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JOURNAL
November 2026

Q&A with Aaron Rios,

Heartland Credit Union

- Prediction markets
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WOMEN'S EVENT CALENDAR

Illinois Women in Leadership will hold a luncheon from 11:30 a.m.-1 p.m. on Jan. 22 at Mariah's Steakhouse & Pasta, 3317 Robbins Road. It will feature John Baranzelli, owner of John Baranzelli Enterprises, who will present "Strategies for Building Influence and Trust."

Baranzelli, who has extensive experience in state government, will explore the journey from technical expertise to leadership acumen illustrated with interesting anecdotes and stories. Attendees will learn how to translate their analytical strengths into compelling communication, strategic vision and impactful team leadership, ultimately accelerating their journey to executive roles.

Luncheons are open to all IWIL members and their guests. Registration is $25 for members and guests through Jan. 16; $30 on or after Jan. 17. Registration will close on Jan. 19. To register, visit iwil.biz.

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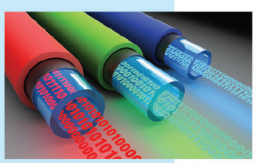
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PHOTO BY ZACH ADAMS

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Skipping the most important steps

This issue of *SBJ* focuses on financial services, but given my chosen profession, it's probably no surprise that I was not a fan of math classes during my time in school and gravitated toward reading and writing. While I did well in school overall, I struggled with every math class I took, whether it was algebra or geometry.

Even when I managed to come up with the correct answers, teachers would frequently write "show your work" on my papers and deduct points. That was particularly challenging for me, because in most cases I didn't understand the underlying process and couldn't articulate how I had arrived at the (sometimes correct) conclusion.

What my teachers understood – well before I did – is that most of the learning occurs during the reasoning process. Considering various options and weighing alternate outcomes is just as important as arriving at the correct answer. But the advent of AI has made it increasingly easy to skip the steps in favor of getting to the finished product faster.

We all understand the benefits of progress, and no one would advocate for cleaning clothes with a washboard instead of a washing machine. AI can certainly handle many tedious tasks with ease, freeing up our time for other things. But when we start asking AI to write our emails or our speeches, instead of mulling over the message we want to convey to others, I would argue that we are circumventing the most important part of the process. Rereading and revising what we want to say allows us to process (and sometimes reconsider) what we are trying to communicate.

It's always easier to flip to the answer key in the back of the math textbook. But as any teacher would be quick to point out, you're only cheating yourself if you focus on getting the right answer without understanding how you got there.

AI may craft an email that sounds like a press release or a speech that could have been written by a professional speechwriter. But is that what *you* sound like? When we allow AI to communicate with others on our behalf, we are circumventing the human connection, which is the most important part of any interaction – much more so than saying things the "right" way.



Michelle Ownbey, publisher

SPRINGFIELD Business JOURNAL

CEO: Kate McKenzie
kmckenzie@illinoistimes.com

Executive Editor: Michelle Ownbey
michelle@springfieldbusinessjournal.com

Associate Publisher: James Bengfort
jbengfort@illinoistimes.com

Copy Editor: Daron Walker
daron@springfieldbusinessjournal.com

Production Design: Ron Rollet
rrollet@illinoistimes.com

Digital Media Coordinator: Zach Adams
zadams@illinoistimes.com

Advertising:

Yolanda Pimpton
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
Tamara Browning
Kelly Gust
Angela Mueller
Thomas C. Pavlik
Janet Seitz

Address: P.O. Box 398, Springfield, IL 62705
Phone: 217-726-6600
Email: info@springfieldbusinessjournal.com
Facebook: facebook.com/SBJillinois
Twitter: twitter.com/sbjmonthly

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Q&A with Aaron Rios

by David Blanchette



In March, Heartland Credit Union selected Aaron Rios to serve as its new chief executive, succeeding longtime CEO Tom Lex. Rios brings more than 26 years of leadership experience in the financial services industry to the position, having served in key executive roles at Citigroup, Midland States Bank, QCR Holdings and most recently as chief operating officer at Salt Lake City-based Merrick Bank, where he helped lead an operations transformation.

Rios has overseen operations across branch banking, risk and regulatory relations, back-office efficiency, financial management, digital transformation and people development.

> You need something you have a passion for; you have to believe in what you're doing.

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

A: I was born in Southern California and raised in Iowa. My first job was as a Little League umpire when I was about 12 years old.

Q: How did you get into the banking industry?

A: I studied business in college but really didn't know what I wanted to do when I got out of school. I thought about doing something in finance or banking or in the sports arena because I played sports in college and enjoyed it. I applied for an opening with Citigroup and was able to get into their branch management training program right out of college, and I've been in the industry ever since.

Q: How were you chosen the CEO of Heartland Credit Union?

A: I went through a recruiting process with DDJ Myers, and they did a national search. They reached out to me more than a year ago and asked if I had an interest in a number of CEO positions coming open, including the one at Heartland. I did some research on Heartland and felt it would be an awesome place for me, and the Springfield area would be a great place to call home for my family.

Q: What characteristics do credit unions have that distinguish them from other financial institutions?

A: I feel it's all about the members and their experience. I think it's really, really important that credit unions embed themselves and make themselves well-known in the communities they serve. I also feel that as the universe is changing, we must continue to connect with our members during their financial journey to make sure that we're providing them with the right financial products and resources they need to be successful in their lives.

Q: With the rise in online services, will there always be a need for brick-and-mortar financial institutions?

A: Digital banking has fundamentally changed consumer expectations. Members increasingly want the convenience of managing their finances whenever and wherever they choose. As financial institutions we must continue investing in technology that makes those interactions faster, easier and more accessible. However, I also believe there will always be situations where members value personal relationships and the opportunity to have meaningful, private conversations about important financial decisions.

Q: How do financial institutions determine the interest rates on the loans and accounts they offer?

A: We continually evaluate what's going on with the global economy, what's going on with the Federal Reserve, how rates are adjusting and changing, and we use that evaluation to make sure that we're offering the appropriate services and rates needed by our members.



Aaron and Stacey Rios, center, with daughters Cameran and Adyssen and son Jayden.
PHOTO COURTESY AARON RIOS

Q: What are the biggest challenges facing financial institutions today?

A: Fraud continues to be a challenge. We have great practices here at the credit union to help protect and serve our members. I think that artificial intelligence will be a challenge for the industry because everywhere around the world AI is moving forward at a very rapid pace. The economy continues to present challenges. Changes in interest rates, inflation and broader economic conditions can directly affect the financial well-being of the individuals and businesses we serve.

Q: How important is it for a business in your industry to be involved in supporting the community in which it is located?

A: It's extremely important. We have a great brand in our communities, and our team has done an excellent job of developing relationships and giving back. We have service in 12 counties with a higher member base in Sangamon and Macoupin counties, where we are extremely active in each community. We're looking at how we can be more active in the additional 10 counties that we service.

Q: What advice can you give to young people who may be considering a career in your industry today?

A: You need something you have a passion for; you have to believe in what you're doing. Do your research, find a company that excites you, and make an effort to be part of that company's culture. Also dream about where you want to be 10 to 15 years from now, chase those dreams, and be a part of a company that will help you try to achieve those dreams.

Q: What may people be surprised to learn about you?

A: I was a girls' high school basketball coach for seven years at St. Anthony School in Effingham, and my wife, Stacey, was on the coaching staff as well. Both of our daughters played through the program: Cameran, who is studying pre-med at Eastern Illinois University, and Adyssen, who is also attending Eastern and plans to major in psychology and business and run her own business someday. Our son, Jayden, is a senior at Upper Iowa University majoring in athletic training and intends to pursue a master's degree in physical therapy. SBJ

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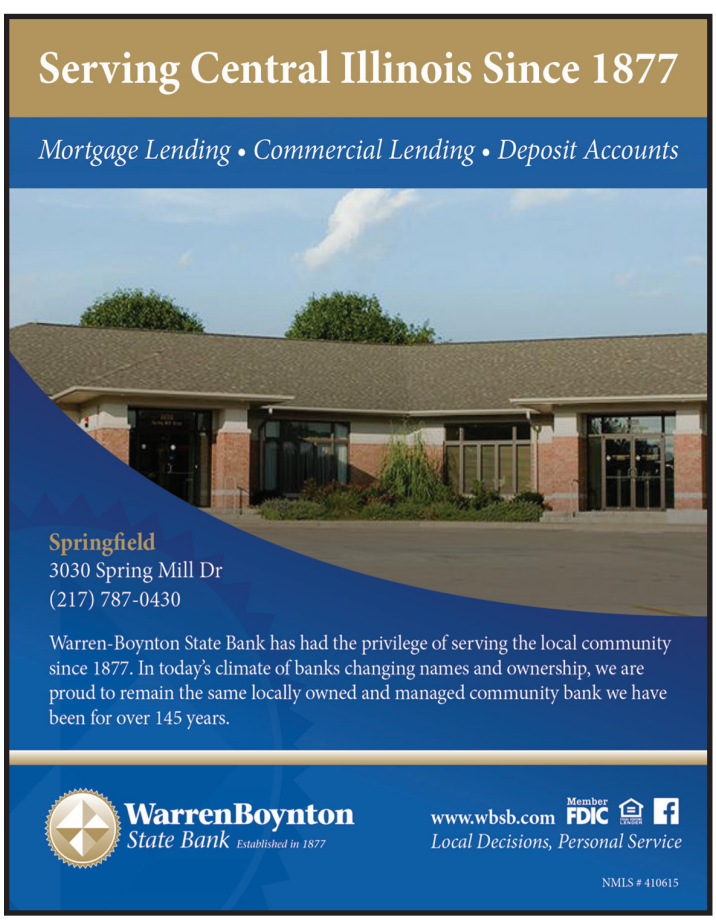
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BANKS – SANGAMON COUNTY

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, 2026

	NAME/ADDRESS	PHONE/WEBSITE	TOTAL DEPOSITS ($000)	MARKET SHARE	LOCAL CEO	HOLDING COMPANY	NO. OF SANGAMON COUNTY LOCATIONS	YEAR EST'D
1	**INB** 322 E. Capitol Ave. Springfield, IL 62701	877-771-2316 inb.com	2,062,178	21.83%	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	1,601,156	16.95%	Robert A. Narmont	United Community Bancorp, Inc.	15	1907
3	**Bank of Springfield** 3400 W. Wabash Ave. Springfield, IL 62711	217-529-5555 bankwithbos.com	1,209,756	12.81%	Jason Knoedler	Spring Bancorp, Inc.	5	1965
4	**Chase** 2801 Greenbriar Drive Springfield, IL 62704	217-527-3860 chase.com	1,005,393	10.65%	management committee	JPMorgan Chase & Co.	2	1851
5	**PNC Bank** 3019 Chatham Road Springfield, IL 62704	217-535-6600 pnc.com	553,694	5.65%	Brian Ray regional president	The PNC Financial Services Group, Inc.	5	1804
6	**U.S. Bank** 205 S. Fifth St. Springfield, IL 62701	217-753-7530 usbank.com	419,451	4.44%	Mike Johnson	US Bancorp	4	1863
7	**Clock Tower Community Bank** 3120 Robbins Road Springfield, IL 62704	217-726-0600 hometownbanks.com	405,001	4.29%	Jon Erickson market president	Hometown Community Bancorp, Inc.	6	1960
8	**Carrollton Bank** 2135 Wabash Ave. Springfield, IL 62704	217-793-8696 carrolltonbanking.com	354,117	3.75%	Mark Vance regional president	CBX Corporation	1	1877





	NAME/ADDRESS	PHONE/WEBSITE	TOTAL DEPOSITS ($000)	MARKET SHARE	LOCAL CEO	HOLDING COMPANY	NO. OF SANGAMON COUNTY LOCATIONS	YEAR EST'D
9	**Heartland Bank and Trust Company** 3601 W. Wabash Ave. Springfield, IL 62711	217-787-3100 hbtbank.com	248,669	2.63%	J. Lance Carter president and CEO	HBT Financial	3	1982
10	**Security Bank** 510 E. Monroe St. Springfield, IL 62701	217-789-3500 securitybk.com	185,480	1.96%	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	163,379	1.73%	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	139,439	1.48%	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	120,312	1.27%	Ryan Johnson, SVP Dan Fleming, president	LBT Bankshares, Inc.	2	1902
14	**American Bank of Freedom** 133 N. John St. Rochester, IL 62563	217-498-7111 americanbankoffreedom.bank	118,441	1.25%	Chris Walcher	Evergreen Bancshares, Inc.	2	1912
15	**First Bankers Trust Company, N.A.** 2201 Wabash Ave. Springfield, IL 62704	217-546-6151 firstbankers.com	108,596	1.15%	Joel Oschwald market president	First Bankers Trustshares, Inc.	1	1946
16	**Williamsville State Bank & Trust** 3341 Old Jacksonville Rd. Springfield, IL 62711	217-698-9728 wsbt.net	83,018	.88%	Catherine J. Gonzalez	WSB Financial Ltd.	3	1890
17	**Hickory Point Bank & Trust** 3131 Wabash Ave. Springfield, IL 62704	217-547-3600 hickorypointbank.com	81,170	0.86%	Anthony G. Nestler president and CEO	First Illinois Corp.	1	1979
18	**Regions Bank** 3000 S. Sixth St. Springfield, IL 62703	217-718-6560 regions.com	76,849	0.81%	John M. Turner Jr. chairman, president and CEO	Regions Financial Corp.	1	1869



	NAME/ADDRESS	PHONE/WEBSITE	TOTAL DEPOSITS ($000)	MARKET SHARE	LOCAL CEO	HOLDING COMPANY	NO. OF SANGAMON COUNTY LOCATIONS	YEAR EST'D
19	**Alliance Community Bank** 4427 Yucan Drive Springfield, IL 62711	217-920-0166 bankacb.com	50,422	0.53%	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	31,148	0.33%	Zach Flinn 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	11,556	0.12%	Andrew Olson vice president business banking	People First Bancshares, Inc.	1	1954





New bank names, branches for Springfield market

Illinois a 'target state' for increasing bank mergers and acquisitions activity

By Angela Mueller

A nationwide uptick in mergers and acquisitions in the banking industry is having a visible effect on the Springfield market – with banks changing names and new players coming to town.

According to national reports, merger and acquisitions activity rebounded in the U.S. banking market in 2025 after a slowdown in the previous two years, with activity expected to continue throughout 2026.

That national trend is lining up with activity in Illinois, according to David Boulay, president and CEO of the Springfield-based Illinois Bankers Association. The Illinois banking market is one of the largest in the nation, with the highest number of state-chartered banks in the U.S. and the second highest number of chartered banks overall, making Illinois an attractive market for bank mergers and acquisitions.

"We are a target state for this because of our size," Boulay said.

However, Boulay pointed out that even with the increase in M&A activity, the number of banks and bank branches available to local consumers has remained steady. In Sangamon County, the total number of bank branches is about 75, a number that has stayed relatively flat since 2022. The number of bank charters in the county also has remained constant at 24.

"The number of charters, the number of branches is holding steady, although there might be a change in the nameplate outside the building," Boulay said.

One local example of this is Indiana-based First Financial Corp.'s recent acquisition of Decatur-based First Illinois Corp. in a $111 million deal. First Illinois is the holding company for Hickory Point Bank and Trust, which operates a Springfield Branch at 3131 W. Wabash Ave. The Hickory Point bank name will change to First Financial when the deal closes, which is expected in the fourth quarter, according to Jeff Raes, executive vice president and Springfield market manager for Hickory Point.

The deal was announced in August. Raes told the *Springfield Business Journal* at that time that the merger with First Financial was a good cultural fit for Hickory Point and would provide the bank with economies of scale to invest in things such as technology, cyber security and regulatory compliance.

Those kinds of economies of scale are a main driver of M&A activity in the banking industry overall, Boulay said. He said increased scale to invest in technology to keep up with "anything from cybersecurity to AI to the cost of compliance" along with possible support for leadership succession planning are two main factors that drive the activity.

"A merger is a way to gain scale to help deal with that complexity of operating a bank," Boulay said.

Gaining this scale is a factor in merger activity nationwide, according to a 2026 report from Deloitte providing an outlook on M&A in the banking and capital markets. According to the report, "the accelerating pace of technological change across digital banking, payments, data, and compliance has increased the strategic value of scale."

The number of banking M&A transactions nationally has increased from 96 in 2023 to 127 in 2024 to 181 in 2025, according to the report, representing a nearly 89% increase.

In addition to the First Financial/Hickory Point deal, other mergers and acquisitions that have impacted the Springfield banking market include Land of Lincoln Credit Union's acquisition of Williamsville State Bank and Trust in a deal that closed in September.

LLCU previously operated a Springfield location at 300 S. Grand Ave. With the acquisition, that branch closed and operations relocated to the former Williamsville State Bank location at 3341 Old Jacksonville Road. Williamsville also had a Sherman location that has become an LLCU branch.

A bank merger that is bringing a new branch to the Springfield market is Longview Capital Corp.'s acquisition of Middletown State Bank. That deal closed last year.

Middletown State Bank had ties to the local market, with Springfield real estate developer Bob Barker previously serving as president of the bank. Longview Community Bank, which is part of the Longview Capital Corp. bank holding company, is now building a branch in Springfield to be closer to its local customers.

The branch, to be built at 3741 Wabash Ave., will be Longview Community Bank's eighth location.



David Boulay, president and CEO of the Springfield-based Illinois Bankers Association, speaks at the IBA annual conference that took place Sept. 30 - Oct. 2 in St. Louis, Missouri. PHOTO COURTESY ILLINOIS BANKERS ASSOCIATION

Boulay said the merger activity in the market could ultimately benefit the banking consumer.

"What's important to me is: Do we see choice in the community as a consumer?" Boulay said. "Based on the number of branches and number of charters, there is plenty of choice. Form a consumer standpoint, there is not anything that would be a negative. If there is a bank that is merging, it might bring innovation. It might bring new solutions to customers or efficiencies that will help the bank better serve the community." SBJ

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, 2026

	NAME/ADDRESS	PHONE/WEBSITE/EMAIL	TOTAL DEPOSITS ($000)	MARKET SHARE	LOCAL CEO	HOLDING COMPANY	NUMBER OF MORGAN CO. LOCATIONS	YEAR EST'D
1	**Heartland Bank and Trust Company** 1604 W. Morton Ave. Jacksonville, IL 62650	217-243-0880 hbtbank.com	272,338	26.79%	J. Lance Carter president and CEO	HBT Financial	4	1982
2	**The Farmers State Bank and Trust Company** 200 W. State St. Jacksonville, IL 62650	217-479-4000 fsbtco.com	180,185	17.73%	Joy French Becker	Farmers Holding Company	2	1911
3	**U.S. Bank** 322 W. Morton Ave. Jacksonville, IL 62650	217-479-5906 usbank.com	112,258	11.04%	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	94,137	9.26%	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	82,279	8.09%	Chris Gordon	CSB Financial Holdings, Inc.	1	1886
6	**BOS - Jacksonville** 1701 W. Morton Ave. Jacksonville, IL 62650	217-479-8888 bankwithbos.com	71,126	7.00%	Michael Halsne regional president	Spring Bancorp, Inc.	2	2000
7	**Peoples Bank & Trust** 197 W. State St. Waverly, IL 62692	855-478-8530 bankpbt.com	39,074	3.84%	Rob Lyman community bank president	People First Bancshares, Inc.	1	1877

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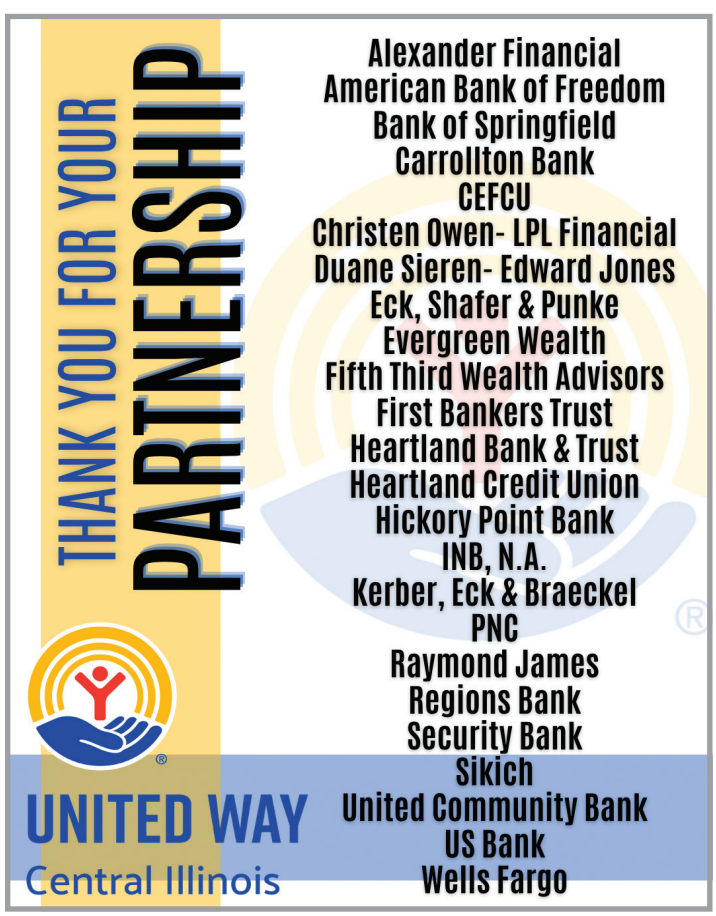
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Sources: The credit unions and the National Credit Union Administration
Ranked by total assets.

	NAME/ADDRESS	PHONE/WEBSITE/EMAIL	TOTAL ASSETS (MILLIONS)	TOTAL DEPOSITS (MILLIONS)	LOCAL CEO	NUMBER OF BRANCHES	YEAR EST'D
1	**Citizens Equity First Credit Union CEFCU** 2424 W. Iles Ave. Springfield, IL 62704	217-546-0076 cefcu.com email@contact.cefcu.com	8,499 (billion)	7,423 (billion)	Matt Mamer	3	1937
2	**Credit Union 1** 2464 Wabash Ave. Springfield, IL 62704	800-252-6950 creditunion1.org	2,869 (billion)	2,413 (billion)	Todd Gunderson	1	1958
3	**Heartland Credit Union** 2213 W. White Oaks Drive Springfield, IL 62704	217-726-8877 hcu.org support2@hcu.org	573	494	Aaron Rios	3	1946
4	**Land of Lincoln Credit Union** 300 South Grand Ave. West Springfield, IL 62704	844-222-7788 llcu.org llcu@llcu.org	498	443	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	128	113	Megan Becker	1	1966
6	**Illinois Educators Credit Union** 3101 Montvale Drive Springfield, IL 62704	217-528-2642 iecumember.org	120	102	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)	69 (thousand)	Victoria Nichols Johnson Manager	1	1957





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Illinois regulators say prediction markets are illegal gambling, but bettors love them

Prediction market platforms rake in millions from wagers on sports and current events but pay nothing in state betting taxes .

By Casey Toner and Hannah Meisel



Oliver Wilson realizes prediction markets can be addictive but argues there's "a difference between just a risk taker and a gambler." CREDIT: VICTOR HILITSKI/FOR ILLINOIS ANSWERS PROJECT

This story is a collaboration between Illinois Answers Project and Capitol News Illinois.

On a recent Tuesday afternoon, at a small, round table in a spacious apartment in Chicago's Hyde Park neighborhood, 19-year-old Oliver Wilson sits engrossed in front of two laptop screens, neither of which have anything to do with his introductory-level molecular engineering final exam in a few hours.

The University of Chicago freshman is on Polymarket, watching in real-time as users bet whether interest rates will rise in the coming weeks. The cryptocurrency-based platform allows users to wager — through buying and selling contracts — on the outcomes of future events.

Users can make classic sports gambles and pick, for example, the future NBA champion. Or they can bet on the number of people President Donald Trump will deport in 2026. Or whether Jesus Christ will return by 2027. Or betting on whether U.S. military strikes would occur in Iran.

But it was the 2024 presidential election cycle that hooked Wilson, then a senior in high school.

"I was fascinated by the fact that these markets were able to more accurately, than any other poll, predict by what margin and where Trump would win," he said.

Signing up for Polymarket that fall, Wilson bet on Trump winning, but his simultaneous speculation that Vice President Kamala Harris would win the popular vote ended up costing him about $50 overall.

A year later, the bad bet would be a footnote. Wilson came into a pledge for a lot more money, thanks to Polymarket. He spent a week as an intern at the company's New York City headquarters this past summer and decided later to pitch Polymarket founder Shayne Coplan to seed a prediction market club on campus.

Over Instagram, Wilson sent Coplan a pitch deck and a brief outline of the club's goals, and Coplan initially had a one word reply:

"Incredible."

To start the club, he agreed to send Wilson and another student founder $20,000.

In a few years, prediction markets like Polymarket have gone from pariahs to poster children for all that is hot and trendy in the financial world. While states like Illinois call the markets illegal gambling, they have flourished with the full-throated support of Trump administration officials, who argue they have final say over regulating the markets — which often means little regulation at all. The Trump family has gone all in on prediction markets, with Donald Trump Jr. investing in Polymarket and is a "strategic advisor" to a competitor, Kalshi.

Coplan's own future has turned from bearish to bullish in short order. He has gone from a man whose New York City apartment was raided by the FBI to being named last month to the Commodity Futures Trading Commission's Innovation Advisory Committee.

And of course, kickstarting Wilson's school club.

Uphill battle in Illinois?

The Trump administration has not only promoted prediction markets but vowed to fight state efforts to regulate them as they do online sportsbooks.

CFTC Chairman Mike Selig said in a statement last month that his agency "will no longer sit idly by while overzealous state governments undermine the agency's exclusive jurisdiction over these markets by seeking to establish statewide prohibitions on these exciting products."

"It's clear that Americans like the product and want to participate," wrote Selig, whose agency oversees commodities such as grain futures.

The federal move has left states like Illinois scrambling to stop an emerging industry that some observers predict could chip away at state-regulated sportsbooks like FanDuel and DraftKings.

States generally can't tax prediction markets, losing millions, or regulate them, to protect their youngest and most vulnerable residents.

On-line sportsbooks businesses must pay millions of dollars in taxes to the state for each bet placed, forgo bets on in-state college teams, limit customers to those 21 and older, advertise help for gambling addiction and help pay for addicts' treatment.

In Illinois, they pay a $20 million start-up fee and $1 million fee every four years to renew their licenses.

Prediction markets do none of that.

Neither do they have to follow strict truth-in-advertising regulations. During last year's NBA finals, a Kalshi advertisement consisted entirely of AI characters, with a TV news correspondent asking a screaming woman holding a small dog in a storm how many hurricanes there will be this year, with an arrow pointing to a rising number in green with a dollar attached, indicating a profit.

Right now, no one knows how much Illinois and other states are losing in untaxed prediction market bets — the markets don't have to report betting data to the states. Illinois has netted nearly $1.1 billion in tax revenue since Illinois' first legal sports wagers were placed six years ago. States have sued to gain the power to tax and regulate prediction markets, but the markets argue their platforms are not gambling, but financial tools to allow users to hedge risk.

In one effort to rein in the platforms, State Sen. Michael Hastings (D-Frankfort) introduced legislation in March that would require prediction market operators to pay a $1 million fee to the Illinois Gaming Board to obtain a "master prediction market license" and empower the state to collect a tax equal to half of a licensee's adjusted gross receipts from bets made by in-state users. The bill is awaiting to be assigned to a committee.

Experts believe the legal question won't be settled until the U.S. Supreme Court weighs in. But by then, prediction markets may have become as integrated into American life as sports betting has in the eight years since the nation's high court struck down a nationwide gambling ban.

DePaul University assistant law professor Karl Lockhart, who has studied prediction markets, said the conservative majority Supreme Court could decide either way on the matter. While the Trump administration has championed the industry, federal oversight of prediction markets would encroach on states' rights, a traditionally conservative issue.

In any case, Lockhart said there needs to be a stronger regulatory framework.

"You have to have some sort of system of morality in place in a society otherwise, or your laws are just going to keep pushing things to the lowest common denominator and the lowest possible place," he said.

What are prediction markets?

Prediction markets are not new. Depending on whom you ask, they've been around for decades or even centuries.

The Iowa Electronic Markets, run by the University of Iowa's business school, first allowed users in 1988 to bet on the presidential election between George H.W. Bush and Michael Dukakis.

In the early 1900s, people would go to Wall Street and bet hundreds of millions of dollars on presidential elections.

But in the past year, prediction markets have made the leap into mainstream culture thanks to aggressive marketing from companies like Kalshi and splashy bets featured on their websites on everything from congressional elections to the likelihood of when Taylor Swift and Travis Kelce will tie the knot.

Other markets generated national headlines but for the wrong reasons. After the United States and Israeli missile strikes killed Iranian Supreme Leader Ayatollah Ali Khamenei, Polymarket canceled a market on whether there would be a nuclear detonation in 2026.

But the big money for prediction markets is sports wagering.

Even existing online sportsbook operations want a piece of the action, as they launch their own prediction markets to enjoy the benefits of what's essentially regulation-free gambling in Illinois, the fifth-largest economy in the nation.

FanDuel, which operates the most lucrative sportsbook in Illinois, announced in December it partnered with CME Group, which operates the Chicago Mercantile Exchange, to launch its own nationwide prediction market.

Earlier this year, the company announced that 100 million event contracts had been traded on the platform.

Legal playing field

Perhaps seeing the success that its competitors were enjoying in Illinois, the nation's leading cryptocurrency exchange leapt into action at the end of the year and hedged its bet, with a carrot and a stick. First, San Francisco-based Coinbase contributed $20,000 to political committees supporting Democrats in the Illinois House and Senate. Later that week, the firm sued Illinois Attorney General Kwame Raoul and other state gaming board officials seeking to stop the state from enforcing local gambling regulations against Coinbase.

The lawsuit brought to the forefront issues that the state had kept on the back burner since the Illinois Gaming Board sent out cease-and-desist letters to prediction markets such as Kalshi, Robinhood and Crypto.com





in spring 2025, during the annual sports gambling gold rush spurred by the NCAA basketball tournament.

Earlier this year, the Illinois Gaming Board sent a letter to Polymarket, which does not yet offer a general platform in the United States. National customers have to use a virtual private network to obscure their Internet location to access the software hosted outside the country.

"No person or entity may engage in a sports wagering operation or activity in Illinois unless licensed by the IGB," the letters said, threatening them with civil and criminal penalties.

Coinbase cited the Illinois letters in its lawsuit, which announced it was launching its own platform in January that would rely on the Kalshi exchange. Illinois' ban on prediction markets "casts a cloud of uncertainty over the platform and threatens the company's relationship with millions of customers and its affiliates," which have facilitated "nearly $1 trillion in trading volume every year across multiple products."

The Illinois attorney general's office declined to comment on the lawsuit. So far, it has taken a backseat to litigation, relying on other attorney general's offices to take the fight to prediction markets.

The Massachusetts attorney general's office has a reputation as a legal bulldog, and in September 2025, it sued Kalshi in state court. The lawsuit alleged the company had advertised itself on Instagram as "The First Nationwide Legal Sports Betting Platform" and skirted state laws similar to those in Illinois that prohibit people under 21 from sports gambling.

In late January, a state judge issued an injunction that banned Kalshi from offering sports betting in Massachusetts until the company follows the state's gambling laws.

The lawsuit mentions that 139,600 Massachusetts residents "experience gambling problems" with "another 4 to 6 million … demonstrating problematic gambling behaviors" with Internet searches relating to "gambling addiction" spiking after sports gambling was legalized in the state. Kalshi facilitates gambling without any of the safeguards put in place to curtail gambling addiction, the lawsuit states.

An Illinois study conducted during the COVID-19 pandemic showed about 3.8% of the adult population — or 383,000 people — are considered to have a gambling problem with another 761,000 people at risk for developing one. The real numbers might be higher because the survey was conducted during lock-downs and business closures and when online sports gambling had yet to be fully implemented, according to the study.

People who work in addiction recovery see little difference between gambling and prediction markets when it comes to their patients. All it takes to set up an account on one of the prediction markets is download the app and fund it through a debit card, a bank account or crypto.

"People can argue about whether it meets a legal definition, but from a practical perspective, and especially from an addiction perspective, it is categorically a type of gambling," said Keith Whyte, the former executive director of the National Council for Problem Gambling.

"It can create a lot of the same excitement, and, of course, it can also create the same addiction as other forms of gambling. So a clinician, a psychologist, a counselor, a consumer and certainly, someone with a gambling problem sees prediction markets as indistinguishable from other forms of gambling."

Poker and other predictions

Wilson, the University of Chicago freshman, said he isn't worried about becoming hooked because he doesn't have an addictive personality. He became an avid prediction market user after first learning the finer points of a classic game of skill: poker.

A friend who used poker winnings to pay for his University of Chicago tuition introduced him to the card game two years ago at a holiday party. Wilson then bought David Sklansky's *The Theory of Poker,* which he kept in his high school bookbag until the cover was worn.

"Every decision that you make inherently has probabilities tied to it, so making the most positive expected value decision is one of the most important things that you can discover within not just prediction markets, but also something like poker," said Wilson, who counts Elon Musk among his heroes.

His campus prediction market club, Oracle Trading, is expanding. It now has a board with four members, an LLC for liability purposes, and has a goal of publishing one Polymarket-related data science article before the school year's end.

Wilson said they're getting the club its own bank account to facilitate the $20,000 contribution from Polymarket that Coplan, the Polymarket CEO, promised him in the Instagram message.

The donation is part of a larger promotional blitz that prediction markets are making on college campuses.

Wilson estimates that he makes up to 50 bets a week on Polymarket, though he says that many of the bets are "arbitrage," meaning that he's taking advantage of mispricings or differences in odds across platforms.

Wilson does see the potential for addiction in the same way a person can get addicted to sports betting, roulette or trading financial derivatives.

And what about the students joining his club?

"I think there's a difference between just a risk taker and a gambler, and I think as long as those risks are exclusively calculated, then I am happy to let them in," Wilson said. SBJ



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New lab brings Wall Street trading to UIS students

by Tamara Browning

Financial research for University of Illinois Springfield graduate assistant Michael Ese used to include seeing what experts posted on YouTube.

Now Ese, who is earning his Master of Business Administration with a focus in marketing, uses real-time data to conduct market research thanks to a new trading lab at UIS that features Bloomberg Terminals. The terminals, which are part of the new Sean and Taryn Grant/Landmark Auto Trading Lab at UIS, deliver real-time market data, analytics, news and trading tools to financial professionals.

The Trading Lab will help students pursuing degrees in fields such as finance and data analytics apply what they learn in class, using the same tools as financial professionals.

"These are the exact same terminals that are used on Wall Street by brokers to trade," said Somnath Bhattacharya, dean of the College of Business and Management at UIS. "The same facility that one would have on Wall Street in New York is available here in central Illinois in the College of Business and Management here at UIS. That's a huge resource."

The Bloomberg Terminal has helped Ese learn to trade with confidence. He took the self-paced, interactive e-learning course "Bloomberg Finance Fundamentals" to learn the value of the system.

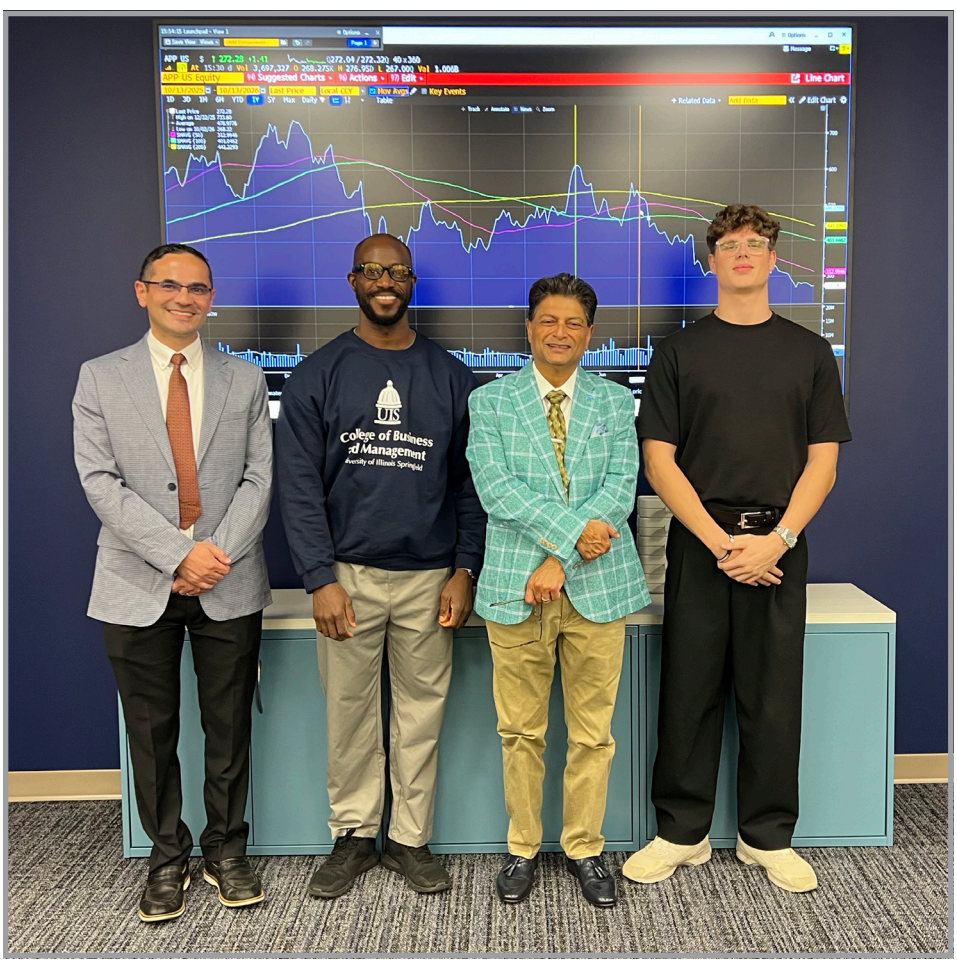
"This has helped me to have a better understanding of the market," Ese said.

The Trading Lab opened in February 2026 with the help of a $150,000 gift from Sean Grant, CEO and owner of Landmark Automotive Group, and Taryn Grant, executive director of The Grant Conservatory. The lab is a resource Bhattacharya wants to share with the community.

"Right now, it's for students, faculty, staff members, and we are hoping that we can convince some community interest, too, because I think there are people, bankers … and traders, who might be interested," Bhattacharya said. "I keep telling people that this is not the College of Business and Management's resource. It's not a UIS resource. It is really Springfield's and central Illinois.'"

Serkan Karadas, associate professor of finance at UIS, is leading community involvement for the lab, bringing in high school students for financial literacy/finance workshops. During the spring semester, the College of Business and Management welcomed students from Routt Catholic High School in Jacksonville, the Christian County CEO (Creating Entrepreneurial Opportunities) program and Calvary Academy in Springfield to the lab.

"Train young minds," Karadas said. "Financial literacy is a very important topic and also a necessary topic."



From left: Serkan Karadas, associate professor of finance; Michael Ese, UIS graduate assistant; Somnath Bhattacharya, dean of the UIS College of Business and Management; and Evan Decloquement, UIS exchange student from France. PHOTO BY TAMARA BROWNING

Theoretical knowledge, practical application

The trading lab has 10 terminals with 20 stations (two screens share one terminal).

"The idea is for our professors to be able to deliver Socratic lectures and then tell the students, 'Now fire up the terminals and begin to implement what you have just learned,'" Bhattacharya said. "That makes a huge difference because it helps cement the theoretical knowledge immediately into practical application."

In a demonstration of what a Bloomberg Terminal can accomplish, Karadas pulled up the latest trading information regarding technology company Apple Inc.

"Let's say I want to know what analysts think of Apple – 58.9% of them say 'buy,' 30.4% of them say 'hold,' and the rest (10.7%) say 'sell,'" Karadas said. "This is not necessarily the truth, but it's a pretty educated opinion from the financial experts."

Seconds later, Karadas pulled up information on Amazon.com Inc. It showed that 95.1% of analysts had a buy rating, 4.9% said hold, and zero said sell.

"Let's say you're a student helping us run our Student Managed Investment Fund, so they should take a look at this to see what the research is saying," Karadas said. The available data allows students to "beef up" their research, Karadas said.

"They cannot just say, 'Well, I read on the internet; my dad told me it's a good company.' They have to read the report," Karadas said. "This high-quality research is not available for free on Google."

Meeting the challenge

Evan Decloquement, UIS exchange student from France, is using a Bloomberg Terminal to research which equities to invest in for his team members participating in the Bloomberg 2026 Global Trading Challenge, a university investment competition that takes place within the Bloomberg Terminal.

"We have $1 million portfolio of global equities, and we have to buy, sell. It's not real money," said Decloquement, who has earned a Bloomberg Market Concepts certificate. "I'm trying to find, for my team, the best."

Ese, who is from Nigeria, said the Bloomberg Terminal helped him have a better understanding of the market. He's used the terminal to help him decide if he wants to buy, hold or sell stock.

"The business I chose – in my head I was like, 'This is a good business to take,'" Ese said. But after he looked at the numbers from his Bloomberg Terminal research, he changed his mind. "I had to assign what I found, which was to hold off instead of just buying based on my personal preference.

"One thing about trading and being an analyst is that nobody's 100% correct. There's no 100% that the choices I'm making are wrong or right, but the fundamental is that I have the right reasoning – the reasoning behind what I'm talking about is valid."

High schools wanting more information about the Sean and Taryn Grant/Landmark Auto Trading Lab at UIS can contact Serkan Karadas, associate professor of finance, at skara6@uis.edu. For more information about sponsoring a Bloomberg Terminal in the lab, individuals can contact Somnath Bhattacharya, dean of the UIS College of Business and Management, at sbhat23@uis.edu.

Each terminal costs $25,000 per year to maintain.

"It is a virtuous ecosystem," Bhattacharya said. "As the community supports us, we're able to do more for them." SBJ

Tamara "Tammie" Browning is a freelance writer and reporter from Petersburg, Ill. She has a weekly newsletter "Mother Road Moves" on Substack (motherroadmoves.substack.com) that chronicles the people, places, things and happenings on Route 66 – from Illinois to California.



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2	**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 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 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 Brandon Reichart and Michelle Eads 2815 Old Jacksonville Road, Suite 203, Springfield Rachel Rockford, 3330 Hedley Road, Suite A, Springfield Duane Sieren, 7040 Kingsmill Court, 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 Tom Hill, 1111 W. Morton Ave., Suite 13, Jacksonville Tony Moore, 1853 S. Main St., Suite B, Jacksonville Will Whalen, Jack Whalen and Melanie Pine, 326 E. Morton Ave., Jacksonville Jim Rowley, 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	33	27	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.
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1	**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
2	**Sikich LLP** 3051 Hollis Dr., Third Floor Springfield, IL 62704	217-793-3363 sikich.com	26	67	Mark Embree, Wade Kaesebier, Andrew Lascody, Chad Lucas, Angela Leach, Richard Lynch, Andrew Long, Lauren Groff, Robert Paoni, Amy Sherwood, Michelle Usher, Keith Walle, Anna Cadmus	49%	29%	22%	1982
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
5	**Berger Financial Group, Inc.** 4440 Ash Grove, Suite A Springfield, IL 62711	217-793-7200 Quorum401k.com Amy@quorum401k.com	3	11	Todd Ernst, Managing CPA	30%	60%	10%	1994
4	**Troy A. Washko,CPA P.C.** 1924 E. Sangamon Ave. Springfield, IL 62702	217-522-3300 troywashkocpa.com	4	7	Troy Washko	52%	42%	6%	1990
5	**Cowan, Epperson & Associates** 979 Clocktower Drive Springfield, IL 62704	217-523-6969 ceassoc.com	3	7	Darren Epperson	45%	53%	2%	1986
5	**Gerald L. Kuhn & Associates, LLP** 2659 Farragut Dr. Springfield, IL 62704	217-698-8400 geraldkuhnandassociates.com	3	7	Kathleen J. Kuhn	10%	70%	20%	1976

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Four Leaf Accounting opens Springfield office

By Angela Mueller

An Illinois native, Lisa Stevenson moved to Phoenix after college, where she eventually started NPO Accountants, a firm specializing in supporting nonprofit organizations. Now, more than two decades later, she's moved back to Illinois and merged her firm with another Phoenix-based accounting firm.

The merger of NPO and Four Leaf Financial & Accounting created a new firm — operating under the name Four Leaf Accounting. Four Leaf Accounting is a dedicated exclusively to serving nonprofits and provides services such as accounting, bookkeeping, Form 990 preparation, audit preparation, grant reporting and advisory services. Four Leaf operates locally out of an office at Innovate Springfield's downtown business incubator, although most of its employees work remotely.

Stevenson unintentionally found her way into nonprofit accounting. After finishing graduate school, she was volunteering at a Phoenix nonprofit while job hunting. Two days after she started volunteering, the organization's vice president called her and offered her a job.

"And I never looked back," Stevenson said. "I kind of feel like nonprofit chose me, not the other way around."

Stevenson became the nonprofit's director of operations, a role in which she wore many hats — one being handling the organization's accounting. While working at the nonprofit, Stevenson had three children in three years.

"I couldn't afford daycare because I worked at a nonprofit," she said. "I realized I love doing bookkeeping for nonprofits, so I started my own firm."

She said she interviewed at other, established firms before launching NPO in 2014, but she wanted a work/life balance that better accommodated her young family.

"Their idea of flexibility for a working mom was not ideal," she said. "So that's how my firm started."



Lisa Stevenson, an Illinois native, recently relocated from Arizona to Springfield and merged her accounting firm with a Phoenix-based company. PHOTO BY RACHEL SOLOMON

Stevenson kept NPO focused both on working exclusively with nonprofits and on creating a family friendly, flexible work environment as the firm grew. "I've had the opportunity to create meaningful work opportunities for really smart, driven women," she said. "I had to create that opportunity for myself, so I wanted to share it with other women."

While still based in Phoenix, she often rubbed shoulders with Jill Foley, founder of the former Four Leaf Financial & Accounting. Foley's firm also served nonprofits, and Stevenson sometimes would contract work out to her firm.

"We have always been working in the same space," Stevenson said. "I always called us friendly competitors."

The close relationship between the two companies made the decision to merge an easy one when Stevenson began considering what was next for her company. Currently, the combined firm has 18 employees, and Stevenson expects that number to reach 20 by early 2027.

"We're intentionally staying a boutique firm," said Foley, who serves as CEO of Four Leaf Accounting. "Growing this way lets us bring our clients greater depth while keeping the small, high-touch attention that a large national practice simply can't offer."

Stevenson described handling a nonprofit's monthly bookkeeping and accounting as Four Leaf's "bread and butter," along with providing other accounting services ranging from

990 and audit preparation to putting together financial policies and procedures. The company's move into the Illinois market opens up growth opportunities because of the increased regulatory reporting requirements for nonprofits in the state, Stevenson said.

"Nonprofit accounting standards are very specific," Stevenson said. "If you don't specialize in that area, I don't know how you can best serve a nonprofit client."

Stevenson recently hosted a free training session at Innovate Springfield's facilities in the Horace Mann building about the fiscal duties of nonprofit board members. The event was designed to help board members better understand their role and responsibilities.

"One thing I see often is board members come to an organization because they are passionate about the organization's mission, but then they are like, 'What am I actually supposed to be doing here?'" Stevenson said.

Through events like this and other outreach activities, Stevenson said she hopes to continue to grow the firm's presence among nonprofits in the Springfield and greater Illinois markets, where, she said, demand is strong.

"There is much need for nonprofits, and there are not enough accounting firms to meet it all," she said. SBJ

50/50 Ownership

by Thomas C. Pavlik Jr



ADOBE STOCK IMAGE

You and your bestie decide to start a business together. One of you has the idea and the other has the expertise to make it work. You're both going to devote time and money to the new venture. So, how should you divide the company? Fifty-50 seems fair. And sometimes it is – until you disagree.

Over the years, I've helped form a lot of businesses, most of them limited liability companies. Understandably, people starting a new business tend to focus on the immediate questions. What are we going to call it? How much money are we each putting in? Who will do what? These are important questions, but there are some less pleasant questions that should be answered at the same time.

Anytime I meet with clients in this setting, I ask a series of questions, most of which they've not discussed before. Questions like what happens if one person wants out or wants to stop working? Or what happens when one wants to invest profits back into the entity and the other wants distributions? Even more importantly, what happens if someone gets divorced or dies? Do you want to be in business with your friend's family or ex? And, most importantly, what happens when you simply can't agree?

That last question is particularly important in a 50/50 company. With a company owned 51/49, the minority owner may not like the decision, but at least one usually gets made. With two equal owners, however, neither can simply outvote the other.

Neither owner, obviously, wants the other to have complete control. Requiring agreement forces the parties to work together. But there should be an answer to what happens when they can't because sooner or later even the best business partners will disagree about something important.

Illinois law gives LLC owners freedom to answer these questions themselves through an operating agreement. In fact, Illinois' Limited Liability Company Act expressly allows members to enter into an operating agreement governing the company's affairs, its business and the relationship among the members. When the agreement doesn't address an issue, the provisions of the statute generally fill the gap. Forming the LLC itself, then, is only the first step.

An operating agreement can establish which decisions either owner can make and which require unanimous consent. Maybe either owner can sign an ordinary customer contract, but both must agree before borrowing $25,000, signing a long-term lease, admitting another member or selling the company. But voting rights are only the beginning.

Suppose each owner is expected to work full time in the business. Five years later, one is putting in 60 hours a week while the other has essentially retired to the golf course. They still own the company 50/50. Does the working owner get paid more? Can the other owner be required to sell? At what price? Future you will thank me for addressing these kinds of issues now via an operating agreement.

Death presents another hard issue. Most people who go into business with a friend or colleague choose that person as their partner. They did not necessarily choose that person's spouse or children. If one owner dies, should the surviving owner be required or permitted to purchase the deceased owner's interest? How is the price determined? Can life insurance fund the purchase?

Then there is the situation of a voluntary departure. After 10 successful years, one owner decides he's done. Can he sell his half of the company to anyone he wants? Does the other owner have a right of first refusal? Can the company buy him out? How is the business valued, and how quickly does the purchase price have to be paid?

None of these questions has a universally correct answer, but having an answer now is usually better than beginning the discussion after something has gone wrong.

The worst-case scenario is genuine deadlock. Illinois law provides judicial remedies in certain LLC disputes. A court can order dissolution when, among other circumstances, it's no longer reasonably practicable to carry on the business in conformity with the company's governing documents. In some cases involving illegal, fraudulent or oppressive conduct, courts also have statutory authority to grant remedies short of dissolution, including a buyout of an owner's interest. While that's a nice fallback, it's not much of a business plan. That's why I describe operating agreements and buy-sell provisions as akin to a pre-nup – an agreement you negotiate hoping you will never need to use it.

Fifty-50 ownership isn't inherently a mistake. For two people contributing equally to a business, it may be the right arrangement. The mistake is assuming that "we each own half" answers all the important questions.

The lesson here is that if you're starting a business with somebody else, spend time talking about how you will operate when things aren't going perfectly. Decide who makes which decisions. Talk about money, death, disability and retirement. Talk about what happens if somebody wants out. The legal work required to address these issues at the beginning is modest compared with the cost of resolving them after the relationship has broken down. So, while you still agree on almost everything, agree on what happens when you don't. SBJ



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

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New building for Mini O'Beirne Crisis Nursery

Nonprofit expanding its footprint, capacity

by Janet Seitz

The Mini O'Beirne Crisis Nursery sits behind a white picket fence in a quiet, historic neighborhood on North Seventh Street. For nearly four decades the nonprofit has worked to prevent child abuse and neglect by providing free 24-hour emergency childcare to families in need.



An architect's rendering showing the planned new facility for Mini O'Beirne Crisis Nursery, which would be constructed directly behind its current location. COURTESY JOHN SHAFER AND ASSOCIATES

The nursery has been a neighbor to Fletcher Farrar and his wife, Mary Jessup, for the 36 years they've lived in Enos Park. "From our front window we've watched countless children being pushed in strollers down the sidewalk, and I remember helping neighbors in need take a child there, sometimes late at night," Farrar said. "Mini O'Beirne has always been a good neighbor."

MOCN is set to be a bigger neighbor soon. It recently received a $250,000 Justice Ben Miller grant that will help it increase capacity in its emergency childcare nursery and grow its family support programs, including support groups, activity nights, parent education and referrals for additional services. About 20% of the funds may be used for a new building.

"One of the most important ways in which we have been using the funds recently has been to bring in additional staff to assist so that our turn-away numbers will decrease," said executive director Chriss Wilson. "If we have three people on staff, we can take 10 children. Whereas, we typically have two staff, and our limit would be eight kids."

Thanks to funding that allowed the nursery to purchase an additional lot and a planned gift of 1.2 acres from Farrar and Jessup, MOCN will be able to continue to expand its footprint and services and plans to construct a new facility adjacent to its current location.

"We are thrilled to be able to stay in the Enos Park neighborhood, where we can design our own space based on the needs of the families and community we serve," Wilson said. "Our goal is to increase the number of children we can serve at one time to meet the needs of more families."

The land for the expansion is multiple vacant parcels on Sixth Street between Enterprise and Bergen, backing up to MOCN's current property.

Farrar has held the property for a long time, using some of it as a garden, and it is rich in history. "Years ago an old-timer in the neighborhood told me he remembered when sheep grazed on it," Farrar said. "The block was part of the Hatch estate, and before that the Enos estate, combined when Ozias Hatch, Illinois Secretary of State, married Julia Enos in December 1860. They married at the large home of Julia's parents, the Pascal Enos home, which was on Seventh Street, a few doors south of the current Mini O'Beirne Crisis Nursery. Abraham Lincoln may have attended that wedding, which took place after he was elected president but before he left Springfield for Washington, D.C."

History is in the making for MOCN as it moves forward with its expansion plans, which will approximately double its current space. The organization is working with architect John Shafer of John Shafer and Associates Inc. on design and structural needs.

"Our goals are to keep the home-like feel of the space and to structurally blend in with the neighborhood while creating more space," Wilson said. "We have children coming to us who sometimes need to be separated from others or need to be in a more sensory-friendly zone. Though we do our best to accommodate those children now, our space is limited. It will be wonderful to host the majority of our Family Support Services in our own building and for our staff to be able to meet with parents and caregivers privately."

After design plans are finalized, construction costs will factor into plans for an upcoming capital campaign. Plans are expected to be complete by year's end.

In her four years at MOCN, Wilson has seen the organization's impact on families and the community and looks forward to being able to serve more families. She said it has been wonderful to see the compassion the organization's staff consistently shows to the families they serve.

"They care about these children and their families," she said. "Seeing their hard work by helping a family get the break they need, a child having a safe place to stay and a parent saying, 'I knew I could call MOCN,' when they felt they had no one else is proof that we are all making a difference.

Wilson said she hopes people will help spread the word about MOCN.

"It is going to take the support and efforts of the community to help us build this fabulous building where children will be cared for and protected and where parents and caregivers grow in their role," she said. SBJ

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

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The workplace has a maybe problem

by Kelly Gust

I recently had the opportunity to learn about the Entrepreneurial Operating System and incorporate several EOS concepts into a leadership development program. If you're unfamiliar, EOS is a business operating framework designed to help organizations gain clarity, accountability and traction by identifying issues, making decisions and focusing on what matters most. One EOS concept immediately resonated: IDS, which stands for identify, discuss and solve.

On the surface, it seems remarkably simple. Identify the issue. Discuss the issue. Solve the issue. Yet the more I work with leaders, the more convinced I am that this simple framework addresses one of the biggest drains on organizational productivity and time management: We're suffering from a maybe problem.

Most organizations don't lose time because they lack talent, commitment or good ideas. They lose time because they struggle to make decisions. Instead of identifying an issue and working through it, they leave it unresolved: Maybe we'll approve the position. Maybe we'll restructure the department. Maybe we'll revisit that policy. Maybe next quarter. Maybe after we gather more information.

To be fair, not every decision should be made immediately. Good leaders gather facts, seek input, review available data and consider consequences. The problem arises when maybe becomes a permanent destination rather than a temporary stop.

Every unresolved issue eventually returns. It reappears in another meeting, another email thread or another hallway conversation. Indecision isn't just a leadership challenge. It's a time-suck.

If a topic is important enough to repeatedly discuss, it is important enough to identify, discuss and solve. Otherwise, we're simply renting space in our calendars for the same conversation over and over again.

The hidden cost of organizational maybes includes employees spending time speculating, managers spending time on questions they can't answer and teams preparing for changes that might never happen. Meetings get scheduled to revisit topics that should have been concluded weeks ago.



ADOBE STOCK IMAGE

Unresolved issues consume attention and occupy mental bandwidth. And leaders wonder why they never seem to have enough time. The answer might be sitting on next week's agenda for the fourth consecutive meeting.

This is where IDS becomes powerful. The framework forces leaders to move beyond endless discussion. First, identify the real issue. Then discuss it honestly. Finally, solve it.

This doesn't mean every issue can or should be solved on the spot. Some decisions require data, analysis, stakeholder input or additional planning. A staffing request may require budget approval. A restructuring proposal may require financial modeling. A technology investment may require vendor evaluations.

Once the issue is identified and discussed, determine the next steps necessary to reach a solution. What information is needed? Who owns the follow-up? What is the deadline to collect the needed data? When will the decision be revisited? In other words, solve for the next step even when you can't solve the entire problem.

That's the difference between a not yet and a maybe. Maybe creates uncertainty, while not yet creates a plan. Consider the difference: "Maybe we'll revisit this compensation proposal next year," versus "We are not moving forward with the proposal now. We'll review market data in November and make a final decision during budget planning for next year." Both responses delay action, but one creates clarity about next steps and drives toward the solution.

This is where IDS and time management intersect. Every issue left unresolved continues demanding attention. It reappears in meetings, emails, side conversations and status updates. Even when a final decision isn't possible, assigning ownership, establishing deadlines and defining next steps prevents people from spinning their wheels on the same discussion.

The next time a topic reappears in a meeting, pause and ask a simple question: Are we working to identify, discuss and solve problems, or are we maintaining maybes? Remember, your unresolved maybes will show up again in another meeting or in the growing frustration of a team that's still waiting for a clear answer. SBJ



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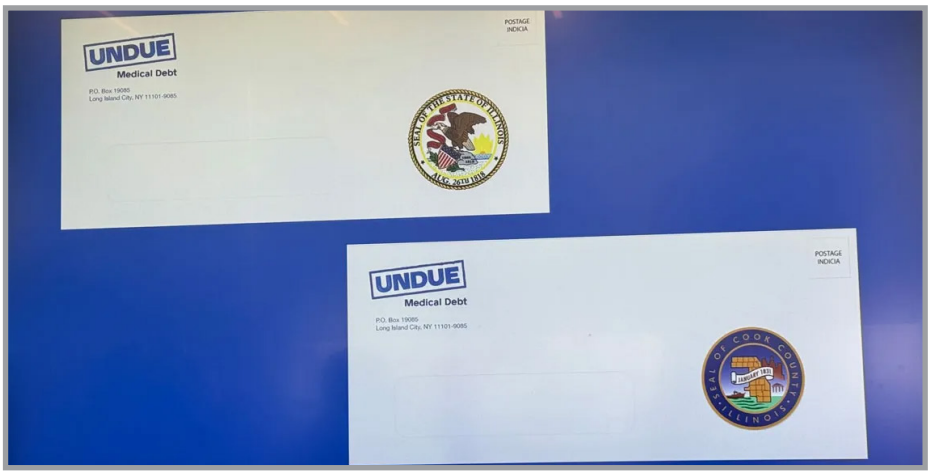
Medical debt relief program surpasses $1B goal

by Bernarda Malevska, Capitol News Illinois

Over $1.4B in medical debt has been erased for nearly 700K Illinoisans across all counties

The state has erased over $1.4 billion in medical debt for almost 700,000 Illinoisans for pennies on the dollar, two years after launching a new relief program.

At its launch, the Illinois Medical Debt Relief Program aimed to eliminate $1 billion in debt. The state has surpassed that goal by $400 million, spending less than $10 million in state dollars to achieve these results. That means that every state dollar invested in the program wiped out over $100 in debt.



An example of the envelope mailed to eligible Illinois residents notifying them that their medical debt has been eliminated. CREDIT: MEDIILL ILLINOIS NEWS BUREAU PHOTO BY KAITLIN BENDER-THOMAS

That was possible due to the state's partnership with Undue Medical Debt — a nonprofit that works with local governments and healthcare providers to purchase and eliminate qualifying medical debt owed by low-income residents.

"Medical debt is a leading cause of bankruptcy," Gov. JB Pritzker said in a news conference Thursday in Chicago. "It can ruin credit, limit financial opportunities, and cause years of uncertainty long after they leave the hospital. That is a symptom of a truly broken system."

Illinois residents whose household income is at or below 400% of the federal poverty level, or who have medical debt equal to 5% or more of their household income, are eligible.

Residents do not apply to this program — impacted households receive letters after their debts have been erased.

"Healthcare should be about getting people back on their feet, not just keeping them, well, down with years of financial struggle," Pritzker said.

The statewide initiative was modeled after Cook County's program that launched in 2022. Since then, the Cook County Medical Debt Relief Initiative has eliminated an additional $1 billion in medical debt, covering 22% of eligible adults.

The American Rescue Plan Act funded the Cook County initiative to support recovery from the COVID-19 pandemic. These funds end this year, Toni Preckwinkle, president of the Cook County Board of Commissioners, said.

"At a time when the Trump administration is stepping back from its federal responsibility to working families, Cook County and the state of Illinois are standing firm in our belief that access to quality healthcare should not depend on your income or your ability to pay," Preckwinkle said.

Recently, President Donald Trump and the federal government have rolled out cuts to Medicaid, a program that provides free or low-cost coverage to people with limited income and resources.

The Illinois Department of Healthcare and Family Services warned that two policy changes are expected by the beginning of 2027 and may reduce Illinoisans' eligibility: redeterminations every six months for Medicare eligibility instead of every year and a federal work requirement.

For Steph Willding, CEO of Community Health, a center offering free services for low-income, uninsured and underinsured patients, access to healthcare should never be connected to their ability to pay.

"We know the value of taking away the barrier of cost for our patients, and as federal policy changes continue to threaten healthcare coverage for more and more Illinoisans, this program has never been more important," said Willding at a news conference.

The average debt relieved of the medical debt relief program per resident was over $1,200, while the highest amount eliminated was over $900,000.

The program relieved debt for residents in all 102 Illinois counties. In 40 counties, more than 5% of residents received debt relief. In 11 counties with populations over 100,000, the percentage was even higher, with Kankakee County at over 21.5%.

Although Cook County will fund this initiative from its own budget, Preckwinkle said they aren't willing to walk away from the program.

"The next phase of this work will put data from this initiative to use to understand who is being pushed into medical debt and why, and to design policies that address its root causes," Preckwinkle said. SBJ

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Nami Poke

By Thomas C. Pavlik Jr.

Maybe you're wondering: What the heck is "poke"? It wasn't that long ago I asked the same question. That seems surprising now because I like sushi, tuna, rice and spicy food. So, perhaps unsurprisingly, I like poke.

But until Nami Poke opened in Springfield, I'm not sure I could have told you exactly what poke is. If pressed, I probably would have described it as something like "sushi in a bowl." That's not entirely wrong. But it's not entirely right, either.

The basic idea is simple. Start with a base, usually rice or greens. Add raw fish or another protein, vegetables and other toppings, sauces and garnishes. At Nami Poke, located at South Grand Avenue and MacArthur Boulevard, you can choose a small bowl with one protein, a regular with two or a large with three. The regular bowl is currently $15.50 and includes four toppings, two garnishes and two sauces.

From there, things get considerably more interesting.

Bases include sushi rice, brown rice and mixed greens. You can also skip the base altogether — although, quite frankly, why would you want to do that? Protein choices include tuna, spicy tuna, albacore, salmon, unagi (eel), spicy salmon, imitation crab, shrimp, chicken and tofu. Unagi and the tunas come with a slight upcharge.

Then the fun begins. Toppings can include edamame, pickled carrots, seaweed salad, avocado, corn, cucumber, mango, cherry tomatoes and jalapeños. Sauces range from the house poke sauce and teriyaki to spicy mayo, sriracha, sweet mango, and wasabi mayo. Finish things off with garnishes that include green onion, cilantro, sesame seeds, crispy shallots, diced onion, cashews and masago (fish roe for an additional 75 cents).

If that sounds like a lot of decisions for lunch, it is. It's also probably my favorite thing about Nami Poke.

I tend to start with tuna or spicy tuna. I almost always add seaweed salad because I love both its taste and the contrast it brings to everything else in the bowl. Jalapeños usually go in together with pickled carrots or cucumber. I lean toward sriracha or another savory sauce rather than the sweeter choices, and I finish with green onions, cilantro and sesame seeds.

That's my bowl, and I usually don't stray very far from it. But I could, and that's the point of Nami Poke.

Friends build completely different meals from the same menu. Someone can start with salmon and add mango, avocado and a sweeter sauce, while the person standing next to them goes with spicy tuna, jalapeños and sriracha. Another can skip raw fish entirely and order chicken, shrimp or tofu.

You can make it as safe or as adventurous as you want.

And that's where my original "sushi

in a bowl" definition starts to fail. Sushi generally arrives with most of the important decisions already made for you. With poke, you're tinkering — a little more heat, something crunchy and something acidic (food almost always needs a good hit of acid). Maybe some sweetness. What makes a good bowl is not necessarily any one ingredient. It's how those ingredients play against each other.

If you can't handle the stress from constructing your own lunch, Nami Poke will happily do it for you. Its specialty bowls provide some good combinations. The Hawaiian Ahi Bowl features marinated tuna and albacore with avocado, cucumber, edamame and seaweed salad. The Spicy Volcanic combines spicy tuna and spicy salmon with avocado, cucumber, edamame and jalapeños before adding cilantro, crispy shallots and spicy mayo.

There are plenty of departures from there. The Tropical Island pairs marinated salmon and shrimp with seaweed salad, avocado, cucumber and fresh mango. The Ocean Wave goes even further, combining salmon, albacore and shrimp with pickled carrot, seaweed salad, corn and cherry tomatoes, topped with wasabi mayo, onion, masago and cashews. There are also eel, shrimp teriyaki, chicken teriyaki and vegetarian bowls.

Most of the time, I see people carrying their food out the door. But seating is available for those who want to dine in. And despite the fact that every bowl is assembled to order, this isn't something you need to set aside an hour for. In my experience, they move you through pretty quickly.

So, what exactly is poke? I'm still tempted to use "sushi in a bowl" as shorthand, but that misses the best part. Sushi generally asks you to choose something someone else has already created. Poke hands you a list of ingredients and lets you take it from there. I've found my combination. Have fun finding yours. SBJ

Address· 916 South Grand Ave. W
Phone· 217-679-3771
Website· nami-poke.square.site
Hours· 11 a.m.-8 p.m. Tuesday through Friday



Nami Poke allows customers to build their own bowls or choose from a variety of specialty bowls. PHOTO FROM FACEBOOK



A spicy tuna bowl with mango sauce. PHOTO BY ZACH ADAMS



New businesses

Sangamon County new business registrations, Sept. 16, 2026 – Oct. 15, 2026

Churchill Equipment Repair, 4044 Brickler Road. 217-416-4462. Dakota Churchill.
Shep's Load Connect LLC, 203 S. Durkin Drive, Apt. 2. 217-299-8320. Shanae D. Cave.
Soul Tea Therapy, 2501 Chatham Road, Suite 5627. 805-500-6576. Serena Lee.
ClearTrace Fingerprinting & Notary, 920 S. Spring St., Suite 1400. 217-720-0834. M'Linda Jo Brown.
The Closet Door, 3315 Robbins Road. 217-550-1995. Lisa Rhae Taft, Kim Fishburn.
Acre Ops, 10013 Prairie Creek Road, New Berlin. 217-801-1633. James Neuman.
BZ Home Solutions, 401 S. Main St., Apt. B, Chatham. 609-200-2142. Bethany Grace Ziogas.
Laurel Bld. U-Haul, Hakim WoodWorks & Sawmilling Co., 118 W. Laurel St. 217-931-2604. Luqman Al-Hakim.
MYEnterprises, 17 Redwood Lane. 447-239-9149. Tyra Jones.
READYKNOWN, 2626 S. Park Ave. 217-691-8244. William M. Harding.
The Dirty Soda Bar, 8 Delano Lane. 217-691-7301. Christopher Bradin Allen.
Evans Armour Janitorial Services, 2336 S. Seventh St. 304-410-6474. Scott M. Evans Jr.
Hedrick's Lawn Care, 7 Idlewild Lane, Chatham. 217-671-9852. Nathaniel Lynn Hedrick.
Kookie's Artisan Boutique, 5233 Buford St. 217-685-8218. Janna K. Thompson.
Shannon's Trusted Pet Sitting, 77 Downing Drive, Chatham. 217-299-7763. Shannon L. Ushman.
Daugherty Productions, 1549 Governor St. 661-547-7989. Brian Douglas Daugherty.
Armonds Cleaning, 1157 E. Riverside, Decatur. 309-660-2499. Armond Grace.
MOR Jewelry, 834 Evergreen Drive, Chatham. 217-720-4330. Quianna Buckner.
JK Unleashed Media, 700 N. MacArthur Blvd. 217-413-1328. Jeremy Hickey.
The Vintage Gal, 3880 Moose Cry Road, Auburn. 217-415-5464. Jennifer Whittington.
Luminous Joy Art and Wellness LLC, 15 Nightingale Drive. 501-206-6755. Kristin Marie Rand.
R K Smith Creative Ventures, 229 Stutely Lane. 217-553-0941. R. Karla Grigsby Smith.
Simpson's Splinters and Shavings, 309 E. Kimble St. 217-761-8703. Charles Simpson, Tracy M. Simpson.
STA Boutique, 2440 Denver Drive. 217-744-7873. David Fishburn, Elizabeth Fishburn, Shelby Montgomery.
Capital Area Enterprizes, 2063 N. Seventh St. 217-697-7176. Howard Croll Clayton.
Cyberoptica, 108 Carefree Drive, Chatham. 480-389-5390. Erik Heinz.
ShineWorks, 2063 N. Seventh St. 217-697-7176. Howard Croll Clayton.
VintageArms, 872 Oxford Drive, Chatham. 805-304-7788. Ruben Flores.
The Pink Kangaroo, 516 Pleasant Court, Chatham. 217-503-3212. Flavia Boneu.

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