faith and strength have gotten them through the tough times. "We have been open nearly a decade, making it through so many trials, including a global pandemic," she said. "Everything we do, we think of our team and our community. We pay well because we truly believe in doing everything to ensure those who keep our business going are taken care of. And we are constantly doing everything we can to be there for those in the Springfield community."



## Three Twigs & Co.

LEFT TO RIGHT: RHONDA TEANEY (HOLDING SOLOMON), TIM AND EMILY LEWIS, ELMAH AND ESTHER IN FRONT.

NOT PICTURED: FULL-TIME STAFF AUSTIN MEYERS AND IAN SIMPKINS, PART-TIME STAFF BARBARA SWALES, ZALI RILAN AND ANNAH SHARP



## Up and Running Services

LEFT TO RIGHT: CHRIS ROBERTS, ALLIE ROBERTS, JOSH CAMERON, DENNY KING

## SNAPSHOT

**Established:** 2016  
**Owners:** Chris and Allie Roberts  
**Employees:** 4  
**Services:** small engine repair

312 Carroll St., Pawnee  
 217-625-2612

## PROFILE

Chris and Allie Roberts opened Up and Running Services in 2016. Growing up, Chris always enjoyed working on small equipment, and he eventually decided to make a living out of it. Up and Running Services repairs and services lawn equipment and small engines. They are also Stihl and Toro dealers.

"Customers can now come to us to purchase new equipment along with having their older equipment serviced or repaired," Chris said. "We strive to offer great customer service and help the customer make a good decision when it comes to cost on repairs."

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Garvey Tubman Cultural Arts Center

Harry's Pharmacy  
Height Media  
Mini O'Beirne Crisis Nursery  
Northern Lights Lounge  
Nothing Bundt Cakes

Missy Grady Home Team-  
The Real Estate Group, Inc.  
The Village Tea Room and Gift Shoppes  
TNS Detailing and Restoration  
Tom Day Business Machines  
Wooden It Be lovely

## 2022

Absolute Concrete  
All in One Laundry Center & Services  
Capital Elite Athletics  
Community Foundation for the Land of Lincoln  
District 23 Boutique

Emerson Press  
First Electric Motor Shop  
Indigo Restaurant  
Intertwine Loc Design  
Just The Basics Mobile Bar

MBK Construction  
Midwest Mission Distribution Center  
Music Therapy Connections  
Pure Performance Fitness Center  
Street Art Customs

## 2021

The Alamo  
Ashley's at Home Grooming  
Axis Accounting Tax Service  
Bailey Family Insurance  
Bobby Shaw Building and Remodeling

Credit Pro Autos  
Duct Dusters  
East Side Marine Inc.  
Pier 55 Lounge  
Hellowater

Illinois Trucking Association  
Jerk Shop Go  
Keefner's  
True Colors Floral  
Who Does Your Hair?

## 2020

Ayers Trucking  
AZ-T-CA Mexican Grill  
Bless' It Beauty Salon  
By-Pass Auto Body  
Chadito's Mexican American Grill

Element Services  
Kennedy Sue  
Lake Springfield Tavern  
Law Automotive  
Sam's Best Brands

Springfield Dance  
Springfield Monument  
Springfield Select Auto Inc.  
Troxell Financial  
UNDERDOG Sports, Memorabilia & Games

## 2019

Dr. Lance Taylor D.M.D.  
Eye Candy Boutique  
Eye Candy Salon & Spa  
Frisina Family Wellness  
Johnson & Johnson Auto Services

ML Refrigeration  
Prairie Wholesale Supply Co.  
Propel Sliding Door Automation  
Quiznos  
Rambach Insurance Agency

Recon Techs Springfield  
The Roost  
Scoop Du Jour Ice Cream & Coffee Parlor  
Serious Lip Balm  
Wild Time Exotics

## 2018

Airman-Hires Funeral Home  
Apple Barn  
BSafe Home Inspections of Illinois, Inc.  
Cleaning General Janitorial Services, Inc.  
GoWeb1

Henry's Service Center, Inc.  
Hilda's Antique Mall  
Legacy Theatre  
Maddy's Tavern  
Mosquito Joe of Springfield

Nelson Resource Center  
Rotherham & Rotherham & Company  
Tacology 101  
The Book Rack  
The Rage Hair Studio & Spa

## 2017

All in One On-Site Wash & Detail  
The Deb Sarsany Team  
Monty's Submarines  
Bailey Hardwoods & Woodworking, Inc.  
Fire and Ale

Rogers HR Consulting  
Best Expo, Inc.  
Gypsy Dreamer, Gypsy Tribe & Gypsy Soul  
Springfield Jr. Blues  
Central States Fireworks, Inc.

Law Automotive, Inc.  
Springfield Travel Shoppe, Ltd.  
CrossFit XLT  
Masco Packaging & Industrial Supply  
Your Corner Office, Inc.

## 2016

Bramley Funeral Home  
L.A. Burton & Associates  
Cooper's StrEATside Bistro  
Dreammaker Bath & Kitchen  
Fehring Ornamental Iron Works

Hill Meadow Apartments  
Jan's Dance Studio  
Nature's Select Pet Store  
Kraig D. Osborne, DMD  
PhysioTherapy Professionals

Prairie Dental Group  
Sangamon Reclaimed  
South County Publications  
Taft Appraisal  
Wiley Office Furniture

## 2015

AZ-T-CA Mexican Grill  
Bath Planet  
Capital City Crossfit  
Chatham Dental Center  
Cherry Berry Springfield

Curry's Family Pharmacy  
Donald Staten DMD  
Farmland Solutions  
Gypsy Soul  
Kyle Killebrew & Company

L&M Gym & Kids  
O3 Internet Consulting  
Phoenix Collision  
The Chiropractors at Springfield Wellness Center  
Zelle Title

## 2014

Boondocks  
Café Moxo  
Cookie Factory Bakery  
CopperTree Outdoor Lifestyles  
D&J's Café

Habitat for Humanity ReStore  
Harry's Pharmacy  
Jamie's the Diamond Mine  
KB Consulting  
Kinner Kennels

Kulavic's Auto Body  
Lauterbach Tire  
Maid-Rite  
The Organized Home  
Springfield Running Center



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# Veteran bankers weigh in on current trends

By Holly A. Whisler

Lingering inflation, higher-than-desired interest rates and an upcoming election are just a few issues influencing the willingness of consumers to borrow money. On the other side of the coin, bankers are combatting epic proportions of fraud and navigating a commercial lending market that has been shaped by the pandemic.

Mark Vance, regional president and senior vice president at Carrollton Bank, 2135 Wabash Ave., said, "Clearly the most impactful trend in the banking industry in 2024 is unfortunately – fraud. Banks have always had some level of fraud to keep abreast of but it's escalated significantly this year; it has been the worst I've seen it."

Steve Keenan, senior vice president and Illinois market president for INB, 322 E. Capitol Ave., agreed with Vance that fraud is definitely ramping up.

While there are many types of fraud, the fraud Vance is speaking of is how people are finding ways to steal from others. He said, "It used to be a thing we talked about, but now it's going to happen to you, it's just a matter of when."

Sadly, Keenan said so often it's seniors who fall prey to fraud, especially email scams because the emails look like authentic bank communication. In actuality, both the consumer and the banker have to be on high alert. Vance said email hackers can identify a pattern of behavior between a person and their bank, and eventually the hacker emails the bank posing as the customer and requests money to be wired to the hacker's account.

Keenan said, "It used to be that we could trust an email from a customer directing us to make a transaction, but now we must verbally verify with the customer that they are initiating the transaction."

Although banking institutions have guardrails, Vance said consumers should not

rely 100% on their bank to look out for them. Each person needs to pay attention to their accounts and make sure all account activity is theirs.

Keenan said INB has enhanced its IT department to monitor for certain aspects of fraud. However, both veteran bankers recommend consumers look at their accounts frequently, because you have to act quickly if you find you've been a victim of fraud. Balancing your checkbook may be unfamiliar to some, but Vance said it is a good way to monitor your account.

still good, but inflation is hurting businesses."

Keenan added, "Commercial lending is trending on a slower pace than in the last four years due to banks having lent out much of their cash since COVID-19. Rates were low post-pandemic, and suddenly in 2023 rates go up by double within the year, and that slowed things down. This year has been more of a holding pattern as people wait and see for rates to go down."

Vance said, "Interest rates have come down slightly, but consumers are waiting for them to come down more. With some

of the workforce working from home, office buildings have become a bad word, and there's uncertainty with the upcoming election."

He believes commercial lending – with the exception of the office sector – will remain strong, especially once the interest rates come down. "We believe that rates will probably come down another quarter point by the end of 2025," Vance said.



Vance described the frequency of fraud as "insane" and noted that it affects businesses more often than individuals due to the amount of checks they write. Perpetrators are intercepting mail and stealing entire mail boxes looking for checks. Checks are white-washed or recreated and the payee name is changed so the perpetrator can cash the check.

Vance said, "It takes someone at the business to look at every check that clears to make sure it's correct. We see this at least once a week, but it's not just us, it's every bank in the country."

In terms of lending, Vance said banks are still comfortable making loans, but there are challenges for consumers and businesses.

"Home lending gets harder every year because of regulations," he said. "It has become more onerous – although it is to protect consumers, it's difficult. Commercial lending is

"It's important to make sure customers know why interest is what it is," said Keenan. "Banks lend off of deposits, and the more money you have the more you can lend out until a certain percentage. Then you have to borrow from the Federal Reserve, and that's another reason activity has slowed down. Interest rates to the customer are around 7.5%, and that tightens margins for the banks, which have to have a certain amount of spread so employees are paid."

He said that working the balance sheet of the bank – actively managing the bank's assets and liabilities to optimize its financial health – is a trend that began in late 2023 and carried into 2024.

"We're hoping to see a break in 2025, but it's coming slower than predicted," Keenan said. **SBJ**


# 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, 2023.


	NAME/ADDRESS	PHONE/WEBSITE	TOTAL DEPOSITS (\$000)	MARKET SHARE	LOCAL CEO	HOLDING COMPANY	NO. OF SANGAMON COUNTY LOCATIONS	YEAR EST'D
1	<b>INB</b> 322 E. Capitol Ave. Springfield, IL 62701	877-771-2316 inb.com	1,888,765	21.64%	Sarah C. Phalen	Illinois National Bancorp, Inc.	8	1999
2	<b>United Community Bank</b> 301 N. Main St. Chatham, IL 62629	217-483-2491 ucbbank.com	1,350,167	15.47%	Robert A. Narmont	United Community Bancorp, Inc.	14	1907
3	<b>Bank of Springfield</b> 3400 W. Wabash Ave. Springfield, IL 62711	217-529-5555 bankwithbos.com	1,032,633	11.83%	Jason Knoedler	Spring Bancorp, Inc.	4	1965
4	<b>Chase</b> 2801 Greenbriar Drive Springfield, IL 62704	217-527-3860 chase.com	937,176	10.74%	management committee	JPMorgan Chase & Co.	2	1851
5	<b>PNC Bank</b> 3019 Chatham Road Springfield, IL 62704	217-535-6600 pnc.com	501,529	5.75%	Brian Ray regional president	The PNC Financial Services Group, Inc.	4	1804
6	<b>Clock Tower Community Bank</b> 3120 Robbins Road Springfield, IL 62704	217-726-0600 hometownbanks.com	380,133	4.35%	Jon Erickson market president	Hometown Community Bancorp, Inc.	6	1960
7	<b>US Bank</b> 205 S. Fifth St. Springfield, IL 62701	217-753-7530 usbank.com	403,668	4.62%	Mike Johnson	US Bancorp	4	1863

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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, 2023.

	NAME/ADDRESS	PHONE/WEBSITE	TOTAL DEPOSITS (\$000)	MARKET SHARE	LOCAL CEO	HOLDING COMPANY	NO. OF SANGAMON COUNTY LOCATIONS	YEAR EST'D
8	<b>Carrollton Bank</b> 2135 Wabash Ave. Springfield, IL 62704	217-793-8696 carrolltonbanking.com	339,899	3.89%	Mark Vance regional president	CBX Corporation	1	1877
9	<b>Heartland Bank and Trust Company</b> 3601 W. Wabash Ave. Springfield, IL 62711	217-787-3100 hbtbank.com	279,508	3.55%	Lance Carter	HBT Financial	3	1982
10	<b>Security Bank</b> 510 E. Monroe St. Springfield, IL 62701	217-789-3500 securitybk.com	204,736	2.35%	Stephan "Paul" Antonacci	NA	3	1906
11	<b>Warren-Boydton State Bank</b> 702 W. Illinois St. New Berlin, IL 62700	217-488-6091 wbsb.com	160,713	1.84%	James Weast	W B Bancorp, Inc.	2	1877
12	<b>Prairie State Bank &amp; Trust</b> 3751 Wabash Ave. Springfield, IL 62711	217-793-7700 psbank.net	151,069	1.73%	John Vaughn	American Central Financial Group	4	1890
13	<b>Bank &amp; Trust Company</b> Rt. 4 at Plummer Blvd., P.O. Box 228 Chatham, IL 62629	217-483-3343 banktr.com	116,470	1.33%	Eric Hegele, Chatham branch manager Tim Kienzler, Rochester branch manager	LBT Bankshares, Inc.	2	1902
14	<b>American Bank of Freedom</b> 133 N. John St. Rochester, IL 62563	217-498-7111 americanbankoffreedom.bank	101,764	1.17%	Chris Walcher	Evergreen Bancshares, Inc.	1	1912

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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, 2023.

	NAME/ADDRESS	PHONE/ WEBSITE	TOTAL DEPOSITS (\$000)	MARKET SHARE	LOCAL CEO	HOLDING COMPANY	NO. OF SANGAMON COUNTY LOCATIONS	YEAR EST'D
15	<b>Williamsville State Bank &amp; Trust</b> 3341 Old Jacksonville Rd. Springfield, IL 62711	217-698-9728 wsbt.net	88,544	1.01%	Catherine J. Gonzalez	WSB Financial Ltd.	3	1890
16	<b>Regions Bank</b> 3000 S. Sixth St. Springfield, IL 62703	217-718-6560 regions.com	80,089	0.92%	John M. Turner Jr. Central Illinois market executive	Regions Financial Corp.	2	1869
17	<b>Hickory Point Bank &amp; Trust</b> 3131 Wabash Ave. Springfield, IL 62704	217-547-3600 hickorypointbank.com	74,950	0.86%	Jeffrey L. Raes executive vice president and market manager	First Illinois Corp.	1	1979
18	<b>First Bankers Trust Company, N.A.</b> 2201 Wabash Ave. Springfield, IL 62704	217-546-6151 firstbankers.com	67,259	0.77%	Joel Oschwald market president	First Bankers Trustshares, Inc.	1	1946
19	<b>Alliance Community Bank</b> 6530 N. State Route 29 Springfield, IL 62707	217-487-7766 bankacb.com	43,394	0.50%	John L. Leinberger	AC Bancorp, Inc.	1	1910
20	<b>West Central Bank</b> 3600 Wabash Ave. Springfield, IL 62711	217-726-9600 westcentralbank.com	27,121	0.31%	Zachary L. Finn president and CEO	West Central Bancshares, Inc.	1	1876
21	<b>People's Bank &amp; Trust</b> 2840 Mansion Rd. Springfield, IL 62711	888-728-1954 bankpbt.com	12,116	0.14%	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, 2023

	NAME/ADDRESS	PHONE/WEBSITE	TOTAL DEPOSITS (\$000)	MARKET SHARE	LOCAL CEO	HOLDING COMPANY	NUMBER OF MORGAN CO. LOCATIONS	YEAR EST'D
1	<b>CNB Bank &amp; Trust N.A.</b> 1211 W. Morton Ave. Jacksonville, IL 62650	217-245-4111 cnbil.com	237,086	23.46%	Jodee Nell market president	CNB Bank Shares, Inc.	3	1854
2	<b>The Farmers State Bank and Trust Company</b> 200 W. State St. Jacksonville, IL 62650	217-479-4000 fsbtco.com	189,415	18.74%	Joy French Becker	Farmers Holding Company	2	1911
3	<b>US Bank</b> 322 W. Morton Ave. Jacksonville, IL 62650	217-479-5906 usbank.com	118,790	11.75%	Meri Jones	US Bancorp	1	1863
4	<b>Prairie State Bank and Trust</b> 1052 W. Morton Ave. Jacksonville, IL 62650	217-243-8148 psbank.net	96,889	9.59%	Joe Horabik market president senior lender	American Central Financial Groups	1	1995
6	<b>BOS - Jacksonville</b> 1701 W. Morton Ave. Jacksonville, IL 62650	217-479-8888 bankwithbos.com	74,254	7.35%	Michael Halsne regional president	Spring Bancorp, Inc.	2	2000
5	<b>Community State Bank</b> 101 West St., P.O. Box 200 Franklin, IL 62638	217-675-2311 commstatebank.com	80,448	7.96%	Chris Gordon	CSB Financial Holdings, Inc.	1	1886
7	<b>Heartland Bank and Trust Company</b> 1604 W. Morton Ave. Jacksonville, IL 62650	217-243-0660 hbtbank.com	63,055	6.27%	Lance Carter	HBT Financial	1	1982
8	<b>Peoples Bank &amp; Trust</b> 197 W. State St. Waverly, IL 62692	855-478-8530 bankpbt.com	36,306	3.59%	Rob Lyman community bank president	People First Bancshares, Inc.	1	1877

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# Banking on change

## Security Bank seeks new ownership structure to expand capital

By Scott Reeder

Security Bank of Springfield is seeking approval from the federal government to change its ownership structure so that it is owned by investors rather than by the financial institution's depositors.

A recent bank filing with federal regulators also indicated the financial institution is deeply involved with state-licensed cannabis businesses.

Bank president and CEO Stephan Paul Antonacci said he is not allowed to comment while the proposed ownership change is pending before the Securities and Exchange Commission.

But the application the bank filed with the SEC showed that about 27% of the bank's deposits come from the marijuana industry and 19% of its outstanding loans fund cannabis businesses.

The proposed holding company for the bank, Security Midwest Bancorp Inc., wrote in the filing, "In 2018, we implemented a cannabis-related business ("CRB") program, offering deposit and cash-management services to licensed cannabis-related businesses. We currently offer depositary accounts to customers operating licensed cannabis businesses in the states of Illinois, Michigan and Ohio. In December 2022, we initiated lending to cannabis organizations and their associated real estate entities."

As of June 30, Security Bank had received \$54.8 million of its deposits from CRB customers. About \$20.3 million of its loans were to CRB customers.

One customer, who is unidentified in the filing, accounted for just over half of the CRB deposits. Also, fee income related to CRB deposit accounts has made up more than 50% of total non-interest income during the last 18 months.

The bank said in the filing that it intends to grow the CRB program "modestly" going forward.

Security Bank is the only mutual savings bank located in Springfield and either it or one of its business forebears has been serving the community for 144 years.

Doug Faucette, who cofounded America's Mutual Banks, a Washington, D.C.-based lobbying group, told Illinois Times that today's banking regulations do not favor mutuals. He said regulators overemphasize profit-making while many



Security Bank, headquartered at 510 E. Monroe St. in downtown Springfield, is seeking approval from the federal government to change its ownership structure. PHOTO BY MICHELLE OWNBEY

mutuals minimize profits and focus on community betterment.

Because of this regulatory environment over the past several decades, the trend has been for mutual banks to convert to stockholder-owned institutions, he said.

"They want to grow with their community. And if you can't grow with your community, you get left behind. Most of the conversions originally, I think, were motivated by the need to grow," Faucette said. "They could raise capital; therefore, they could grow off their capital. That soon became a false hope. A couple of studies were done showing that after 10 or 15 years, over 80% – closer to 90% – of all mutuals that converted were acquired within seven years. Once they convert ... they would sometimes more than double their capital. Of course, that would make them fat acquisition targets."

Those who have deposits with a mutual bank at the time of a conversion have first dibs on purchasing stock in the reorganized institution, he said. Because of this, some professional investors open accounts in mutual banks across the county in hopes of having a leg up in purchasing stock if a conversion were to take place.

Security Bank has sought to combat this by limiting depositors to residents of Sangamon County and its adjacent counties. Faucette said at other banks such protections have often been sidestepped by determined individuals.

"After three years an investor can put a group together and take control of a (former) mutual

and sell it," he said. Such sales often reap a 400% profit for investors, Faucette said.

But why would a small mutual bank in Springfield have become so involved in the cannabis industry?

Springfield-based cannabis entrepreneur Chris Stone said it can be a lucrative niche for banks because there isn't as much competition from other financial institutions.

"I think that there are banks that are resistant to get into that realm. I think there is still the stigma of cannabis, even though I think that that stigma has changed a lot in the last 10 years," he said.

Although recreational marijuana is legal in Illinois and some other states, it remains illegal on a federal level. This

has kept many national banks from becoming involved in the industry.

"Banks are conservative," Stone said. "They deal with a lot of regulators and a lot of regulations. Combining all of that makes banks very apprehensive about getting involved in depositing cannabis (money)."

Stone said that he once used Security Bank for his cannabis-related businesses, but he has since switched financial institutions.

"Our accounts are actually with Illinois National Bank when it comes to the cannabis business that I'm involved in," he said. "That doesn't mean that I don't do business with Security Bank, but it's just not on the cannabis side of things."

Stone's wife, Erin, a local physician, is on the board of directors for Security Bank.

Faucette said as the nation's marijuana laws continue to loosen it is likely more banks will become involved in the marijuana industry and that could be to the detriment of pioneering banks already in the sector.

"You have a little bit of an angle because you're the only guy that does it," he said. "And then everybody else starts doing it. You lose your edge. And then whatever advantage you have vanishes pretty quickly. It's kind of like casinos. When they first started Atlantic City, it was booming. And then everybody got casinos and the bloom is off the rose." **SBJ**

# Meeting the financial needs of a multigenerational workforce

By Holly A. Whisler

A recent survey found that 78% of U.S. employers say their workers are financially stressed, as compared to 71% in 2023. Meanwhile, survey findings also show that employers are continuing to feel the squeeze financially with the increased costs of benefits, worker retention and recruiting.

PNC Bank released findings from its second annual Financial Wellness in the Workplace Report, which summarizes survey data from more than 1,000 U.S. workers and more than 500 employers to better understand the financial health and wellness of today's workforce.

"The ultimate goal is to help employers better understand the needs of workers and the generational perspective is unique to this year's survey," Kaley Keeley Buchanan, senior vice president and head of PNC organizational financial wellness, said.

The American workforce now spans four generations: Gen Z, born 1997-2012; Millennial, born 1981-1996; Gen X, born 1965-1980 and Boomer, born 1946-1964. Each generation has its unique challenges and stressors in relationship to their personal financial goals and sought-out employee benefits.

Notable findings include:

- **Gen Z is the most stressed about personal finances.** Of surveyed U.S. workers, personal finance stress was highest with Gen Z (76%), followed by Millennials (72%) and Gen X (72%) and then Boomers (59%).
- **Top financial goals vary by generation.** Gen Z's top priority is strengthening their credit rating, while Millennials, Gen X and Boomers all prioritize saving for retirement.
- **Benefits play a larger role in retaining Gen Z and Millennial workers.** The likelihood of staying with an employer that offers more financial wellness benefits was highest among Gen Z (92%), followed by Millennials (85%), Gen X (72%) and Boomers (64%).



Kaley Keeley Buchanan, senior vice president and head of PNC organizational financial wellness, said it's important for employers to offer a mix of benefits that can appeal to a wide range of employee needs. PHOTO COURTESY PNC

• **Gen Z and Millennials are the most concerned about student debt.** Results indicated student loan debt is difficult, with 54% of respondents saying it's the most challenging debt to tackle.

• **Gen X workers surveyed were the least likely generation to have worked with a financial planner.** The majority of Gen X respondents shared that they do not have enough money to justify using a financial planner.

"The varying financial goals and priorities across America's generationally-diverse workforce shows how important it is to offer a mix of benefits that can appeal to a wide range of employee needs," said Buchanan. Although the Boomer generation may not expect an employer to provide financial wellness benefits, they are a valuable tool to attract talent across generations, increase employee retention and company satisfaction.

Financial wellness benefits help employees manage their finances and develop good money habits. These

benefits can include: financial education, employer-sponsored retirement plans that match employee contributions, student loan assistance, emergency savings, life insurance, disability insurance and family-related financial assistance. Buchanan said these benefits may tie on to a health savings account, flexible spending account or a lifestyle spending account.

A lifestyle spending account is a benefit that helps employees cover a range of lifestyle expenses as they relate to their physical, financial, emotional and social well-being. An employee chooses how to spend these dollars on items such as healthy meals, pet health insurance, a gym membership or student loan debt, for example. The benefits are personalized in a way that makes sense to the employee.

Buchanan said, "Employers and workers love these benefits due to the flexibility."

## Additional survey findings:

Three in 10 U.S. workers surveyed who have student loan debt say they are at a standstill until it is paid off. This increases to four in 10 among Gen Z workers.

In the last year, access to financial planning benefits doubled for American workers surveyed. Notably, 28% had access to financial planning benefits in 2024 compared to 14% in 2023. One in three used a financial professional in the last three years.

Three in five U.S. workers surveyed say they are living paycheck to paycheck. This sentiment is highest among Gen Z and Millennials.

As the needs of the talent market evolve, so should the way that businesses address them, if they want to attract and retain talent to effectively drive business performance. Buchanan said that employees are the most critical asset of U.S. employers and it's important to know their pain points and how to provide relief so that employees are able to live a life with reduced stress and greater satisfaction overall. **SBJ**

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# CREDIT UNIONS

Sources: The credit unions and the National Credit Union Administration  
Ranked by total assets.

	NAME/ADDRESS	PHONE/WEBSITE/EMAIL	TOTAL ASSETS (MILLIONS)	TOTAL DEPOSITS (MILLIONS)	LOCAL CEO	NUMBER OF BRANCHES	YEAR EST'D
1	<b>Citizens Equity First Credit Union CEFCU</b> 2424 W. Iles Ave. Springfield, IL 62704	217-546-0076 cefcu.com email@cefcu.com	7,458	6,531	Matt Mamer	3	1937
2	<b>Credit Union 1</b> 2464 Wabash Ave. Springfield, IL 62704	800-252-6950 creditunion1.org	1,398	1,132	Todd Gunderson	1	1958
3	<b>Land of Lincoln Credit Union</b> 300 South Grand Ave. West Springfield, IL 62704	844-222-7788 llcu.org llcu@llcu.org	468	430	Robert Ares	1	1947
4	<b>Heartland Credit Union</b> 2213 W. White Oaks Drive Springfield, IL 62704	217-726-8877 hcu.org support2@hcu.org	483.8	419.3	Tom Lex	3	1946
5	<b>Illinois State Police Federal Credit Union - ISPFUCU</b> 730 Engineering Ave. Springfield, IL 62703	800-255-0886 ispfcu.org ccr@ispfcu.org	111.6	99.7	Megan Becker	1	1966
6	<b>Illinois Educators Credit Union</b> 3101 Montvale Drive Springfield, IL 62704	217-528-2642 iecumember.org	100.7	88.9	Jody Dabrowski	3	1938
7	<b>Imperial Credit Union</b> 1130 S. 16th St. Springfield, IL 62703	217-481-6381 217-725-4665 imperialcreditunion.org info@imperialcreditunion.org	70.2 (thousand)	62.3 (thousand)	Victoria Nichols Johnson Manager	1	1957

## Morgan Stanley



(L to R): **Larry Hardy** - Vice President, Financial Advisor, **Michael Witsman** - Associate Vice President, Branch Manager, Financial Advisor  
**Nancy Klay** - Senior Registered Associate, **Kip Leverton** - Associate Vice President, Financial Advisor, **Chad Golembeck** - Associate Vice President, Financial Advisor

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Christi Grant	Deja Turner	Mason Katterhenry	DeDe Murphy
Cathy Chandler	Taylor-Ann Hamlin	Jessica Barnhill	Brent Hustedde
Kevin Margeson	Kathy Kincaid	Tom Hough	Kelsey Varner
			Kasey VanderMeersch

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*- Illinois State Police Memorial Park Photo Courtesy Knight E/A, Inc.*



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# Accounting firm closing after more than a century

By Michelle Ownbey

The accounting firm of Estes, Bridgewater & Ogden has been in business since 1918, but the current partners are getting ready to go their separate ways.

"It's a culmination of a lot of things, but lack of staffing is the biggest piece of it," said partner Lori Milosevich. "Public accounting has taken a hit over the last few years. We're not unique in this situation."

Milosevich said that the firm has been located at 901 Second St. since the 1970s and typically had a staff of 15-16 people prior to COVID. But although the office never closed during the pandemic, Milosevich said it's

become more challenging to find people who are willing to work in a traditional office setting.

"It's been hard trying to get someone in here who didn't want to work from home," she said. "You've got a whole generation of 25 to 35-year-olds who want to work remotely, and that takes out a lot of candidates."



Estes, Bridgewater & Ogden was founded in 1918 and has been located at 901 Second St. since the 1970s. The firm is closing its doors as of Dec. 31. PHOTO BY MICHELLE OWNBEY

Some public accounting firms have reduced the number of clients served due to lack of support staff, but Milosevich said that she and the other partners – Terri Phelps, Jim Legg and Dan Coady – knew that it might be challenging for their clients to find other accounting firms.

"We've always catered to the small- to medium-size nonprofits; we do a lot of audit

work, and the bigger firms don't even like to do that sort of thing," she said.

"It's hard to downsize when you've been around this long. We've decided to shut down the practice, and we're each going our separate ways," Milosevich said. "Nobody is retiring."

Coady is joining another firm, while Legge, Phelps and Milosevich all plan to practice on their own.

"I'm moving into a smaller office space. I do mostly audit work, so I don't get walk-in traffic and I don't need a receptionist and all that," Milosevich said. "Going out on our own means we'll need fewer support staff."

Dec. 31 will be the last day of operations for Estes, Bridgewater & Ogden, with the new practices scheduled to launch in January.

"I've spent 35 years here, so it's a lot to process," said Milosevich. "But this will allow us to provide continuity for our clients." SBJ

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# INVESTMENT AND WEALTH ADVISERS

Sources: The advisers  
Ranked by number of local licensed advisers.

	NAME/ADDRESS	PHONE/WEBSITE/EMAIL	TOTAL NO. OF LOCAL LICENSED ADVISERS	TOTAL NO. OF LOCAL SUPPORT STAFF	LOCAL MANAGER	SERVICES OFFERED
1	<b>Equitable Advisors</b> 4341 Acer Grove Drive, Suite 400C, Springfield	217-679-1737 equitable.com james.gibbs@equitable.com	34	12	James Gibbs regional vice president	Financial services firm specializing in advice, retirement, life insurance, wealth planning and employee benefits.
2	<b>Edward Jones</b> Mary Pat Cavanagh, 1999 Wabash Ave., Suite 115, Springfield Nate Clemmer, 40 Adloff Lane, Suite 7, Springfield Kevin Corbin, 2131 W. White Oaks, Suite C, Springfield Brent Davis and Bree Heineman, 3004 Happy Landing, Springfield T.J. Dura and Katie Van Dyke, 3161 W. White Oaks Drive, Suite 100, Springfield Brian Hubert, 2353 W. Monroe St., Springfield Tim Healy, 1215 S. Fourth St., Suite B, Springfield Holly Herkert, 2709 W. Washington St., Suite A, Springfield Ed Lex, Kyle Edmiston and Brandy Zanger, 2509 W. Iles Ave., Suite 102, Springfield Tom Noonan, 2055 W. Iles Ave., Suite D, Springfield DuWayne Reichart and Trevor Anslyn, 2815 Old Jacksonville Road, Suite 104, Springfield Brandon Reichart and Michelle Eads 2815 Old Jacksonville Road, Suite 203, Springfield April Reynolds, 2925 S. Meadowbrook Road, Suite C, Springfield Rachel Rockford, 3330 Hedley Road, Suite A, Springfield Duane Sieren, 7040 Kingsmill Court, Springfield Craig Troyer, 3118 S. Sixth St., Springfield Jay Turnbull, 2404 W. Jefferson St., Suite A, Springfield Adam Liesman, 320 N. Main St., Suite B, Chatham Brent Bordenkircher and Francis Brockhouse, 25 S. Central Park, Jacksonville Tom Hill, 1111 W. Morton Ave., Suite 13, Jacksonville Tony Moore, 1853 S. Main St., Suite B, Jacksonville Will Whalen, 326 E. Morton Ave., Jacksonville Jack Whalen, 326 E. Morton Ave., Jacksonville Jim Rowley, 445 S. State St., Suite E, Rochester Phil Cox, 420 Crossing, Suite 5, Sherman Tanker Wade, 2555 E. Andrew Road, Sherman	1-800-ED-JONES edwardjones.com	29	33	Brent R. Davis, CFP® regional leader	Wealth building strategies, retirement income planning solutions, estate and legacy strategies, protection and life insurance planning and saving for education.
3	<b>Northwestern Mutual</b> 2921 Greenbriar Drive, Suite A, Springfield 606 E. State St., Jacksonville	217-793-3900 springfield-il.nm.com	24	26	D. Patrick Scheina	Life insurance, disability insurance, long-term care insurance, fixed and variable annuities, investment and wealth management.
4	<b>BOS Investment Services, BOS Asset Management, LLC</b> 2600 Stevenson Drive, Springfield 3400 West Wabash Ave., Springfield 850 East Madison St., Springfield 1140 Commercial Court, Chatham 1701 W. Morton Ave., Jacksonville 303 W. College Ave., Jacksonville	217-529-5555 investwithbos.com brian.brewer@investwithbos.com	13	8	Brian Brewer AIF®, CPFA®	Full service investment and insurance divisions to assist individual & corporate entities; comprehensive wealth management; retirement, college and estate planning; group benefits including health and retirement plans; complimentary portfolio reviews; independent Analysis & non proprietary products.
5	<b>Merrill Lynch</b> 611 E. Monroe St., Suite 100, Springfield	217-525-4200 local.ml.com/springfield_il	12	6	Jill Copeland CFP®, CPFA®	Comprehensive wealth management, financial planning, retirement plans, portfolio advice and guidance.
6	<b>Wells Fargo Advisors</b> 2941 Greenbriar Drive, Springfield	217-546-6112 wellsfargoadvisors.com	11	5	Tony Guzzardo	Full service investment firm, wealth management services, retirement, college and estate investment planning and insurance.
7	<b>Broadway Graham Wealth Partners</b> 3330 Ginger Creek Dr., Suite C, Springfield	217-441-8801 bgwealthpartners.com zach@bgwealthpartners.com	9	3	Zach Bromley	All-inclusive approach to financial planning including investment management, estate planning, tax strategies and overall wealth management.
8	<b>Stifel Nicolaus</b> 3201 West White Oaks Drive, Suite 102, Springfield 1170 Wall St., Jacksonville	217-726-0875 stifel.com	8	5	Dan Griminger CFP®	Financial and retirement planning, estate planning, college planning and investment services for individuals and businesses.
8	<b>Prudential Financial/Wellman Financial Services</b> 6300 S. Sixth Street Frontage Road E, Springfield	217-679-4199 prudential.com	8	3	Brandon Wellman RICP®	Life insurance, annuities, mutual funds, retirement funding.
8	<b>Morgan Stanley Springfield Branch</b> 3201 West White Oaks Drive, Suite 201, Springfield	217-547-2900 advisor.morganstanley.com/ springfield-branch-2361827 Michael.witsman@ms.com	8	2	Michael Witsman CFP®, ChFC®	Full service wealth management, investment advisory and brokerage, financial planning, retirement plan- ning, cash and liability management services, and business retirement plans.

# INVESTMENT AND WEALTH ADVISERS

Sources: The advisers  
Ranked by number of local licensed advisers.

	NAME/ADDRESS	PHONE/WEBSITE/EMAIL	LICENSED ADVISERS	SUPPORT STAFF	LOCAL MANAGER	SERVICES OFFERED
9	<b>ESP Wealth Management, LLC</b> 227 S. Seventh St., Springfield	217-747-0100 espcpa.com	7	2	Randy L. Taylor CFP®, CLTC Heather J. Kern CFP®, ChFC® Albert O. Eck III	Financial services and life insurance.
10	<b>Troxell Financial</b> 214 South Grand Ave. West, Springfield	217-321-3210 217-303-5422 troxellfinancial.com info@troxellfinancial.com	6	4	Erin Crumly, president, CFP® Kevin W. Crumly chairman, CFP®, CPA, AIF® Scott M. Norris CEO, CFP®, AIF®	Our services include, but are not limited to, asset management, retirement planning, income tax planning, estate planning and retirement plan consulting. Working with Troxell Financial provides you the benefit of our team's experience, which creates our ability to implement seemingly simple strategies for even the most complex situations.
10	<b>Cornerstone Advisers, LLC</b> 3201 S. Meadowbrook Road, Springfield	217-698-6420 Cornerllc.com Joe@cornerllc.com Scot@cornerllc.com	6	3	Joe Kula CPA, CFP® Scot Jacobs CFP®	Holistic financial planning including investment management, retirement planning, insurance, estate planning, tax strategies and business retirement plans.
10	<b>Cornerstone Financial Services</b> 2001 W. Monroe St., Suite 200 Springfield, IL 62704	217-718-4670 thefinancialexperiencegroup.com cornerstonefinancialservices @prudential.com	6	2	Ryan M. Kaiser, CFP®	Financial planning including investment management and retirement and estate planning.
10	<b>Peterman Financial Group</b> 1515 S. MacArthur Boulevard, Springfield	217-546-0400 petermanfinancialgroup.com Bill@petermanfinancialgroup.com	6	1	Bill Peterman, CPA, CFP®, MRFC Nathan Boyle CRP, MRFC, chief investment officer	Wealth planning, comprehensive financial planning, estate planning, company retirement plans, investment management services, tax planning and prep services.
10	<b>KEB Wealth Advisors</b> 3200 Robbins Road, Suite 200A, Springfield	217-789-0960 kebcpa.com	6	3	Marc Carter CPA, PFS Justin Mason CFP®	Comprehensive wealth management and financial planning including investment advisory, retirement, tax, education and estate planning.
10	<b>Skinner, Copper &amp; Ehmen Wealth Management, LLC</b> 3000 Professional Drive, Suite 201, Springfield	217-753-4020 scewealth.com	6	3	Doug L. Skinner CFP® Ryan J. Ehmen CPA	Retirement planning, structure retirement cash flows, manage investment portfolios, college planning, estate planning, insurance analysis and planning, retirement plan services, etc.
11	<b>INB Wealth</b> 2601 Chatham Road, Springfield	217-679-1676 inbwealth.com	5	3	Chris Parks, senior vice president	Business consulting, estate planning, health savings accounts, insurance, retirement planning, tax preparation and trusts.
12	<b>Sikich Financial</b> 3051 Hollis Dr., Third Floor, Springfield	217-862-1843 sikich.com andrew.paoni@sikich.com	4	2	Andrew Paoni CFA, CFP®	Wealth management, financial planning and investment advisory.
12	<b>Anthology Financial Partners/Ameriprise Financial</b> 2621 Montega Drive, Suite A., Springfield	217-787-2435 anthologyfinancialpartners @ampf.com AnthologyFP.com	4	3	Jennifer J. Sylvia CRPC®	Comprehensive financial planning, including retirement planning strategies, investment management, women's financial strategies, estate planning strategies, charitable giving and saving for college.
12	<b>LifeMap Wealth Management</b> 1124 Rickard Road, Suite A, Springfield	217-321-3193 lifemapwm.com jacob.gronewold@lifemapwm.com	4	4	Jacob Gronewold CFP®, MBA Kipton Reiss CRPC®	Comprehensive financial planning, investment advisory services, estate planning, company retirement benefit plans.
13	<b>National Investment Advisors, Inc.</b> 2609 Montega Drive, Springfield	217-787-1500 nationalinvestmentadvisors.com thamerlinck@nationalinvestmen- tadvisors.com	3	2	Todd Hamerlinck	Investment planning, stocks, bonds, mutual funds, college plans and retirement planning.
13	<b>Terril &amp; Company</b> 3201 W. White Oaks Drive, Suite 104	217-203-2038 terrilco.com terrilco@terrilco.com dallaswhittaker@terrilco.com	3	2	Dallas Whittaker Annette McClure Joe Terril	Private wealth management and investment services to individuals, trusts and private/corporate retirement plans.
13	<b>Berger Financial Group</b> 1201 S. Veterans Parkway, Suite A, Springfield	217-698-4844 bergerfinancialgroup.com rik@bergerfinancialgroup.com	3	2	Rik Stone, CFP® regional manager Nic Gordon CFP®, M.S. Morgan Stone- Padget, CFP®	We are a fee-only registered investment advisor and financial planning firm specializing in retirement, estate and wealth management planning. As an independent advisory firm, we do not represent any bank, brokerage firm or insurance company. Our fiduciary responsibility is to our clients only.
14	<b>Coonrod Financial Group</b> 450 N. Main Plaza, Chatham	217-483-4070 coonrodfinancial.net dcoonrod@coonrodfinancial.net	2	3	David Coonrod	Wealth management, IRA rollovers, retirement planning, estate planning, college planning, generational wealth transfer, tax efficient income distribution, insurance and risk analysis, employer group plans and tax and accounting services.

# INVESTMENT AND WEALTH ADVISERS

Sources: The advisers  
Ranked by number of local licensed advisers.

	NAME/ADDRESS	PHONE/WEBSITE/EMAIL	LICENSED ADVISERS	SUPPORT STAFF	LOCAL MANAGER	SERVICES OFFERED
13	<b>Benjamin F. Edwards-Pietroburgo Wealth Management</b> 3400 Hedley Road, Springfield	217-726-5862 pietroburgowealthmanagement.com	3	2	Dan Pietroburgo, CFP Denise Edwards, CFP	Wealth management services, financial planning, retirement plans, personalized investment portfolios, estate and college planning and insurance.
14	<b>Ameriprise Financial</b> 993 Clocktower Drive, Suite B, Springfield	217-735-3358 ameripriseadvisors.com dax.d.campbell@ampf.com	2	3	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.
14	<b>Sullivan Financial Services</b> 1209 N. Main St., Suite B, Chatham	217-483-9460 sullivanfinance.com kellys@adviserfocus.com	2	3	Kelly Sullivan	Mutual funds, 401ks, IRAs, life insurance, annuities, Medicare and long-term care insurance.
15	<b>Raymond James Financial Services at United Community Bank</b> 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.
15	<b>Heartland Bank and Trust Company</b> 3601 W Wabash Ave., Springfield 1925 S. MacArthur Boulevard, Springfield 2601 N. Dirksen Parkway, Springfield	217-321-3415 888-897-2276 hbtbank.com	1	2	Jennifer Stice	Retirement plan administration, estate administration, wealth management, guardianship, custodial service, trust administration and investment management.
15	<b>ACB Wealth Management</b> 6530 N. State Route 29, Springfield	217-487-7766 bankacb.com adam.batchelor@osaic.com	1	1	Adam Batchelor	Investment products and services, investment advisory services, financial planning, and insurance products and services.
15	<b>CEFCU Investment Services</b> 2424 W. Iles Ave., Springfield 2449 N. Dirksen Parkway, Springfield 1000 E. Lincolnshire Blvd., Springfield	cefcu.com/invest bwieser@cefcu.com jmurphy@cefcu.com jparsons@cefcu.com	1	0	Brett Wieser Janet Murphy Joleen Parsons	Investment planning services, 401k rollovers, traditional and Roth IRAs, 529 education savings, retirement solutions, investment and insurance products and services.
15	<b>U.S. Bancorp Investments</b> 2501 S. Veterans Parkway, Springfield	217-862-7313 usbank.com sean.fairclough@usbank.com	1	1	Jim Baka	Comprehensive wealth management and financial planning services.
15	<b>Prudential Advisors</b> 901 South Grand Ave. West Springfield, IL 62704	217-679-6694 prudential.com jonathan.roth@prudential.com	1	0	Jonathan Roth	Life insurance, annuities, mutual funds, retirement funding, financial planning.

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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	<b>Sikich LLP</b> 3051 Hollis Dr., Third Floor Springfield, IL 62704	217-793-3363 sikich.com	55	100	Tom Krehbiel, Andy Lascody, Chad Lucas, Angie Leach, Richard Lynch, Drew Long, Andrew Paoni, Amy Sherwood, Michelle Usher, Kip Walle, Wade Kaesebier	65%	24%	11%	1982
2	<b>KEB</b> 3200 Robbins Road, Suite 200A Springfield, IL 62701	217-789-0960 kebcpa.com	32	88	Phil Capps, Marc Carter, Josh Clark, Danielle Hunt, Bethany Jaeger, Kirsten Kienzler, Chris Nelson, Josh Shugart, Michelle Steckel, Casey Tom, Kate Ward, Cliff Bumgarner, Justin Mason, Travis Davis	69%	26%	5%	1931
3	<b>Eck, Schafer &amp; Punke LLP</b> 227 S. Seventh St. Springfield, IL 62701	217-525-1111 espcpa.com	17	42	Kristi Corpin, Jim Hogge, Brent Leach, Mario A. Perrino, Brad Punke, Kevan Stapleton, Heather McKinney, Jason Jones	55%	35%	10%	1994
4	<b>RSM</b> 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	<b>Pehlman &amp; Dold PC CPA</b> 100 N. Amos Ave. Springfield, IL 62702	217-787-0563	7	10	Todd J. Anderson, Jamie Nichols, Robin Malloy	55%	39%	6%	1941
6	<b>Zumbahlen, Eyth, Surratt, Foote &amp; Flynn Ltd.</b> 1395 Lincoln Ave. Jacksonville, IL 62650	217-245-5121 zescpa.com	5	14	Cindy Foote, Valerie Flynn, Adam Withee, Suzanne Steckel	59%	34%	7%	1970
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# Makers on the Move

## Statewide bus tour kicks off at Ace Sign Co.

By Lynn Whalen

"People may have no idea what's made right in their backyard," said Sarah Hartwick, vice president of education and workforce policy at the Illinois Manufacturers' Association. "The purpose of the Makers on the Move bus tour is to bring awareness and celebrate modern manufacturing in Illinois – the incredible products that are made and careers that are available."

The third annual statewide tour kicked off Oct. 4 at Ace Sign Company in Springfield and concluded Oct. 12 at the University of Illinois football game in Champaign, making 40 stops along the way at manufacturing facilities and schools. The IMA jointly sponsors Makers on the Move with the Illinois Manufacturing Excellence Center as part of Manufacturing Month in Illinois. Participants at the tour stops can take photos, sign the bus and network with its occupants.

"We chose to start at Ace because we had a statewide competition for high school students to design our decorative bus wrap, and a student at Capital Area Career Center won," said Hartwick. "Todd (Bringuet, CEO of Ace Sign Co.) reached out and said they could produce and install the bus wrap, so it's nice to do it all locally."

"Some people may still think manufacturing is a dark, dirty and dangerous industry, but Ace is a great example of how manufacturing is today: clean, innovative, high-tech and sustainable," she continued. "Ace has an incredible legacy. They do work for high-level celebrities and clients worldwide."

She cited several other manufacturers in Springfield. "Mel-O-Cream Donuts ships product across the country. LRS: we recognize all they do to support the manufacturing industry. Roland Machinery and others ... a lot of people don't realize the manufacturing that exists in Springfield and the impact those companies have across the world."

Bringuet said Ace is honored to be involved in Makers on the Move. "Some people may know Ace for our bigger projects like the Route 66 Experience at the state fairgrounds but aren't aware that our roots are in the hand-painting of signs that goes back to the carriage-making days here in Springfield in



Mark Denzler, president and CEO of the Illinois Manufacturers' Association, with David Boulay, president of the Illinois Manufacturing Excellence Center. PHOTOS BY MAX CROUCH

1887.

"Manufacturing provides products to people in our state, country and all over the world," added Bringuet. "Manufacturing in Illinois is something we're passionate about, and who we are. Right here in Springfield with BUNN, Mel-O-Cream ... so many great manufacturers here and across the state. Manufacturing is an economic engine and provides many opportunities for employment."



Students from Capital Area Career Center who took part in the bus design competition had the opportunity to sign the bus. PHOTOS BY MAX CROUCH

Bringuet said that Ace enjoys partnering with CACC and Lincoln Land Community College to make students aware of careers in graphic design, welding, painting, sheet metal work and electrical equipment operation. "We love to showcase to students that there's a lot of different ways to apply these skills in our industry."

Maxwell Lehmann, who attended CACC and graduated from Springfield High School last June, was the winner of the bus design

competition. Another CACC student, Layne Rude, currently a senior at Glenwood High School, was a finalist.

"I found out about the contest through IMA and thought it would be a great idea for our students to participate," said Robert Ferriell, who coordinates student and business services at CACC. "The prestige and recognition of having something that special and prominent with your design on it rolling across the state – we think it's great for a first major project coming out of high school."

He said CACC partners with local employers like Ace to provide career exploration and internships for students. He said 1,300 high school juniors and seniors from 24 high schools attend CACC part of the school day to receive hands-on training in a variety of subjects. Enrollment has almost doubled in the past five years, and about half of the programs offer dual credit (high school and college) through LLCC.

Also attending the kickoff was Doug Hoy, director of the industrial maintenance and electrical program at LLCC. "Calling attention to manufacturing in the state helps everybody see the opportunities," said Hoy. "The workforce is aging, so we're trying to bring awareness that there are good opportunities out there where you can make good money by getting into the trades, including manufacturing."

A related effort to Makers on the Move is the Make it in Illinois marketing campaign that launched Oct. 10, targeting students, career changers and those who want to reenter the workforce. "The idea is to celebrate and highlight what working in manufacturing looks like today," said Hartwick.

The future of manufacturing in Illinois is bright, said Hartwick. "The governor has prioritized the EV space, so we have a lot of companies and all the supply chain that is associated with electric vehicles – those are some of our newer and bigger manufacturers. We also have a very strong food vertical within the Illinois manufacturing industry."

"Some really incredible products are made in Illinois." **SBJ**

# Commercial property insurance 101

By Thomas C. Pavlik Jr.



The June 19 fire on Adams Street downtown has caused many property owners and tenants to wonder if they have the proper commercial insurance coverage.

## Commercial property insurance

The recent fire on Adams Street downtown has raised some interesting questions about commercial property insurance coverage, especially from a tenant's perspective.

When leasing a commercial space, tenants generally focus on the main terms of the lease, typically the rent and the question of which party bears the expense of maintenance and repairs. Insurance clauses are often generally skimmed over, if read at all. However, in light of recent events, one crucial aspect that should not be overlooked is commercial property insurance. This insurance is typically associated with the property owner but understanding its implications from a tenant's perspective is vital for protecting your business and ensuring compliance with lease agreements.

### What is commercial property insurance?

Commercial property insurance provides coverage for physical assets such as buildings, equipment and inventory. It protects against various risks, including fire, theft, vandal-

ism and certain natural disasters. While this insurance is primarily the responsibility of the property owner, tenants should be aware of how it impacts their operations and responsibilities as well as what coverage they should have for themselves.

Most commercial lease agreements will outline specific insurance requirements. It's common for landlords to require tenants to carry their own insurance policies to protect their business assets. This can include:

**General liability insurance:** Covers bodily injury and property damage claims made against your business.

**Contents insurance:** Protects the tenant's personal property within the leased space, such as furniture, equipment and inventory.

**Business interruption insurance:** Covers lost income if your business cannot operate due to a covered peril.

**Workers' compensation insurance:** This mandatory coverage provides benefits to

employees who suffer work-related injuries or illnesses. It covers medical expenses and lost wages while protecting your business from employee lawsuits.

Likewise, most commercial leases require the owner to carry fire and extended-coverage insurance on the structure for its "full replacement coverage." Generally speaking, this kind of insurance won't cover anything that a tenant brought to the space or that could be taken out at the end of the lease, hence the need for a tenant to have good contents coverage.

From a tenant's perspective, it's very important to make sure that your landlord actually has insurance in an amount necessary to fully repair or replace the structure. Otherwise, in the event of a major catastrophe, an underinsured landlord may not be in a position to make the necessary repairs, leaving you, as the tenant, out in the cold. Underinsurance can be one of the most significant problems that landlords and tenants might face, but others include:

**Exclusions and limitations:** Policies often contain specific exclusions that can affect fire claims. For instance, certain types of fire damage may not be covered if the fire is deemed to have resulted from negligence or failure to comply with safety regulations.

**Debris removal and cleanup costs:** While property damage is covered, policies may have specific clauses about debris removal. If the cost of cleanup exceeds the coverage limits, business owners may have to bear these expenses.

**Proof of loss:** Insurers typically require a detailed proof of loss to process claims. This includes documentation of damaged items, loss of income and any additional expenses incurred due to the fire. Collecting this information can be time-consuming and overwhelming in the aftermath of a disaster.

**Adjuster disputes:** Insurance adjusters evaluate claims on behalf of the insurance company, and their assessments can lead to disputes. Similarly, there may be disputes between the carriers for both the tenant and landlord.

#### Choosing the right coverage

Selecting the appropriate coverage requires careful consideration. Here are some key steps to ensure you choose the right policy:

**Assess your risks:** Evaluate the specific risks associated with your business and the leased space. This includes potential liabilities, the nature of your operations and the value of your assets. And, again, it means making sure your landlord is properly insured.

**Consult with professionals:** Engaging with an insurance broker or agent who specializes in commercial insurance can provide valuable insights. They can help you navigate the complexities of policies and recommend coverage

that aligns with your business needs.

**Understand policy exclusions:** Every insurance policy has exclusions. Be sure to understand what is not covered and if you need additional riders or coverage.

**Review limits and deductibles:** Assess the policy limits and deductibles to ensure they meet your financial situation. Higher deductibles often result in lower premiums, but they can also lead to higher out-of-pocket costs in the event of a claim.

Ryan Augustine, an insurance consultant



with Troxell, said, "When a tenant leases space and puts resources into making the space functional for its own business needs, it needs to make sure it has tenant's improvements and betterments coverage. The property owner's insurance will only rebuild the building back to the function of its original use, which could be just a shell of a strip-mall suite. With TIB coverage, the tenant will be able to rebuild the interior of the structure back to the necessary parameters it needs to run its business."

Ryan added, "Business income coverage is crucial. In a lot of claims the property damage amount and the business income loss are

both large, especially in the hospitality and retail area. There are some situations where a property may not be badly damaged, but the use of the property has stalled out. In those situations, business income coverage is continuing to pay out, but the property damage claim may not be extensive."

As a tenant in a commercial property, understanding the nuances of commercial property insurance is essential. While the property owner typically holds the primary insurance, tenants have significant responsibilities and risks to consider. By securing adequate insurance coverage, ensuring compliance with

lease terms and consulting with an insurance professional and attorney, tenants can protect their business and ensure long-term success. Ultimately, a well-informed tenant is a more resilient tenant and ready to face the uncertainties of the business world with confidence. **SBJ**



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

*This article is for informational and educational purposes only and does not constitute legal advice.*

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## Dean Kroll named HSHS System vice president of facilities



Dean Kroll PHOTO COURTESY HSHS

Hospital Sisters Health System has named Dean Kroll HSHS System vice president of facilities, effective Oct. 13.

Kroll is currently the HSHS System director of project design and construction and has been serving as interim chief facilities officer since July. In this new role, Kroll is responsible for all HSHS facilities in Illinois and Wisconsin, design and construction, real estate and joint leadership of security and clinical engineering.

A registered Wisconsin licensed architect, Kroll's career with HSHS began in

2002 at HSHS St. Mary's Hospital Medical Center in Green Bay, where he served as a construction specialist/supervisor before advancing to director of plant operations. He also served as a construction consultant for HSHS St. Nicholas Hospital in Sheboygan and from 2011-2017, served as divisional director of facility management for the Eastern Wisconsin Division.

## Advocates seek support for drug price control board

By Peter Hancock, Capitol News Illinois



A consumer advocacy group continued its push this month to drum up support for legislation to establish a state board to regulate the price of many prescription drugs in Illinois.

Citizen Action/Illinois, along with other groups, convened a town hall meeting in Rockford Oct. 8 – the fifth in a series of such meetings the group has held since last spring – to push for passage of House Bill 4472, which would establish a Health Care Availability and Access Board.

That five-member board, appointed by

the governor, would have authority to set caps on the prices paid by both insurance plans and consumers for certain high-cost drugs.

"Right now, one in three Illinoisans, based on a poll that we commissioned earlier this year, are rationing their medication or skipping pills altogether, meaning that they're splitting doses in half, or trying to make it stretch, not taking their medication as prescribed by their doctors, simply because they cannot afford it," said the group's director Anusha Thotakura.

Joining Thotakura were Democratic U.S. Rep. Eric Sorensen, who represents the 17th Congressional District that includes Rockford, state Rep. Maurice West, D-Rockford, and Dr. Ram Krishnamoorthi, an internal medicine physician who practices in the Chicago area.

In 2022, as part of the Inflation Reduction Act, Congress for the first time gave the Medicare program – the federal health care program for seniors – authority to negotiate prices it pays for certain high-cost drugs. Under HB 4472, those negotiated prices would become the upper payment limit for purchasers outside the Medicare program.

The bill was introduced at the beginning of the 2024 legislative session in January by Rep. Nabeela Syed, D-Palatine. House Speaker Emanuel "Chris" Welch, D-Hillside, is among its chief co-sponsors.

No action was taken on the bill during the spring session and it has not yet been assigned to a substantive committee, but it could come up for consideration during the fall veto session, which begins Nov. 12, or in the spring.



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# Work hard, play hard

Fun at work is more important than ever

By Kelly Gust

I fancy myself a pretty funny person. In my house we don't tell dad jokes; the punny zingers are usually delivered by mom and are met with exaggerated eye rolls (and for an especially good one, exasperated sighs) by my 12 and 14-year-old sons. I often use humor to lighten a tense mood, ensure others are having fun and make a difficult situation more enjoyable.

That's why I was jumping for joy when a manufacturing client approached me recently and said, "We'd like your help to make our workplace more fun." This manufacturer had been so focused on getting employees in the door that they had lost focus on keeping people once they arrived. With staffing under control, this employer was ready to turn their attention to retention.

We spent a few working sessions riffing on ideas and came up with a pretty good list. I thought I'd share this list with SBJ readers in the hopes it inspires some fun in your workplace:

What's more fun than winning? Find ways to celebrate successes, even if they are small. Even if times have been tough, a lighter mood can get people out of a negativity funk and more focused on possibilities, creativity and innovation.

Remember your mission. The most committed, engaged employees are the ones who feel a sense of meaning and accomplishment at work. The bricklayer who views himself as building a cathedral will feel more fulfilled than the bricklayer who sees himself as merely putting bricks in mortar. Remember, your employees don't care much about

your profitability spreadsheet; instead, talk to them about how they make a difference for your customers or the community in order to tap into their feeling of accomplishment.

Give more awards and recognition. Celebrate employees who demonstrate company values and spirit. Celebrate birthdays, work anniversaries, product launches, project completions and other milestones. Bring back employee-of-the-month and put all the nominees in an end-of-year drawing for a trip or special prize. Give out high-five awards, pins, certificates or other pieces of flair (remember the movie *Office Space*?) for certain braggable behaviors. In fact, one company I recently worked with used FLAIR as an acronym: Fantastic Leadership Achieving Inspirational Results.

Get competitive. Is there a metric your business is working to achieve, such as days without an accident, five-star reviews or most customers served? Make it a contest. Or come up with something just for fun such as a themed photo contest, chili cook-off, desk decorating contest or costume contest.

Participate in community giving. Volunteer days are a great way to give back to the community while bringing employees together to do something enjoyable. I am on the board of Habitat for Humanity of Sangamon County, and a construction build day makes for great team building. Our community is full of organizations that could benefit from your team's time and talent such as United Way of Central Illinois, the Central Illinois Food Bank and Hospital Sisters Mission Outreach; find an organization that aligns with your values.

Themed dress-code days (think: Football Friday where everyone wears their favorite team jersey or colors) can be used to raise money for local community organizations.

Have fun with food. With 365 national food days, you can celebrate hot pastrami sandwich day, popcorn day, jellybean day or even clam chowder day. Book a food truck to stop by your office, or just go to lunch or happy hour together. Remote employees? No problem. My husband once received six pints of ice cream that had been express delivered (with dry ice) to our house. How fun is it to get ice cream in the mail?

Lighten up. Create some levity with funny observations and casual conversation. Take turns playing DJ, and let employees select the music. Just steer clear of humor or songs that would create an HR issue or violate company harassment policies. (HR investigations for harassment are decidedly not fun). Stock the breakroom with games or activities people can enjoy together.

Having fun at work lowers stress and will make difficult assignments more tolerable. It also increases job satisfaction; those having fun at work will think twice before quitting to go work somewhere boring. A little fun can even boost creativity and innovation. So stop taking yourself so seriously all the time; go clock in and have a good time.



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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# A worldwide company that gives back locally

## Bunn-O-Matic makes a positive impact in many communities

By Janet Seitz

Locally founded Bunn-O-Matic Corporation is a worldwide beverage equipment company, and its coffee makers are commonplace globally. But there's another aspect to what they dispense, and that's corporate citizenship. As is stated on BUNN's website, "At Bunn-O-Matic, being a good corporate citizen is embedded in our primary mission, 'To act with purpose to make a positive difference in the people and communities we touch.' The company encourages employees to become engaged in volunteer-philanthropic activities in the community and offers paid time off to volunteer for approved initiatives.

Desiree Logsdon, senior vice president of corporate citizenship, has been with BUNN since 1986 and is responsible for identifying local and global initiatives that could benefit from BUNN's support. Included in that may be volunteer efforts, beverage equipment donations, financial contributions or sharing their team's professional expertise to educate students or individuals working in the coffee industry.

"When our employees are encouraged to volunteer, it gives them a sense of well-being and pride knowing they are making a positive difference in the communities where we live and work," Logsdon said. "Whether it is serving on a board of directors locally or a national board in the coffee industry, employees feel more connected to efforts that drive positive change. Group volunteer activities are encouraged, not only to support various causes, but to provide team-building opportunities and foster a cohesive work environment.

Each quarter, BUNN donates ground beef that comes from the BUNN Family Quarter B Farm to 12-15 community organizations that provide food to those in need, according to Logsdon.

Among those who have benefited from support are Motherland Gardens Community Project and Helping Hands of Springfield. Yves Doumen, founder and director of Motherland Gardens, oversees Springfield's east-side neighborhood raised gardens to cultivate fresh produce for area residents. He



The BUNN Brew Crew serves coffee and doughnuts to the veterans and their chaperones prior to them boarding their Honor Flight to see the war monuments in Washington, D.C.  
PHOTO COURTESY BUNN

received a financial sponsorship, allowing the group to produce more to give away. BUNN volunteers completed a fencing project, and the company donated approximately 500 pounds of ground beef which was distributed to nearly 200 community members and families through the project's back-to-school event.

Jilnita Johnson, director of recruitment, retention and support with Helping Hands of Springfield, said "BUNN's community outreach has positively affected our agency by supporting us in feeding the most underserved population of the community. We are supplied quarterly with beef which allows our on-site kitchen staff to serve items that we otherwise would not be able to afford or supply. The BUNN employees actively engage with our staff and support ongoing endeavors. They have toured our facilities and provided insight to utilize BUNN products."

Most memorable for Johnson was the first beef delivery. "Clients had been requesting meatloaf and had come up with a plan to use their Link cards to buy enough meat for the kitchen manager to make it happen. When told what was going on, the clients cheered and voiced happiness. And the meatloaf has been a hit ever since."

Lynn Eck, chief development and marketing director for YMCA of Springfield, asked for support for a special summer camp program for kids in District 186 who have been designated as unhoused. "Without hesitation, Desiree Logsdon offered a super-cool field trip experience for these summer campers," Eck said. "Kids were bused to BUNN Farms where they were greeted by BUNN Farm staff and split up into groups so kids could

enjoy stations that were set up by BUNN staff. ... It is a trip they are still talking about and will not forget anytime soon."

Logsdon said she has learned that BUNN employees want to volunteer, but they often don't know how to get involved. "Once employees see opportunities to make a difference working on an initiative that they feel passionate about, they are eager to help. I have relationships with many community and industry organizations that contact me when

they need volunteers. I share those opportunities with our employees, and we are often able to fill the need for volunteers."

Ideas come from the community and from inside the company. Jeff Kadyk, who serves as BUNN's director of engineering, has experience with summer work camps where youth are taught to work together to do home repairs for seniors and those who are disadvantaged. Several years ago, he suggested the company create an event to provide home repairs to low-income, elderly or handicapped residents. The team leading the project at BUNN was around 25 people, he said, with more than 80 employees and 30 local volunteers resulting in repairs for 60 area homes. Kadyk said most memorable for him was "watching the joy in their heart as the projects were completed and hearing the connections and friendships they developed with the youth group crews that spent the week working on their home."

Logsdon added that BUNN looks at the community as a whole to see what resources can best make an impact. Regular efforts may include the United Way Day of Action, delivering meals weekly for the Meals on Wheels program and mentoring for Big Brothers Big Sisters of Central Illinois, but the scope of outreach encompasses much more.

"It is so rewarding to work for a company that allows you to volunteer and lean into our community," she said.

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

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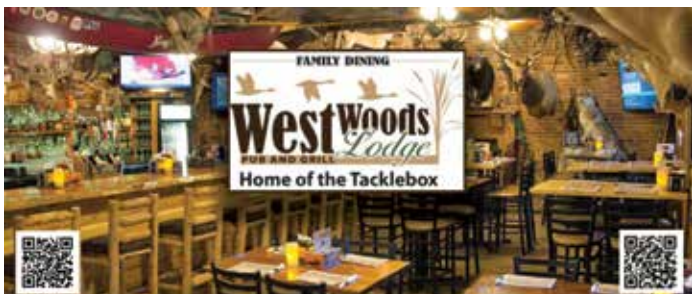
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# Yummy Bowl

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By Thomas C. Pavlik

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I've heard about Yummy Bowl for quite some time but had never visited until now, which was my loss. Most of the comments I heard were about how crowded it is and how much creativity diners used in loading their bowl – but more on that later.

My friend and I planned to have lunch on Columbus Day at another restaurant, but my looming deadline for this article required an audible, to which my friend immediately agreed, as he'd been wanting to visit as well. We were originally scheduled for noon, but at my suggestion we changed to 11:30 a.m., given the stories I've heard about people lining up outside the door. It was a good call.

We arrived to find Yummy Bowl about three-quarters filled. The space used to be Baker's Square, but nothing was left from that former use – even the entry was moved. The first thing diners see is a buffet surrounding a large hibachi with four cooks going all out. There is a sushi bar, a separate seating area and a rather large dining area. The space is comfortable, clean and not too bright.

We were quickly shown to our table and our server came to take our drink orders. While we waited, we perused the menu. There are quite a few pages devoted to sushi and various Asian appetizers, including dumplings and spring rolls. But Yummy Bowl is all about allowing diners to customize their own bowls from a large variety of ingredients, which is then cooked on the grill while you wait, or it can be delivered to your table.

When our server came back with our drinks, she kindly and concisely explained the process. Diners opting for the bowl (which appeared to be about 95% of the crowd) are first given a small sheet of paper on which they write down the table number and their name and select the kind of rice they want to act as the base. They then proceed to the buffet, armed with an empty bowl, into which they place their own combination of noodles, vegetables, proteins and sauces. There's also a stir fry option that is very similar to the bowl process. Lunch bowls cost \$11.99.

Naturally, we both opted for bowls, but we also ordered the lunch sushi special (two rolls) and an order of spring rolls. I only managed a small bite of my spring roll before it fell to the ground, but my guest appreciated its crunch and fillings. The sushi was on par with most of the other sushi



being offered in Springfield.

After that we grabbed our bowls and headed to the grill, only to be met by a line of at least 15-20 diners and a gathering crowd waiting to be seated. But the line moved quickly and there was sort of a festival vibe with lots of commentary on the styles, tricks and tips people used to stack ingredients to some impressive heights.

Much like a Brazilian steakhouse salad bar, diners first must pass through the veggie and noodle section. There are a few kinds of noodles, eggs (which don't have to go in the bowl) and an impressive number of vegetables. The next section contains quite a few proteins including raw pork, fish, squid, chicken and both marinated and non-marinated beef. All ingredients are clearly labeled and looked fresh.

I started with a thin layer of udon noodles covered with some mushrooms, scallions, cabbage, string beans, jalapeño slices, sprouts, zucchini and broccoli. As I transitioned to the meats, I told myself I would act with restraint. That lasted all of about one second. Although I was nowhere near the more extreme bowls, I managed to pile on just about every one of the offerings.

And then came the really fun part – the spices and sauces. Yummy Bowl has a decent variety of spices — seasoned salt, pepper, curry and more. Most diners

appeared to be putting a few shakes of one or another on their concoctions. There are also a dozen sauces that range from sweet to fiery. Squeeze bottles and small tasting spoons are available in case diners are unsure which to select. Then, one progresses a bit further to where you ladle your choices (it's fun to combine) into a small cup and place it on your tray, along with your paper slip. I went for a combination of the Szechuan sauce, hot pepper oil and Thai chili sauce.

Finished bowls are done in about five minutes. We had ours delivered. My guest and I were very pleased with the food and with our ability to obtain exactly what we wanted. In terms of portions, even without our appetizers, it would have been a stretch to finish the entire bowl.

Service was excellent. In fact, since we couldn't finish all of the sushi, I asked for a to-go box but forgot it at the table. Our server came hustling out to deliver it to us as we walked to our cars. Impressive.

Yummy Bowl was fun, delicious and something different. It's a winning combination. **SBJ**

Address: 3434 Freedom Drive, Springfield  
Phone: 217-953-3777  
Website: [yummybowl.us](http://yummybowl.us)  
Kitchen Hours: Monday – Thursday and Sunday, 11 a.m. to 9 p.m.; Friday and Saturday, 11 a.m. to 10 p.m.

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## WOMEN'S EVENT CALENDAR

Illinois Women in Leadership will hold two events in November.

A Pop Up at District 23 Boutique, 830 South Grand Ave., will take place from 4:30-6:30 p.m. on Tuesday, Nov. 12. Join us for complimentary cocktails and light hors d'oeuvres while you shop to your favorite holiday tunes. It will be a great time of socializing and networking for IWIL members and guests.

On Thursday, Nov. 21, a luncheon will be held at Illini Country Club from 11:30 a.m.-1 p.m. Guest speaker Sharon Williams will share her story of escaping from an abusive relationship as a young woman. In 2022, she wrote "Your Eyes Tell a Story" to use her life's journey and challenge as a guide for someone facing similar obstacles, helping them to understand the importance of coming face to face with their past in order to truly find healing. Luncheons are open to all IWIL members and their guests. Registration is \$22 for members and guests through Nov. 8; \$27 on or after Nov. 9. Registration will close on Nov. 18.

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# New businesses

Sangamon County new business registrations, Sept. 16 – Oct. 15, 2024

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**Sewtastic Comforts**, 2621 Sarona Road. 899-4984. Kelsey Ryan, Patrick Ryan.

**Happy Hound Delights**, 2142 Greenbriar Drive, Leland Grove. 708-470-7766. Elizabeth Marie Palmer.

**Fine Chiropractic**, 203 North Grand Ave. W. 801-8175. Haley Fine.

**Guided Grace Doula Services**, 1617 S. Lowell Ave. 741-0804. Amber Guyton.

**Cerebral Cloud Connections**, 3330 Gaines Mill Road, Apt. 7. 773-790-6761. DeArius C. Johnson.

**Craft Creations And Treasures**, 901 Grove St., Chatham. 741-5044. Rebecca L. Clinton, Travis A. Clinton.

**Top of the Line Property Maintenance**, 609 Piza St., Riverton. 761-4499. Henry Newton.

**Cheep Cheep Productions**, 401 W. Allen St., Apt. 214. 761-0135. Jacqueline Oakley.

**GeekGirl Technologies**, 426 South Grand Ave. W. 900-0079. Shelley R. Roby.

**GMP Rentals**, 148 Roanoke Drive, Rochester. 415-8539. Gabrielle R. Swaine, Matthew Swaine.

**A.K.C. Forever Pets**, 4263 Old Route 36, #8. 416-3805. Kyle Gibson.

**Feminine Faith**, 920 S. Spring St., Suite 3100. 506-9416. Sandra Jean Shipp.

**Peachy Nails**, 217 LLC, 3325 S. Sixth St., Suite 8. 725-1259. Dang Phi Ho.

**Sandra Jones**, 920 S. Spring St., Suite 3100. 506-9416. Sandra Jean Shipp.

**The Wild Ferment**, 412 Blane Court, Dawson. 816-1930. Porcelain Dhooge.

**Sunshine Massage Inc.**, 1613 S. MacArthur Blvd. 806-8588. Meijun Zhou.

**Nina Martin Hypnosis**, 560 North St., Suite 207. 801-4764. Nina Martin.

**The Festive Fox**, 4927 Margaret Ave. 720-3174. Miranda Fox.

**Janet Icenogle Advanced Bodywork**, 915 S. Durkin Drive, Suite C. 652-9430. Janet Icenogle.

**Automasters Collision Repair**, 1745 N. Dirksen Parkway. 414-1574. Theresa Bietsch.

**Jeremie Bailey Photography**, 624 Bryn Mawr Blvd. 801-4786.

**Two Guys Sports Cards**, 217 N. Main St., Chatham. 312-450-4775. William J. Cour.

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