

PRSRT STD U.S. POSTAGE PRINGFIELD, IL PERMIT NO 209



Mechanical Contractors

E.L. Pruitt Co. is a leading provider of HVAC systems, plumbing and piping for commercial, industrial, institutional and service/maintenance clients.

Precision Crafted, Professionally Delivered



COMMERCIAL • INDUSTRIAL • INSTITUTIONAL

Phone: **(217) 789-0966** Fax: **(217) 789-2694 3090 Colt Road PO Box 3306 Springfield, IL 62708**

Phone: **(217) 422-9590** Fax: (217) 422-9565 **121 South Webster** Decatur, IL 62563

E.L. Pruitt Co. is a design firm specializing in Design-Build and negotiated projects, including sealed drawings.

www.elpruitt.com

IL Plumbing License #058-147422





FOR SALE

0.73 AC

LAND

3100 Taylor Ave. Springfield, IL 62703



MATHIS

217-377-1944

□ tmathis@cbcdr.com

See this listing & more at CBCDR.COM

DOES LEASING 10,000 SQUARE FEET FOR \$10/SF SOUND GOOD?

Be a part of the return to office "10 for 10" special! Call for details.

LET US HELP YOU WITH ALL YOUR COMMERCIAL REAL ESTATE NEEDS.
PROPERTY MANAGEMENT-LEASING-SUBLEASING-SALES OR PURCHASE.
CALL TERRI BLAKE MYERS OR STEVE MYERS TODAY TO BEGIN THE PROCESS.



Terri Blake Myers Licensed Managing Broker/LLC Member

Myers Commercial Real Estate, Inc.

1 West Old State Capitol Plaza Springfield, Illinois 62701 217-747-0019



Steve MyersDesignated Managing
Broker/LLC Member

In this issue:

SBJ articles



Credit union to acquire local bankBy Michelle Ownbey



Ringing in the holidaysBy Janet Seitz



Community mental health center to openBy Dilpreet Raju

9 BANKS – SANGAMON COUNTY LIST • 14 BANKS – MORGAN COUNTY LIST • 16 CREDIT UNIONS LIST 20 INVESTMENT AND WEALTH ADVISERS LIST • 26 ACCOUNTING FIRMS LIST



Cover

Q&A with Marion Richter

By David Blanchette PHOTOS by Zach Adams

Columns

28 Ask an attorney *By Thomas C. Pavlik Jr.*

30 Philanthropy *By Janet Seitz*

32 Professional development

By Kelly Gust

34 Medical news

36 Restaurant Review

By Thomas C. Pavlik Jr.

38 New businesses

The best of both worlds

While Springfield Business Journal has an annual issue devoted specifically to technology, this month's banking and financial services special section overlaps heavily with the topic. Our Q&A sub-ject, Marion Richter, retired in 2001 from Chase Bank in Springfield after beginning her banking career in the 1960s. She said "automation has revolutionized how people do their banking," noting that many people today don't regularly visit brick-and-mortar banks. Gone are the days of standing in line to cash your paycheck or using a paper check register to track your expenses.

While online banking and ATMs have made routine transactions much more convenient, not all tasks are best handled by a machine. I can't be the only one who has shouted "Real person!" after calling an 800 number for assistance, trying to speak to a human being instead of an automated chat bot. And when I need a mortgage, or even a car loan, I prefer to communicate with someone I can sit down with and ask questions, rather than typing my financial information into a website that I found from an online search.

In this month's article about current banking trends (p. 12), the chief financial officer for CEFCU, Wyatt Wolven, noted that today's customers want the best of both worlds: technology to address routine banking needs and a real person to sit down and discuss more complex matters and have their questions answered.

The same philosophy is true of many other industries today, including journalism. People may use social media to find information quickly or easily share personal news with a large group of people. But when it comes to understanding more complicated subjects, many of us still prefer having a local person explain the facts. Even in today's high-tech, fast-paced world, human interaction is the most valuable asset of all.



Michelle Ownbey, publisher



Editor: Fletcher Farrar

fletcher@springfieldbusinessjournal.com

Publisher: Michelle Ownbey

michelle@springfieldbusinessjournal.com

Associate Publisher: James Bengfort jbengfort@illinoistimes.com

Copy Editor: Daron Walker daron@springfieldbusinessjournal.com

Production Design: Devin Larson

dlarson@gmail.com

digital media coordinator: Zach Adams

zadams@illinoistimes.com

Advertising:

Yolanda Bell yolanda@springfieldbusinessjournal.com 217-679-7802

Beth Parkes-Irwin beth@springfieldbusinessjournal.com 217-679-7803

Ron Young ron@springfieldbusinessjournal.com 217-679-7807

Subscriptions:

springfieldbusinessjournal.com/subscribe subs@springfieldbusinessjournal.com

November Contributors:

David Blanchette Kelly Gust Hannah Meisel Thomas C. Pavlik Dilpreet Raju Janet Seitz Holly Whisler

Address: P.O. Box 398, Springfield, IL 62705

Phone: 217-726-6600

Email: info@springfieldbusinessjournal.com **Facebook:** facebook.com/SBJillinois **Twitter:** twitter.com/sbjmonthly

SPRINGFIELD BUSINESS JOURNAL is published monthly by Central Illinois Communications, RO. Box 5256, Springfield, IL 62705. The contents of SPRINGFIELD BUSINESS JOURNAL are copyrighted, and material contained herein may not be copied or reproduced without permission of the publisher. Opinions expressed in SPRINGFIELD BUSINESS JOURNAL are those of their authors, and no information or opinions expressed in SPRINGFIELD BUSINESS JOURNAL represent an endorsement or solicitation for purchase or sale by SPRINGFIELD BUSINESS JOURNAL or its staff.



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

I was born in New York City and raised on Long Island. My first job was at Chase Manhattan Bank downtown. I had just graduated from high school and was 18 years old. My father worked there, and at the time they hired employees' children during the summers to work in different areas of the bank. I was fortunate to be able to do that.

What was the role of women in banking when you first began working in the industry?

There were a lot of women in banking but many of them were in lower-level jobs dealing with a lot of paper or computer punch cards, if you are old enough to remember those. They were tellers or they filed checks or did mailings, things like that, when I first started.

What thoughts occurred to you as you observed women in banking who increased their roles in upper-level management?

When Springfield Business Journal lists the banks, you'll see a number of women in top-level positions throughout this area. I remember Linda Culver at Illinois National Bank; she was the first woman elected president of a Springfield bank. Some of her friends and I made a special presentation to her. We took a pane of glass, broke it into little pieces and put it in a nice velvet box for her, because she was the first one to break the glass ceiling. Since then, there have been a number of women who have achieved that position in Springfield.

What were the biggest changes in banking that you saw during your career?

When people asked my father about the biggest change in banking, he said air-conditioning. When he was in banking, air-conditioning wasn't prevalent. But it made a big difference in the work environment and productivity.

In my experience, the biggest change has to do with the way people conduct their banking. When I worked at the main office of Springfield Marine Bank and it was payday for state

government, Horace Mann and Social Security, we would have very long lines of customers snaking through the bank lobby as they waited to deposit their paper checks. It was part of my job to make sure those customers were taken care of promptly.

Now, most people I know hardly ever set foot in a bank. Most banking can be done online or with ATMs, and deposits and withdrawals can be done automatically. So, I would say that in my lifetime, automation has revolutionized how people do their banking.

Is the old-fashioned, walk-in bank going to be around much longer?

For years they said it was going to be a check-less society, and that hasn't happened yet. I still think there will be a need, particularly in communities like Springfield, for personal banking. People want to sit down and have things explained, to be assured, to look at a face and know that a person is going to take care of them. (They don't want) a stranger on the phone who lives somewhere other than Springfield.

You've been retired for quite some time, but you still remain deeply involved in community organizations. Why do you feel this is important?

I look back at all of the different things I was involved with and one that means a lot to me is learning about other people's passions. When you're involved in community activities, boards, committees and volunteer work, you are exposed to things that you wouldn't encounter in your normal, daily life. Whether it's the arts, theater, health care, civil rights or history, you're always going to find something that you didn't know or that hadn't occurred to you. It's a real way of not only developing yourself but helping other people and the community as well.

Why is etiquette so important, especially in today's society?

That is one of my passions. It is so important to be comfortable in doing the right thing. It might be something as simple as holding your fork or writing a card. There were two gentlemen who worked for Franklin Life – Jack Watson and Howard Humphrey – and they

were absolutely amazing about writing notes to people they read about in the newspaper who had achieved things. Those kinds of touches make people feel good, and it encourages them to follow that lead and recognize staff, friends or people they don't even know. Then everybody feels good.

If you could change one thing about Springfield, what would it be?

Following through on plans. We have these great plans with presentations and articles in the newspaper, but somehow we lose track of the shining star of what we wanted to do. I remember many decades ago there was a railroad relocation project, and it's finally getting done now. When I first started in banking in Springfield, there were a few big corporate leaders who really cared about the community and worked hard to get things done, and by God, somehow they got it done.

What advice would you give to young people who are entering the job market today?

In addition to learning etiquette, it's essential to have good public speaking and writing skills. You need confidence in making presentations, organizing your thoughts and being able to deliver a message that people can understand and act on. You'd be surprised that many excellent public speakers rehearse their speeches and often have others critique the speech before it's presented to the public. Good writing skills are important, whether you're writing something by hand or communicating electronically. The other thing is constant learning – try to learn as much as possible every day of your life.

What may people be surprised to learn about you?

I love the Illinois State Fair. I attend each day of the fair and chronicle my experiences in a little journal and send it out to others. I'd love to go to the lowa State Fair. It's publicized to have a fantastic layout and overall program, but it's at the same time as our state fair, so it's hard for me to get away. And, I have to confess that when I was in college, I was a pretty good skateboarder.



20 25











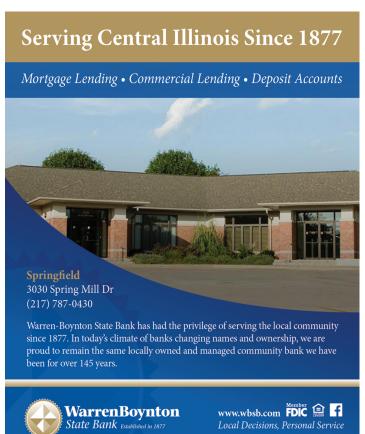
A reception and awards ceremony honoring the 2025 15 Under Fifteen recipients was held on Thursday, Oct. 2, at United Community Bank, 1900 W. Iles Ave. More than 150 people from the community took part in recognizing these outstanding small businesses, and Sarah Tapscott, vice president of development for the Community Foundation for the Land of Lincoln, served as the keynote speaker. It was the 23rd anniversary for the awards program, which recognizes 15 businesses based in Sangamon or Morgan County with fewer than 15 employees.

To view this year's profiles or make a nomination to be considered for next year, visit springfieldbusinessjournal.com and click on the awards tab.



BANKS - SANGAMON COUNTY

	NAME/ADDRESS	PHONE/WEBSITE	TOTAL DEPOSITS (\$000)	MARKET SHARE	LOCAL CEO	NO. HOLDING COMPANY	OF SANGAMO COUNTY LOCATIONS	ON YEAR EST'D
1	INB 322 E. Capitol Ave. Springfield, IL 62701	877-771-2316 inb.com	1,916,760	20.95%	Sarah C. Phalen	Illinois National Bancorp, Inc.	8	1999
2	United Community Bank 301 N. Main St. Chatham, IL 62629	217-483-2491 ucbbank.com	1,350,167	15.95%	Robert A. Narmont	Robert A. Narmont United Community Bancorp, Inc.		1907
3	Bank of Springfield 3400 W. Wabash Ave. Springfield, IL 62711	217-529-5555 bankwithbos.com	1,126,062	12.31%	Jason Knoedler	Knoedler Spring Bancorp, Inc.		1965
4	Chase 2801 Greenbriar Drive Springfield, IL 62704	217-527-3860 chase.com	1,053,245	11.51%	management committee	JPMorgan Chase & Co.	2	1851
5	PNC Bank 3019 Chatham Road Springfield, IL 62704	217-535-6600 pnc.com	514,087	5.62%	Brian Ray regional president			1804
6	Clock Tower Community Bank 3120 Robbins Road Springfield, IL 62704	217-726-0600 hometownbanks.com	400,481	4.38%	Jon Erickson market president	Hometown Community Bancorp, Inc.	6	1960





BANKS – SANGAMON COUNTY

	NAME/ADDRESS	PHONE/WEBSITE	TOTAL DEPOSITS (\$000)	MARKET SHARE	LOCAL CEO	NO. HOLDING COMPANY	OF SANGAMOI COUNTY LOCATIONS	N YEAR EST'D
7	U.S. Bank 205 S. Fifth St. Springfield, IL 62701	217-753-7530 usbank.com	399,299	4.36%	Mike Johnson	US Bancorp	4	1863
8	Carrollton Bank 2135 Wabash Ave. Springfield, IL 62704	217-793-8696 carrolltonbanking.com	349,830	3.82%	Mark Vance regional president	CBX Corporation	1	1877
9	Heartland Bank and Trust Company 3601 W. Wabash Ave. Springfield, IL 62711	217-787-3100 hbtbank.com	242,368	2.65%	J. Lance Carter president and CEO	HRT Financial		1982
10	Security Bank 510 E. Monroe St. Springfield, IL 62701	217-789-3500 securitybk.com	200,486	2.19%	Stephan "Paul" Antonacci	Security Midwest Bancorp, Inc.	3	1906
11	Prairie State Bank & Trust 3751 Wabash Ave. Springfield, IL 62711	217-993-6260 psbank.net	159,126	1.74%	Jon Valuck market president	American Central Financial Group	4	1890
12	Warren-Boynton State Bank 702 W. Illinois St. New Berlin, IL 62670	217-488-6091 wbsb.com	157,460	1.72%	James Weast	W B Bancorp, Inc.	2	1877
13	Bank & Trust Company Rt. 4 at Plummer Blvd., P.O. Box 228 Chatham, IL 62629	217-483-3343 banktr.com	114,380	1.25%	Don Krager, EVP Dan Fleming, president LBT Bankshares, Inc.		3	1902
14	American Bank of Freedom 133 N. John St. Rochester, IL 62563	217-498-7111 americanbankoffreedom.bank	108,144	1.18%	Chris Walcher Evergreen Bancshares, Inc.		1	1912





Our local Business Banking and Lending team takes the time

to understand your goals and deliver tailored solutions to help

grow businesses in Springfield and its surrounding communities.

A Division of Morton Community Bank

6 convenient locations in Springfield and Chatham.

hometownbanks.com

FDIC FDIC

Clock Tower Community Bank

BANKS - SANGAMON COUNTY

	NAME/ADDRESS	PHONE/ WEBSITE	TOTAL DEPOSITS (\$000)	MARKET SHARE	LOCAL CEO	NO HOLDING COMPANY	OF SANGAMO COUNTY LOCATIONS	N YEAR EST'D
15	First Bankers Trust Company, N.A. 2201 Wabash Ave. Springfield, IL 62704	217-546-6151 firstbankers.com	103,427	1.13%	Joel Oschwald market president	Firet Rankare Truetcharge Inc		1946
16	Williamsville State Bank & Trust 3341 Old Jacksonville Rd. Springfield, IL 62711	217-698-9728 wsbt.net	86,246	.94%	Catherine J. Gonzalez	WSB Financial Ltd.	3	1890
17	Regions Bank 3000 S. Sixth St. Springfield, IL 62703	217-718-6560 regions.com	75,348	0.82%	John M. Turner Jr. chairman, president and CEO	chairman, president Regions Financial Corp.		1869
18	Hickory Point Bank & Trust 3131 Wabash Ave. Springfield, IL 62704	217-547-3600 hickorypointbank.com	68,742	0.75%	Anthony G. Nestler president and CEO	First Illinois Corp.	1	1979
19	Alliance Community Bank 6530 N. State Route 29 Springfield, IL 62707	217-487-7766 bankacb.com	46,948	0.51%	John L. Leinberger president and CEO	AC Bancorp, Inc.	2	1910
20	West Central Bank 3600 Wabash Ave. Springfield, IL 62711	217-726-9600 westcentralbank.com	31,757	0.35%	Jay Barnes president and CEO	West Central Bancshares, Inc.	1	1876
21	People's Bank and Trust 2840 Mansion Rd. Springfield, IL 62711	888-728-1954 bankpbt.com	11,739	0.13%	Andrew Olson vice president business banking	People First Bancshares, Inc.	1	1954



We Bank On You



Scan. Tap. Bank. Call Us Today!



Andrew Olson
Business Banker
(855)211-0842
BankPBT.com

Positive banking trends on both sides of the balance sheet

By Holly A. Whisler

In the fourth quarter of 2025, local bankers report that in this stable economy, savings and consumer lending are both showing strong growth, home equity loan activity has ticked up and technology is on the rise, as is fraud prevention, detection and education.

Wyatt Wolven, chief financial officer with CEFCU, said, "Since I'm an accountant, I'll start with the balance sheet. We have seen – especially through the first half of the year – really strong savings growth, and that holds true

throughout the credit union industry."

Wolven said that savings have slightly outpaced the national savings-growth rate, and the same is true of loans.

"We've seen strong consumer loan growth, especially with vehicle loans. It's been great to see our members using the credit union; it shows that we're still adding significant value on both the savings and the lending side."

Susan Gleason, vice president of marketing at Heartland Credit Union, reported growth in loan activity for both vehicles and homes.

"Auto lending remains strong across central Illinois," she said. "Many members are ready to purchase homes, yet limited housing inventory continues to pose challenges. As a result, we've seen an increase in home equity activity, with members choosing to invest in and improve their existing homes."

Wolven commented that as an industry, credit unions have seen a very positive earnings trend, and technology plays a role, "especially digital banking, payment innovations and improvements," he said. "We see more people using a mobile wallet, which allows them to put their debit and credit cards in their phone for convenience of use."

Jon Erickson, Springfield market president and commercial banking manager at Clock



Tower Community Bank, agreed that technology is a key element in banking today. "As mobile banking, remote deposits and online banking have evolved, the adoption rate across age groups has increased. I think people have really embraced it over the years."

Wolven said credit unions are partnering with fintechs more now than in the past due to the rapid pace of advancements in technology.

"At CEFCU, we created a digital storefront which allows members to login to their accounts online or on the mobile app and, they can be directed to a personalized loan officer who will tell them their approved loan amount and what they can afford in a vehicle. This allows them to go to a dealership and know what type of loan they qualify for. It puts the member in control."

You can't talk about technology without including artificial intelligence in the conversation. All three agreed on the need to research best practices and stay informed about advancements in Al.

Erickson said, "Al can be a multi-headed monster. It helps us with our marketing and different processes at the bank. But on the other side, some of the fraudsters are using it to commit fraud."

Trust is imperative when it comes to our financial resources. "Technology has made incredible advances in the way we do banking,"

said Wolven, "but it has given scammers another avenue to commit cybersecurity fraud."

Some fraud techniques appear as simple as a text message that instructs you to click on the link, and that's when a bad actor gains control of your account. Gleason said, "Educating our members is more important than ever. Keeping them informed about new technologies and tools that enhance security and convenience, as well as providing ongoing financial education" is imperative.

Erickson added, "Fraud runs across the entire gamut. We're seeing business customers getting hit with different schemes as well as retail customers. It seems like it's becoming a daily occurrence."

While scams are increasing in number and complexity, Wolven said, "Credit unions have increased safeguards that monitor fraud activity, and we've instituted advanced fraud protections. Our staff do a great job of educating our members about fraud."

He continued, "We take a proactive approach by offering financial literacy and fraud awareness seminars, we provide programs to local schools, and we also share weekly tips on social media to help members stay informed about current scams."

However, technology will never replace the value of human capital when it comes to banking.

"Although people are using technology to do their banking, the phones in our contact centers are very busy, and our member centers have a great deal of activity," Wolven said. "People will always need to sit down with a person and talk about more complex banking needs or just to have their questions answered. They want the best of both worlds."

Credit card 'swipe fee' ban awaits judge's ruling

2024 law's implementation already delayed until 2026

By Hannah Meisel, Capitol News Illinois

A law that would make Illinois the first jurisdiction in the world to ban financial institutions from charging "interchange fees" on the tax and tip portions of debit and credit card transactions finally got its day in court Oct. 22, nearly 18 months after its passage.

U.S. District Judge Virginia Kendall's ruling expected in the coming weeks - will determine the legality of the "Interchange Fee Prohibition Act," which was folded into Illinois' Fiscal Year 2025 budget package in May 2024 by Democrats who control the General Assembly.

The move was championed by the Illinois Retail Merchants Association, which positioned the law as pro-consumer, as retailers often pass the fees onto customers. But other business groups, which are typically aligned with IRMA, balked at the idea, claiming it would cause "credit card chaos."

Nearly a year ago, Kendall issued a prelimi-

nary injunction preventing the law from applying to federally chartered banks, later extending it to out-of-state banks that operate in Illinois, after banks and credit unions sued over the law in August 2024.

But credit unions, Illinois-based banks and credit card companies are not covered by the judge's ruling, so lawmakers this past spring delayed the IFPA's effective date from July 1, 2025, for another year, giving the case time to play out

Anticipation for the ruling goes beyond just the parties in the case. In the last year, 22 other state legislatures have considered - and rejected - similar bans on credit card swipe fees. But Illinois Bankers Association Executive Vice President Ben Jackson told reporters that the legal fight isn't the only avenue financial institutions are counting on.

"Our legislative allies – and there are many of

them ... – are really very eager to move forward with a repeal effort this spring," he said.

Oral arguments

The judge heard two hours of highly technical arguments Oct. 22 as she prepares to rule on the financial institutions' motion for summary judgment. In their original lawsuit, plaintiffs argued the law would "upend the intricate and carefully calibrated global systems for debit and credit card purchases."

But the recent arguments focused more on questions of law, including whether the state of Illinois exceeded its authority by adopting the IFPA.

IRMA requested the interchange fee ban during May 2024 budget negotiations to mitigate the effects of Gov. JB Pritzker's push to cap a monthly sales tax deduction claimed by retailers at \$1,000 to generate \$101 million annually for state coffers.

'HANK YO

Created in 2011, Partners in Philanthropy honors advisors who help clients give back through the Community Foundation. Thank you to all our Partners, including five new advisors in 2025.

Ronald Aggertt R. Lee Allen Thomas Bayer Steve Bochenek Cass Casper Creighton Castle Michael Connelly **Emily Cour**

Partners in

Philanthropy

Rob Cross Erin Crumly* Kevin W. Crumly **Edward Cunningham** Tony DelGiorno Jane Denes Hugh Drake J.R. Earlev Albert O. Eck, Jr. John P. Eck David O. Edwards **Denise Edwards***

Emmet Fairfield

Chris Fehr

Jennifer Gardner Sarah Goleman Rick Grenzebach Carolyn Grosboll Amy Hagen Jim Hagerman Thomas Hamill Larry Hardy Tim Healy David Hennessy **Barry Hines** Fred R. Hoffman Damon Hofstrand Michael Horstman, Jr. Bridget Johnson Larry Johnson Heather Kern Steven Koch Cynthia Lamar Michael Lansden James Lestikow Kevin Linder

Gary Lowery Chad Lucas Richard R. Lynch Walter Lynn, Jr. Justin Mason* Annette Piper McClure Joe McMenamin Craig Metz Saul Morse Darin Muller Michael Noonan

Scott Norris Mike O'Brien Dwight O'Keefe Cathy Overstreet Tom Pavlik Michael Pence Amy Perrin Pat Phalen Dan Pietroburgo

Bradley Punke* David R. Reid

Mark Ridley Roger Rutherford Tom Ryder Paul Schafer Bernie Segatto Randy Segatto Patrick J. Sheehan Doug Skinner Heather Stahlberg Smith Harvey B. Stephens Harvey M. Stephens Robert A. Stuart, Jr. John Swartz

Jennifer Sylvia Randy Taylor **Bruce Thompson** Jerry Tice Don Tracy Elizabeth Tracy Stan Welch Andrew White Tom White Dallas Whittaker* Jeff Wilday

Dustin Zoerner

*new recipient in 2025

COMMUNITY

for the Land of Lincoln

Connecting people who care with causes that matter.

If you are interested in making philanthropic plans, contact your advisor or the Community Foundation at 217.789.4431 or info@CFLL.org. Learn more at CFLL.org

BANKS - MORGAN COUNTY

	NAME/ADDRESS	PHONE/WEBSITE	TOTAL DEPOSITS (\$000)	MARKET SHARE	LOCAL CEO	HOLDING COMPANY	NUMBER OF MORGAN CO. LOCATIONS	YEAR EST'D
1	CNB Bank & Trust N.A. 1211 W. Morton Ave. Jacksonville, IL 62650	217-245-4111 cnbil.com	240,660	23.19%	Jodee Nell market president	CNB Bank Shares, Inc.	3	1854
2	The Farmers State Bank and Trust Company 200 W. State St. Jacksonville, IL 62650	217-479-4000 fsbtco.com	189,434	18.26%	Joy French Becker	Farmers Holding Company	2	1911
3	U.S. Bank 322 W. Morton Ave. Jacksonville, IL 62650	217-479-5906 usbank.com	124,615	12.01%	Meri Jones AVP and brand manager US Bancorp		1	1863
4	Prairie State Bank and Trust 1052 W. Morton Ave. Jacksonville, IL 62650	217-243-8148 psbank.net	87,708	8.45%	Jon Valuck market president senior lender	American Central Financial Groups	2	1995
5	Community State Bank 101 West St., P.O. Box 200 Franklin, IL 62638	217-675-2311 commstatebank.com	80,278	7.74%	Chris Gordon	CSB Financial Holdings, Inc.	1	1886
6	BOS - Jacksonville 1701 W. Morton Ave. Jacksonville, IL 62650	217-479-8888 bankwithbos.com	74,440	7.17%	Michael Halsne regional president	Spring Bancorp, Inc.	2	2000
7	Heartland Bank and Trust Company 1604 W. Morton Ave. Jacksonville, IL 62650	217-243-0660 hbtbank.com	58,351	5.62%	J. Lance Carter president and CEO	HBT Financial	1	1982
8	Peoples Bank & Trust 197 W. State St. Waverly, IL 62692	855-478-8530 bankpbt.com	35,816	3.45%	Rob Lyman community bank president	People First Bancshares, Inc.	1	1877

MAKE IT HAPPEN!

We specialize in Business Loans to help make your business dreams a reality. We'll help you every step of the way, whether starting fresh or expanding.

Business Checking • Corporate Visa® Credit Cards
Merchant Service Solutions • Business Loans
We are SBA Certified!



















Decatur • Effingham • Mattoon • Pana • Nokomis • Bloomington • Springfield • Vandalia • Centralia • Colchester

Bank like you own the place.





217.726.8877

hcu.org



Bank like You own the Place.





WOMEN'S EVENT CALENDAR

Women Entrepreneurs - Central Illinois will host a networking event on Wednesday, November 12, 5:30-7 p.m., where past-president Alyssa Furling will announce three winners of the Paulette Bird and Allison Novak grants. A silent auction will also be held with all proceeds funding the business grants.

The meeting format will be different this month. Instead of a topical discussion, attendees will enjoy time getting to know fellow entrepreneurs and their businesses. Grab a table and discuss a topic, or ask a few questions of the women at your table.

Registration is required and payment are required in advance. Fee for non-members is \$25. Visit the following link: wecispringfield.org/content.aspx?page_id=4002&club_id=419081&item_id=2479268

Sponsored by



GERALD L. KUHN & ASSOCIATES, LLP



Since 1976, we have been providing comprehensive business services tailored to meet a company's needs

Business Tax Preparation ●Business Planning ●Individual
 Tax Preparation ●Bookkeeping ●Assisting Individuals in
 Retirement and Estate Planning

KATHLEEN J. KUHN, C.P.A.

Partner

2659 Farragut Ph.: (217) 698-8400 Springfield, IL 62704 Fax: (217) 698-8697 kathyk@kuhn01.com

CREDIT UNIONS

	NAME/ADDRESS	PHONE/WEBSITE/EMAIL	TOTAL ASSETS (MILLIONS)	TOTAL DEPOSITS (MILLIONS)	LOCAL CEO	NUMBER OF BRANCHES	YEAR EST'D
1	Citizens Equity First Credit Union CEFCU 2424 W. Iles Ave. Springfield, IL 62704	217-546-0076 cefcu.com email@contact.cefcu.com	7,911	6,921	Matt Mamer	3	1937
2	Credit Union 1 2464 Wabash Ave. Springfield, IL 62704	800-252-6950 creditunion1.org	1,946	1,659	Todd Gunderson	1	1958
3	Heartland Credit Union 2213 W. White Oaks Drive Springfield, IL 62704	217-726-8877 hcu.org support2@hcu.org	528	457	Tom Lex	3	1946
4	Land of Lincoln Credit Union 300 South Grand Ave. West Springfield, IL 62704	844-222-7788 Ilcu.org Ilcu@llcu.org	477	433	Robert Ares	1	1947
5	Illinois State Police Federal Credit Union - ISPFCU 730 Engineering Ave. Springfield, IL 62703	800-255-0886 ispfcu.org ccr@ispfcu.org	120.7	108.4	Megan Becker	1	1966
6	Illinois Educators Credit Union 3101 Montvale Drive Springfield, IL 62704	217-528-2642 iecumember.org	112	92	Jody Dabrowski	2	1938
7	Imperial Credit Union 1130 S. 16th St. Springfield, IL 62703	217-481-6381 imperialcreditunion.org info@imperialcreditunion.org	76 (thousand)	70 (thousand)	Victoria Nichols Johnson Manager	1	1957



As one of America's leading providers of recycling and waste services,

Republic Services® delivers simple and reliable solutions for your **construction project**. With our nationwide presence, a wide range of resources and single point of contact, we offer:

- A 99.9% pick-up reliability rate
- Solutions to help you achieve your sustainability goals
- Online account management through the MY Resource™ app

Please Call Today **217-377-0173**



Sustainability In Action.

Have a *PLAN*so you can enjoy *LIFE!*



Experienced - Comprehensive - Responsible WEALTH MANAGEMENT

James D. Copper, CLU, CFP®

Ryan J. Ehmen, CPA, PFS

Melanie K. Lesko

Noah D. Skinner, CFP®

217.753.4020 www.scewealth.com 3000 Professional Dr. Springfield

*Registered Investment Advisory Firm

Credit union to acquire local bank

By Michelle Ownbey



Williamsville State Bank and Trust has a branch at 3341 Old Jacksonville Road in Springfield. PHOTO BY HOLLY WHISLER

Land of Lincoln Credit Union has announced plans to acquire Williamsville State Bank and Trust.

While the agreement is contingent on obtaining regulatory and WSB Financial, Ltd. stockholder approvals, the proposed transaction has been unanimously approved by the boards of directors of both institutions. The transaction is expected to close in the first half of 2026.

LLCU, based in Decatur, was founded in 1947. The credit union currently has 15 branches, including a Springfield location at 300 South Grand Ave. West. Other branches are located in Bloomington, Centralia, Colchester, Effingham, Mattoon, Nokomis, Pana and Vandalia. LLCU has approximately \$478 million in assets and over 38,000 members.

Williamsville State Bank and Trust, the wholly owned subsidiary of WSB Financial, Ltd., was founded in 1889 and remains headquartered in Williamsville. It also has a branch at 3341 Old Jacksonville Road in Springfield and one in Sherman. WSBT has approximately \$97 million in total assets, \$86 million in deposits and \$29 million in loans.

Following the completion of the transaction, WSBT will liquidate and distribute its remaining assets to its stockholders.

When the purchase is complete, LLCU will have \$576 million in assets and further grow its footprint in Sangamon County by adding an additional branch in Springfield as well as a branch in Sherman and Williamsville.

"The acquisition is part of Land of Lincoln's strategic growth plan, which includes adding branches to better assist our members in Illinois," said Robert Ares, president and CEO of LLCU, in a written statement. "We are excited for the opportunity to partner with Williamsville and to improve access to our services in

Sangamon County and other contiguous market areas. Williamsville is a well-managed bank, and we look forward to welcoming their customers and employees into our family."

Catherine Gonzalez, president and CEO of WSBT, said, "We are excited about our new partnership with Land of Lincoln. Like Williamsville, Land of Lincoln is a community-focused institution, and the combined resources of the combined institution will ensure that our customers, employees and communities have expanded financial services and membership benefits going forward."

Luse Gorman, PC is serving as legal counsel to Land of Lincoln Credit Union and Doeren Mayhew Advisors, LLC is serving as its financial adviser. Howard & Howard is serving as legal counsel to Williamsville State Bank & Trust and WSB Financial, Ltd. and Olsen Palmer LLC is serving as financial adviser.



Business Technology

- Unified communications & VoIP phone systems
- Network & computer hardware, system design, & implementation
- 24/7/365 dedicated support line
- Leading MFPs & managed print services
- Flexible payment options & financing

Cybersecurity Solutions

- Advanced endpoint protection/EDR
- Proactive & pre-emptive threat mitigation
- Managed network security
- Patch management & device monitoring
- Advanced DNS & content filtering to block malicious sites
- Backup & BCDR

Compliance Management

- HIPAA, CMMC, PCI and more
- Employee & vendor portals
- Evidence of Compliance for Cyber Insurance policies
- Policy & procedure development

Call today to see why CDS was named among the top 150 MSPs in the United States by CRN & The Channel Co.

𝚱 www.cdsot.com **┗** 217.528.8936

INVESTMENT AND WEALTH ADVISERS

	NAME/ADDRESS	PHONE/WEBSITE/EMAIL	TOTAL NO. OF LOCAL LICENSED ADVISERS	TOTAL NO OF LOCAL SUPPORT	L I	SERVICES OFFERED
1	Edward Jones Trevor Anslyn, 2815 Old Jacksonville Road, Suite 104, Springfield Mary Pat Cavanagh, 1999 Wabash Ave., Suite 115, Springfield Nate Clemmer, 40 Adloff Lane, Suite 7, Springfield Revin Corbin, 2131 W. White Oaks, Suite C, Springfield Brent Davis and Bree Heineman, 3004 Happy Landing, Springfield TJ. Dura and Katie Van Dyke, 3161 W. White Oaks Drive, Suite 100, Springfield Kyle Edmiston, Ed Lex and Brandy Zanger, 2509 W. Iles Ave., Suite 102, Springfield Tim Healy, 1215 S. Fourth St., Suite B, Springfield Holly Herkert and April Pettit, 2925 S. Meadowbrook Road, Suite C, Springfield Brian Hubert, 2353 W. Monroe St., Springfield Tom Noonan, 2055 W. Iles Ave., Suite D, Springfield Brandon Reichart and Michelle Eads 2815 Old Jacksonville Road, Suite 203, Springfield Rachel Rockford, 3330 Hedley Road, Suite A, Springfield Craig Troyer, 7000 Piper Glen Dr., Suite D, Springfield Jay Turnbull, 2404 W. Jefferson St., Suite A, Springfield Adam Liesman, 320 N. Main St., Suite B, Chatham Brent Bordenkircher and Frances Brockhouse, 25 S. Central Park, Jacksonville Tom Hill, 1111 W. Morton Ave., Suite 13, Jacksonville Tom Hill, 1111 W. Morton Ave., Suite B, Jacksonville Tom Hill, 1111 W. Morton Ave., Suite B, Sacksonville Tom Howley, 445 S. State St., Suite E, Rochester Phil Cox, Barrett Sheeley and Lucas Turner, 420 Crossing, Suite 5, Sherman Tanker Wade, 2555 E. Andrew Road, Sherman	1-800-ED-JONES edwardjones.com	35	29	Brent R. Davis, CFP® regional leader	Full fiduciary financial planning, saving money on taxes, planning for a comfortable retirement, preparing for the unexpected, life and long term care insurance strategies, paying for education, personalized approach to investing, comprehensive wealth management and banking services.
2	Equitable Advisors 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.
3	Northwestern Mutual 2921 Greenbriar Drive, Suite A, Springfield 606 E. State St., Jacksonville	217-793-3900 springfield-il.nm.com	24	34	D. Patrick Scheina	Life insurance, disability insurance, long-term care insurance, fixed and variable annuities, investment and wealth management.
4	BOS Wealth & Planning 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 shannon@bosassetmanagement. com	15	8	Brian Brewer AIF®, CPFA® Shannon Jones COO	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	Merrill Lynch 611 E. Monroe St., Suite 100, Springfield	217-525-4200 jill.copeland@ml.com	12	6	Jill Copeland CFP®, CPFA®	Comprehensive wealth management, financial planning, retirement plans, portfolio advice and guidance.
6	Broadway Graham Wealth Partners 3330 Ginger Creek Dr., Suite C, Springfield	217-441-8801 bgwealthpartners.com zach@bgwealthpartners.com	10	4	Zach Bromley	All-inclusive approach to financial planning including investment management, estate planning, tax strategies and overall wealth management.
7	Stifel Nicolaus 3201 West White Oaks Drive, Suite 102, Springfield 1170 Wall St., Jacksonville	217-726-0875 stifel.com	9	6	Dan Griminger CFP®	Financial and retirement planning, estate planning, college planning and investment services for individuals and businesses.
8	Prudential Financial/Navigator Wealth Strategies 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.

Springfield's Hilst Agency Named #1 American Family Agency in Illinois— Here's How He's Changing the Industry

Springfield, IL —

In less than a year, David Hilst has gone from launching a one-man insurance agency to running the #1 American Family Insurance agency in Illinois and ranking #5 nationally out of nearly 3,000 agents. Behind those numbers is a bigger story: one of mission, momentum, and a mindset rooted in service and strength.

Since opening the Hilst Agency in November 2024, David has built a powerhouse team—growing from a solo venture to a 7-person office, including four licensed insurance producers and two client service representatives. His approach? Clear: People first. Always. "We put people before profits—every single time," says Hilst. "Our goal isn't to sell insurance. It's to protect lives, build trust, and make sure every family or business we work with walks away feeling supported, understood, and empowered."

And it's working. In May 2025, the agency was named Agent of the Month for growth. Just a month later, it was declared #1 in the state of Illinois and #5 nationwide for American Family, driven by exceptional client service, aggressive growth, and a commitment to doing things differently.

A Personalized, Smarter Way to Insure

At the heart of Hilst Agency's success is client education. Every policy is customized line-by-line to ensure customers get what they need—and nothing they don't. "Too many people are overpaying because their policy includes fluff," David explains. "We tailor policies for each client—whether it's adding the right water endorsements, ensuring the deductible aligns with their budget, or helping them qualify for smart discounts."

From new roof and safe driver discounts to Ring doorbell, low mileage, bundling, and first-time homeowner discounts, the agency is relentless in maximizing value. "We get you more coverage, for less money—because we know how to build a smarter policy."

Rapid Expansion With Purpose

In July 2025, Hilst signed a lease to take over the front unit at 3460

Wabash Avenue, doubling his office footprint. Renovations are currently underway and expected to be completed by September, giving the growing team more space and tools to serve clients at scale. But it's not just about growth for growth's sake. David sees the expansion as a way to create jobs, develop local talent, and fuel a mission bigger than insurance." This is about building something meaningful in Springfield. We hire locally. We train hard. We lead with heart. And we're just getting started."

A Deeper Mission: Giving Back Where It Counts

As his agency grows, so does David's impact in the community. In 2025, the Hilst Agency pledged \$10,000 to the United Way and has partnered for two upcoming charity events to support local families in need.

That's in addition to his existing work with the Big Brother/Big Sister, Boys & Girls Club, Ball Chatham Educational Foundation, Compass for Kids, and other local youth-focused organizations. "Success means nothing if you're not lifting others up along the way," David says. "Giving back isn't a side project. It's part of our business model."

A Culture of Strength, Accountability, and Positivity

What sets Hilst apart isn't just numbers or growth. It's how he leads. Every day starts with energy, gratitude, and a relentless drive to build people up. Inside the agency, accountability, respect, and positive culture are non-negotiables. Sales reps are trained not just to sell—but to serve, to educate, and to protect. "I don't believe in pressure selling. We serve first. We win trust. And we earn our clients' business through real relationships and results."

Final Word

If you're tired of insurance companies that feel cold, confusing, or overpriced—it's time to experience something different. Whether you're buying your first home, protecting your growing business, or simply want to know what you're actually paying for—David Hilst and his team are here to help.





INVESTMENT AND WEALTH ADVISERS

	NAME/ADDRESS	PHONE/WEBSITE/EMAIL	LICENSED ADVISERS	SUPPORT STAFF	LOCAL MANAGER	SERVICES OFFERED
9	ESP Wealth Management, LLC 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	Evergreen Wealth, formerly Troxell Financial 1200 Centre West, Springfield	217-321-3210 217-303-5422 EGWadvisors.com info@troxellfinancial.com	6	6	Erin Crumly, president, CFP® Kevin W. Crumly chairman, CFP®, CPA, AIF® Scott M. Norris CEO, CFP®, AIF®	Services include, but are not limited to asset management, retirement planning, income tax planning, estate planning and company retirement plan fiduciary.
10	Cornerstone Advisers, LLC 3201 S. Meadowbrook Road, Springfield	217-698-6420 Cornerilc.com Joe@cornerilc.com Scot@cornerilc.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	Peterman Financial Group 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	KEB Wealth Advisors 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.
11	Skinner, Copper & Ehmen Wealth Management, LLC 3000 Professional Drive, Suite 201, Springfield	217-753-4020 scewealth.com	5	3	Douglas 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	INB Wealth 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	Sikich Financial 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	Anthology Financial Partners/Ameriprise Financial 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	LifeMap Wealth Management 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	National Investment Advisors, Inc. 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	Terril & Company 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	Berger Financial Group 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.
13	Benjamin F. Edwards-Pietroburgo Edwards Wealth Management 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.





INVESTMENT AND WEALTH ADVISERS

	NAME/ADDRESS	PHONE/WEBSITE/EMAIL	LICENSED ADVISERS	SUPPORT STAFF	LOCAL MANAGER	SERVICES OFFERED
14	Coonrod Financial Group 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.
14	Ameriprise Financial 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 retire- ment planning strategies, investment management, women's financial strategies, estate planning strate- gies, charitable giving and saving for college.
14	Sullivan Financial Services 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	Raymond James Financial Services at United Community Bank 3200 W. lles Ave., Springfield	217-483-6688 ucbbank.com tate.jones@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	Heartland Bank and Trust Company 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	ACB Wealth Management 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	CEFCU Investment Services 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	U.S. Bancorp Investments 2501 S. Veterans Parkway, Springfield	217-862-7313 usbank.com sean.fairclough@usbank.com	1	1	Sean Fairclough	Comprehensive wealth management and financial planning services.

TERRIL COMPANY

INDEPENDENT WEALTH MANAGEMENT



Let Us Put 46 years of Independence and Fiduciary Position To Work for You

- •Rigorous Risk-Reward Evaluation of Investments
 - Disciplined Strategies with Long Term Focus
- •Retirement Plans Tailored to Each Client's Goals
 - •Multi-generational Wealth Focus
 - •Transparent Client-Centered Fee Structure

To learn more about why we are different visit us at www.terrilco.com or call 217-203-2038 where a live team member will answer your call and provide close, personal service.

3201 W. White Oaks Dr., Ste 104 Springfield, IL 62704



	NAME/ADDRESS	PHONE/WEBSITE	NUMBER	NUMBER OF FULLTIME EMPLOYEES	PRINCIPALS/PARTNERS	PERCENT ACCOUNTING	PERCENT TAX	PERCENT CONSULTING	YEAR EST'D
1	Sikich LLP 3051 Hollis Dr., Third Floor Springfield, IL 62704	217-793-3363 sikich.com	42	67	Anna Cadmus, Andy Lascody, Chad Lucas, Angie Leach, Richard Lynch, Drew Long, Lauren Groff, Andrew Paoni, Amy Sherwood, Michelle Usher, Kip Walle, Wade Kaesebier	63%	22%	15%	1982
2	KEB 3200 Robbins Road, Suite 200A Springfield, IL 62701	217-789-0960 kebcpa.com	32	92	Phil Capps, Marc Carter, Josh Clark, Travis Davis, Ross Hager, Danielle Hunt, Bethany Jaeger, Kirsten Kienzler, Chris Nelson, Josh Shugart, Michelle Steckel, Casey Tom, Kate Ward, Cliff Bumgarner, Justin Mason	72%	19%	9%	1931
3	Eck, Schafer & Punke LLP 227 S. Seventh St. Springfield, IL 62701	217-525-1111 espcpa.com	21	50	Kristi Corpin, Jim Hogge, Brent Leach, Robin Malloy, Mario A. Perrino, Brad Punke, Kevan Stapleton, Heather McKinney, Jason Jones	55%	35%	10%	1994
4	Zumbahlen, Eyth, Surratt, Foote & Flynn Ltd. 1395 Lincoln Ave. Jacksonville, IL 62650	217-245-5121 zescpa.com	4	16	Cindy Foote, Adam Withee, Suzanne Steckel	53%	40%	7%	1970
4	PFA Tax and Accounting Professionals 3201 Pleasant Run, Suite C Springfield, IL 62711	217-793-3810 pfanow.com	4	21	Tom Flynn, Jeff Burris, Jonathan Leonard, Brian Voights, Lisa Benanti	52%	43%	5%	2011
4	Quorum Consulting, LLC 4440 Ash Grove, Suite A Springfield, IL 62711	217-793-7200 Quorum401k.com	4	11	Donald E. Wienhoff, Angela R. Davis, Todd Ernst	30%	60%	10%	1994
5	Cowan, Epperson & Associates 979 Clocktower Drive Springfield, IL 62704	217-523-6969 ceassoc.com	3	6	Darren Epperson	44%	53%	3%	1986
5	Gerald L. Kuhn & Associates, LLP 2659 Farragut Dr. Springfield, IL 62704	217-698-8400 geraldkuhnandassociates.com	3	7	Kathleen J. Kuhn, Gerald L. Kuhn	10%	70%	20%	1976







Powering Your Business Growth-

SMALL BUSINESS. BIG IDEAS.

SBA 504 BUSINESS FINANCING

If you're considering buying, building or refinancing commercial real estate or equipment there's simply no better program on the market than the SBA 504 Loan Program. In fact, the financing terms offered through this program are so good, you owe it to yourself to find out more. With below-market fixed rates, repayment terms of up to 25 years and lower monthly payments, the 504 has already helped thousands of businesses this year...let's talk about how it can help yours.



Growth Corp is honored to serve as the host location for the Illinois SBDC for Central Illinois!

LESS MONEY DOWN | LONG REPAYMENT TERMS | BELOW-MARKET, FIXED RATES

CEFCU® Business Loans

At CEFCU, your Business Loan is more than a loan — it's an investment. Enjoy benefits such as:

- Deposit Services
- Convenience Services

Loans

- Employee Benefits
- Business Credit Mastercard[®]
- And so much more!

Choose your local Credit Union for all your business financing needs. Call 217.546.2010, or 1.800.633.7077, ext. 37481, or visit **cefcu.com/owner** today.















2424 W. Iles Avenue, Springfield (near White Oaks Mall) 2449 N. Dirksen Parkway, Springfield (near Lowe's) 1000 E. Lincolnshire Boulevard, Springfield (near Walmart)

Free speech 101

By Thomas C. Pavlik Jr

The principle of free speech is a cornerstone of American democracy, enshrined in the First Amendment to the U.S. Constitution. It guarantees that "Congress shall make no law ... abridging the freedom of speech," basically protecting an individual's right to express ideas, opinions and beliefs without government interference. Yet, when it comes to the workplace, this right becomes far less absolute. Employees often assume that the First Amendment protects them from being disciplined or fired for what they say, but in most cases, it does not. Understanding how free speech applies – or doesn't apply – at work requires examining constitutional law, employment law and workplace policies.

Let's start with a basic rule: Too many people fail to appreciate that the First Amendment restricts the government, not private employers. This bears repeating – the First Amendment only applies to the government. This means that private-sector employees generally do not have a constitutional right to free speech in the workplace. A private company can lawfully discipline or terminate workers for speech that violates company policy, harms its reputation or disrupts operations, even if the speech would otherwise be constitutionally protected in public.

In contrast, public-sector employees, because their employers are governmental entities, do have some limited First Amendment protections. However, those protections are still not absolute. Courts balance an employee's right to speak on matters of public concern against the government's interest in maintaining an efficient and disruption-free workplace.

This balance was articulated in the landmark case Pickering v. Board of Education (1968), where the Supreme Court ruled that a teacher could not be fired for writing a letter to a newspaper criticizing the school board, since his comments involved a matter of public concern and did not interfere with his professional duties.

Later cases, such as Garcetti v. Ceballos (2006), narrowed those protections by holding that when public employees speak as part of their official duties, they are not speaking as private citizens and therefore are not entitled to First Amendment protection. In practice, this means that government employees have limited free speech rights only when they speak as private citizens – and then only about issues of legitimate public interest.



For most American workers employed in the private sector, however, speech protections depend primarily on employment agreements, workplace policies and state laws, rather than the Constitution. Most employees are "at-will," meaning they can be terminated for any reason that is not illegal, such as discrimination or retaliation for protected activity.

If an employee posts political opinions, controversial comments or criticism of their employer on social media, there is typically no legal shield against disciplinary action. Employers often justify restrictions on employee speech to protect brand reputation, prevent harassment and maintain professional conduct. For example, a company may terminate an employee for making racist remarks online, even outside of work hours, if the speech damages the company's public image or creates a hostile work environment.

That said, there are exceptions that are driven by state laws, such as California and New York for example, which are beyond the scope of this article.

While the First Amendment generally does not apply to private workplaces, the National Labor Relations Act does provide certain protection for employee expression. The NLRA protects the right of employees (whether unionized or not) to engage in "concerted activities" for the purpose of improving wages, working conditions or other terms of employment.

This means that employees can discuss pay, criticize management practices or advocate for better treatment without fear of retaliation, as long as their actions relate to collective workplace concerns.

However, the protection has limits. Speech that is excessively profane, threatening or unrelated to workplace issues is not covered. The NLRB regularly adjudicates disputes over where to draw that line, particularly in the age

of social media, where the boundary between personal and professional speech is increasingly blurred.

In that regard, the rise of digital communication has fundamentally changed how speech occurs in and around the workplace. Employers often monitor public posts and controversial statements (even if made after work hours) can quickly lead to employment consequences.

First, Illinois employers must recognize that there are certain protections afforded employees that are unique to Illinois law. Under the Illinois Right to Privacy in the Workplace Act, employers are prohibited from:

•Requiring employees to disclose usernames and passwords for social media accounts.

•Requiring an employee to access his or her social media account in the employer's presence.

•Requiring an employee to invite the employer to join the employee's social media group (e.g. friend on Facebook).

•Requiring an employee to join an employer's own social media group.

Second, on a more general level, many organizations now have social media policies that guide what employees may share about the company or their work. These policies typically prohibit the disclosure of confidential information, harassment, hate speech or anything that could harm the employer's reputation. Although employers have legitimate interests in protecting their brand, overly broad or vague policies may unlawfully restrict employees' rights under the NLRA if they damper legitimate workplace discussions.

All of that being said, courts have generally sided with employers in such disputes, holding that reputational harm or workplace disruption can justify disciplinary action. Time will tell whether the pendulum starts swinging in the other direction.

Ultimately, workplace speech is shaped by a mix of constitutional principles, employment law and organizational policy. In general, employees retain opinions, but employers retain the authority to manage how and where those opinions are expressed.



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

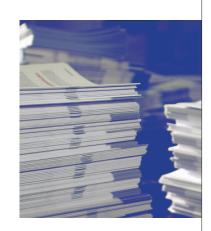


PRINTING SERVICES

- Postcards
- Booklets
- Brochures & Flyers
- Business Cards
- Banners
- Carbonless Forms
- & More!

MAILING SERVICES

- Postage Discounts Best available
- Targeted Mailing Lists
- National Change of Address Update addresses on your mailing list
- Mail Merge Personalize your mailer with names, etc.
- EDDM Least expensive way to reach an audience
- & More!



217-522-2780

INFO@MODERNMAILINGANDPRINTING.COM

150 FORREST AVE. Springfield, IL 62702

Ringing in the holidays

The Salvation Army's red kettle campaign gets modern touches

By Janet Seitz

The long-standing Salvation Army tradition of red kettles and bell ringing kicks off from 10 a.m.-2 p.m. Nov. 15 at White Oaks Mall. Jeff Eddy, corps officer and envoy of The Salvation Army Clear Lake **Corps and Community** Center, said the public event will have Capitol Big Band and other musical groups, crafts, face painting and a hot chocolate bar to engage people and enlighten the public about the organization.

The red kettle fundraising campaign has changed in recent years, Eddy said.

"Prior to 2020, we averaged about \$200,000 in our red kettles. The pandemic and the economy kind of messed that up, and we have been working hard each year to get more and more covered," he said. "Last year's total of \$92,000 was a high since 2019. This year, I truly believe we can find the volunteers it takes to bring in at least \$125,000 – that's the goal."

As people increasingly make donations and purchases electronically, virtual kettles provide some options.

"The virtual kettles are a modern take on the bell ringing we have done for 125 years," said Eddy. Donors will find access at bit.ly/ ringfromhome. "When you go to the site, join the team here in Springfield, and you have your own kettle that can be customized with your picture, personal messages and a goal. It gives you a link to share with friends, coworkers, teams, groups and congregations to help you meet your goal for our neighbors here in Springfield."

Eddy credits Michael Thomas, Express Employment Professional's director of business relationships and a longtime Salvation Army volunteer, for the growth in virtual kettle use.

"We would like to see businesses get involved in this way; they could do it as a business or even have their departments do it as a competition. It is very impactful and no



Left to right: Chaplain Jeff Fagen, Jeff Dillman, Dalton Minder, Cory Taylor, Michael Thomas, Will Formea, Lori Kolanowski and Gary Spaulding in front of a new emergency disaster services vehicle. PHOTO COURTESY MICHAEL THOMAS

one gets cold," he said.

Thomas got involved with The Salvation Army 15 years ago. He was paroled from the Illinois Department of Corrections and looking to start a new life in Springfield.

"I was struggling to find employment due to my criminal background," Thomas said. After months of applying for jobs, he received a call from The Salvation Army and was hired to work in the warehouse.

Thomas continued, "They gave me an opportunity when no one else would ... and within six months, I was promoted to production supervisor. Now, I'm responsible for close to 60 employees and five stores. Since that time, I've served on the board in different capacities in addition to leading a men's small group on Sunday nights. ... To me, The Salvation Army is very important. Sometimes we don't know how important until we are the one in need."

Funds raised for The Salvation Army support a wide range of local programs and services aimed at meeting the community's physical, emotional and spiritual needs. These include youth programs, social ministries, teen and young adult life skills and mentorship programs, services for veterans and homeless prevention and diversion programs. Additionally, the organization has a food pantry and senior meal programs. It provides medical care in partnership with SIU Medicine; offers Pathway of Hope, a long-term

case management program focused on helping families move from crisis to stability; and disaster relief.

"When you ring a bell at a kettle, you often get a very interesting experience," said Eddy. "Donations are made with purpose. In between the regular \$1 or \$5 that goes in, you get the person that you might assume would pass by, but they don't. They give and then they tell you about the time when they were in crisis, maybe at the brink of homelessness or at a point where they didn't know where their

family's next meal would come from, and then they found The Salvation Army."

Supporters come from a wide range of backgrounds.

"It is humbling to understand that many of our funds come from people who give not because they have excess to share," Eddy explained, "but because their lives have been impacted by the mission of The Salvation Army. You often meet people who either went through our adult rehabilitation program or had a loved one who did, and they'll actually attribute their continued survival on that opportunity."

"With the world changing as rapidly as it has been, and the uncertainty of the economy, what we do as The Salvation Army is just as critical as it has ever been," said Eddy. "We need good public support to march forward with the same strength and fervor of The Salvation Army that has helped shape the landscape of Springfield since 1888. We greatly appreciate everyone who currently supports, and we invite others to consider supporting our mission. There is so much potential in Springfield, and together we can make it a better place to live for everyone."



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



The unlimited value of the right team.

Our team brings proven leadership and smart financial strategy to help your business thrive. From custom financing to cash flow management, we provide the strength and guidance you need.

Partner with a bank that leads.

HICKORYPOINTBANK.COM



MEMBER FDIC

3131 WEST WABASH AVE., SPRINGFIELD, IL 62704

217.547.7002



FINANCIAL PLANNING AND WEALTH ADVISORY SERVICES



Scan to learn more about our Wealth Management Services. 3200 Robbins Road, Suite 200A Springfield, IL 62704

217.789.0960 | kebcpa.com





One hiring manager or 15?

Best practices for recruiting a CEO or executive director

By Kelly Gust

Recruiting a chief executive officer or executive director is a high-impact decision. When a board of directors is involved, the process can be complex. Recently, HR Full Circle helped several corporate and nonprofit boards recruit their next leaders. Here's how we navigated the searches with clarity, alignment and trust.

1. Meet the whole board

Before anything else, it's important to establish trust. Ensure the entire board is familiar with the recruitment process and the recruiter. A face-to-face introduction helps board members connect

with the recruiter, understand their qualifications and feel confident in the decision to bring in outside support. Familiarity fosters trust, and it's important to me and to the board to be able to match a name with a face.

2. Align on the job profile

With the board's approval of the recruitment partner, the next step is alignment of the job profile. The full board should agree on:

- •Key responsibilities
- Required qualifications
- •Leadership style
- Personality traits

You can't find what you're not looking for, so establishing agreement and resolving differences regarding "the work to be done" early on is absolutely essential. This alignment sets the foundation for a focused and effective search. I like using the Predictive Index Job Assessment to collect objective input from all board members. The Job Assessment will confirm areas of board member alignment and provide a visual for discussion for personality traits that don't align. Does the next leader need to be a big-picture thinker who is people-oriented and quick to connect



with others, or task-focused and analytical, protecting the organization from risky moves? Understanding these characteristics up front is key. There's nothing worse than getting close to the finish line with a top candidate, only to have a change of opinion about qualifications, which means going back to the drawing board and starting over. Doing so wastes time for the recruitment partner, the board and the candidates.

3. Form a search committee

Once the job profile is set, it's time to focus on efficiency. Aligning calendars and trying to conduct candidate interviews with all members of a board is highly inefficient. It's important to move quickly and keep top candidates engaged. A smaller search committee, typically three to five board members, can take the lead on reviewing resumes, conducting initial interviews and narrowing down the candidate pool. This search committee should represent diverse perspectives while remaining nimble enough to move efficiently.

4. Document everything

Transparency is critical. I recommend

documenting: screening criteria for resumes, initial phone screens and preliminary assessments as well as interview notes and decision-making rationale. This not only supports compliance and audit requirements but also ensures accountability and clarity if questions arise from the full board.

5. Introduce finalists to the full board

Once top candidates are identified, introduce them to the full board. This gives all members a chance to ask questions, share impressions, foster dialogue and get to know the candidate as well as participate in the

final decision. This step reinforces collective ownership of the hiring decision.

6. Vote to confirm

The final step is formal: a nomination and board vote to confirm the new leader. With a well-run process, this vote should feel like a celebration, not a surprise.

These steps can be tailored to incorporate internal candidates, the use of candidate assessments such as The Predictive Index and either virtual or on-site interviews. Some boards like to keep things casual at the final step, inviting the finalists out to lunch for a more informal setting. The steps can also be tailored for candidates who might need to relocate for their new position. However, the steps above will provide the keys to success—clarity up front and balancing inclusivity with efficiency at every step.



Kelly Gust is the CEO of HR Full Circle, a Springfield-based consulting firm that provides talent management and human resources consulting to oraanizations of all sizes and stages.

Marketplace | For advertising information call 217-726-6600









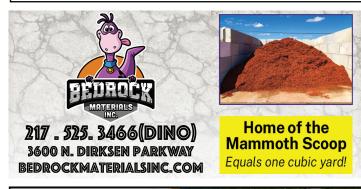


David L. Brumme

Financial Advisor | Vice President - Investments
39 Years Experience

3038 Spring Mill Springfield, Illinois 62704 david.brumme@benjaminfedwards.com

P 217-441-8490 | TF 833-441-8490 | F 217-441-8491



How can we help?

- HR Pro Recruiting
- Employee Training
- Management Training
- · Exemption Status Audits





DAVE RYAN
DAVE@ROGERSHR.COM



Morgan Stanley



Michael Witsman CFP®, ChFC® Senior Portfolio Manager Associate Vice President Financial Advisor 3201 White Oaks Drive Springfield, IL 62704 217 547-2911 Michael.Witsman@morganstanley.com

© 2024 Morgan Stanley Smith Barney LLC. Member SIPC. CRC 5709123 06/23

SOLUTION PRINTING



217.529.9700 www.SolutionPrint.com 3135 South 14th Street Springfield, IL 62703



MEDICAL NEWS

Springfield community mental health center to open

By Dilpreet Raju

Chicago-based nonprofit Envision Unlimited will be hosting a grand opening for its Springfield community mental health center, at 1306 S. Sixth St., Oct. 30. Services offered are geared toward people with mental health challenges and disabilities. The center will accept both Medicaid and Blue Cross patients.

Envision Unlimited already owns and operates the Hope Springs apartment complex at 1135 N. Ninth St. that provides supportive services to

residents with developmental disabilities but this will be the first time the nonprofit has offered outpatient services in the state capital.

CEO Mark McHugh told Illinois Times the decision to open a location in Springfield was inspired by feedback from health care circles citing a demand for more mental health care providers in Springfield.

"We've been doing some developmental disability services in central Illinois for the past six or seven years that's specifically in-home respite for families who have a child with intellectual and developmental disabilities," he said. "We're planning on expanding further south soon."

The Springfield location will only offer services for adults, but can treat patients regardless of disability status.

Memorial Behavioral Health, 710 N. Eighth St., was the only community mental health center in Springfield prior to the opening of Envision Unlimited, according to the Illinois Department of Human Services office locator.

The community mental health center



From left to right: intake specialist Paige Stewart, president and CEO Mark McHugh, clinical therapist Ashtyn Freeman, mental health specialist Kelsi Hayes and director of clinical health and mental services Whitley Hofer in front of the new Envision Unlimited community mental health center at 1306 S. Sixth St. in Springfield. PHOTO BY ZACH ADAMS

operates as a hub for any qualifying patients to access therapists, telepsychiatry, a peer support specialist and – eventually – group therapy, said director of mental health and clinical services Whitley Hofer.

"A community mental health center is like a one-stop shop where individuals can receive therapy, psychiatry and support services," Hofer said. "The first step is for someone to be referred, or to even walk in, and they will get an assessment done in which they will meet with the clinician (who) will assess their needs and, based upon their needs and where they're at, will determine what their treatment looks like."

Peer support is designed to help patients with planning for errands and tasks.

"Our peer support specialist works with individuals when it comes to skill-building – just doing grocery shopping, budgeting, cleaning, laundry, those types of things," Hofer said.

"We also do psychiatric evaluation and medication management where an individual

will come in (and) we have a room designated for clients to meet with our psychiatrist via telehealth."

Hofer said the community health center is currently accepting patients insured through Medicaid and Blue Cross Blue Shield but will be able to help anyone find nearby help, regardless of their insurance status or whether they are currently experiencing a mental health crisis.

"We will also help individuals navigate accessing care if they don't have Medicaid or

private pay or private insurance," she said.

Around 50,000 Sangamon County residents, about 5,000 of whom have disabilities, were enrolled in a Medicaid plan last fiscal year, according to the Illinois Department of Healthcare and Family Services.

McHugh said that more plans are in the works for Springfield.

Envision Unlimited had already been providing services for Hope Springs residents for years but, according to a publicly available audit, acquired Bluestem Housing Partners, which develops affordable housing projects statewide, in 2024.

Hope Springs, which provides 36 units of permanent supportive housing, was constructed in 2013. Envision Unlimited plans to renovate that apartment complex and break ground on a second apartment building, nearby at 849 N. Ninth St., in April 2026. The Springfield City Council unanimously approved a zoning change in April to allow for the construction.



As Intersect Illinois, we've helped bring \$12B+ in investment and 21K+ jobs to the state.

Now we're ready to do more, as the **Illinois Economic Development Corporation.**

GROW WITH US >

ILLINOISEDC.ORG



Networking Services. Sized for you.

THREAT PREVENTION | ZERO TRUST NETWORKING | ANYWHERE PROTECTION

Contact Sheila Feipel at 217.544.3100 today to schedule your security assessment.

WIRELESS | FIREWALL | SWITCHING | CLOUD

IT Networking | Communications | Security | Life Safety | Infrastructure

HEART

www.heart.net

1.217.544.3100

Morgan Stanley



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

Experience, intellectual capital and dedicated personal service to help you meet your life goals.

The Mid-Illinois Group at Morgan Stanley

3201 West White Oaks Drive Suite 201 | Springfield, IL 62704 | 217-547-2900 | https://advisor.morganstanley.com/mid-illinois-group Morgan Stanley Smith Barney LLC. Member SIPC. CRC5960342 9/23



PALERMO PIZZA & SUBS

By Thomas C. Pavlik

It had been a bit since core group of golf guys had gotten together. So, the call went out and, being the food reviewer, I was appointed the location manager. It was a title that was called into jeopardy.

Having heard good things about Palermo's, it seemed liked a good call for the group. But I had sold it as a dine-in venue, and Palermo's isn't really set up that way. I was the last to arrive (caught by a train, of course) to a braying cacophony of displeasure. Apparently, my friend set doesn't like roughing it.

Palermo's is in a small, freestanding building most recently occupied by a Mexican restaurant and, before that, a coffee shop. To describe it as minimalist would be generous. I mistakenly showed up a day prior to our scheduled lunch to find only two tables occupied – both by patrons who never said a word to each other. It was unsettling.

The day we visited, we were the only dine-in group, but staff could not have been more helpful. Instead of ordering at the window, the staff took orders from our group of six and we were told to announce our selections at the window where we would pay. It worked out well.

One of my guests started with the house salad while another went with the cheese sticks. Both were dismayed that Palermo's did not offer chips – each commenting how easy it would have been to add a choice of starchy goodness. The salad was well-proportioned but, as we had come to expect, it was served in a to-go bowl. Unfortunately, the cheese sticks (which were



The stromboli was perfectly baked, with a nice crust and gooey cheese. Both meat and veggie options are available. PHOTO COURTESY PALERMOS



The crust was a highlight of the thin crust pizza. PHOTO BY ZACH ADAMS

apparently frozen) were not deep fried but were rather oven-baked. Not a good start.

I had visited a day earlier and gotten the hot Italian sub to go. It came with mayo, something I thought missed the mark. Overall, however, it was a good sandwich with lots of meat and cheese. But the bread was the high point – a nice crust with a soft interior.

Three of us went with the stromboli and the thin crust pizza. We were told it would be about 20 minutes – it turned out closer to 40 minutes, with a steady stream of takeout orders during that time. Given all the talk at our table it was no big deal, but for those on a strict timetable it could be an issue.

The rest of the crew opted for meatball and chicken parmesan sandwiches. Again, they bemoaned the lack of chips. However, the bread was reported as spot on and the proteins were amply sized and packed with flavor. In keeping with the take-out motif, they were served on paper plates and wrapped in foil.

The pizza was good but could have used a few minutes more in the oven to crip things up. That being said, Palermo's nailed the crust – it had a nice chew and held up well to the sausage. Regarding the sausage, it came out as a thin layer that covered most

of the pie. It could have used a bit more seasoning, but overall, it complimented the dish

The stromboli was perfectly baked, with a nice crust and loads of gooey cheese that was leaking out. My guests opted for the meat version, but there is a veggie option for those so inclined. Each reported that it was on par with Palermo's peers, and it would be my choice on my next visit.

Serving sizes were appropriate for the prices – large enough that nobody went home hungry.

Palermo's isn't really set up for dining in. Service was awesome, but we could tell that our table of six was an anomaly. There was a steady stream of take-out orders and it was clear that this was their preferred business model. When I checked out, the staff mentioned that the other location in Macomb was 70% take out – which appeared to be true for this location as well.

All things considered, Palermo's food was spot on, but it wasn't really a dine-in location. For a business lunch you might be better served to bring it to your office. No matter what you decide, you'll be happy with the food.

Address: 1827 N. Peoria Road, Springfield Phone: 309-340-4348 Hours: Monday-Saturday, 11 a.m.-9 p.m.

Food and Drink | For advertising information call 217-726-6600





New businesses

Sangamon County new business registrations, Sept. 16 – Oct. 15, 2025

Black Leaf 8th Place, 1405 Stevenson Drive, Suite 8. 913-343-8012. Tekila Shawonna Wilks.

Kingsview Wealth Management, LLC, 485 Half Day Road, Suite 430, Buffalo Grove. 541-291-4405. Sean McGillivray.

Ecliptica by Marietta, 53 Circle Drive. 217-529-6003. Madeline Gumble.

Howls Pets, 10475 Darnell Road, Dawson. 217-741-5188. Kalyn Skube.

Humbling Hearts For Jesus, 2021 S. College St. 217-481-1017. Woodrow L. Morrison.

Nova Trend Mart, 2436 Griffiths Ave. 217-819-2935. Robert C. Hansen.

Wallace Appliance Repair and Home Services, 3725 N. Peoria Road, Lot 237. 217-670-5610. Robert D. Wallace.

Home Solutions, 4509 Innisbrook Drive. 217-306-1720. Raymond P. Larson.

LaGoose007, 211 E. Keys Ave. 217-361-6089. Amanda Carlove.

Event Horizon Photography, 113 W. McManus Road, Buffalo. 217-891-5400. Justin Reed Byerline.

Healing Hearts Homecare, 30 Stone Valley Drive. 217-685-4205. Sarah Ross.

Oak Forge Creations, 6241 Horseview Drive. 217-319-9540. Dustin Large.

Sara's Sparkle Cleaning Company, 1014 N. Fifth St., Apt. 10, Riverton. 217-361-5065. Sara Dillon.

Mamaabear Essentials, 243 S. Durkin Drive, Apt. 1. 217-691-9641. Sabre Wade.

KY Lawn Care, 2036 N. Sixth St. 217-761-7241. Kenneth Charles Turner, Antoine C. Archie

Normal Art, 3812 Grouse Road. 217-210-1257. Jamie La Rue Britz.

Bank on Quality: Custom Printing for Financial Institutions





At Solution Printing, we meet the demands of the banking and financial industry. From marketing materials to day-to-day transaction documents, we provide tailored printing solutions that ensure quality, security, and efficiency. Trust us for brochures, direct mail, statements, signage, and more.

Learn More

In finance, every detail counts let Solution Printing be your trusted partner.

3135 S 14th St Springfield, IL 62703 solutionprint.com | (217) 529-9700

Celebrating Success. Inspiring What's Next.

































UCB is proud to celebrate the outstanding businesses recognized in this year's 15 Under Fifteen awards – each embody the innovation, hard work, and community spirit that keep our region strong.

As we congratulate these honorees, we look ahead with excitement. Our Market Presidents, Matt Seman and Todd Wood, bring proven experience, steady leadership, and a shared commitment to helping our communities thrive. Together, we look forward to building on today's success to create tomorrow's opportunities.



217-787-3000 🗐 🖼 **UCBbank.com**



Matt Seman Market President North Sangamon, Logan & McLean Counties



Todd Wood Market President Central Sangamon & Morgan Counties