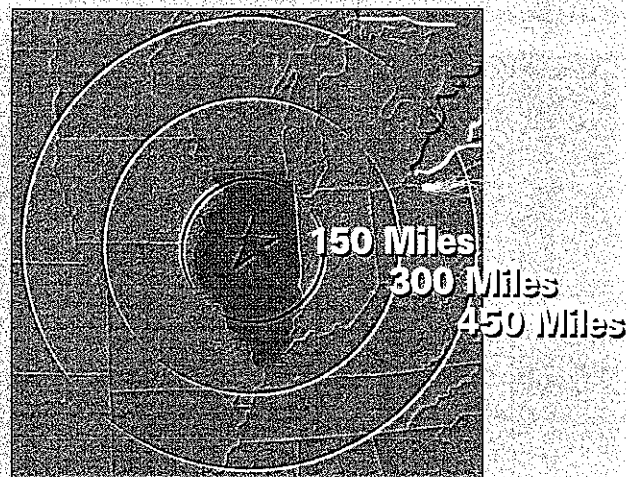


Bloomington-Normal/McLean County is at the crossroads of Midwest commerce. Located at the intersection of Interstates 39, 55 and 74 as well as along the Chicago/St. Louis rail corridor, Bloomington-Normal offers outstanding opportunities in the landbased transportation arena. Furthermore, Bloomington-Normal is becoming a regional hub for air transportation offering flights to five major midwestern destinations which provide access to national and international markets.

The Central Illinois market continues to maintain positive economic growth, and Bloomington-Normal has been the driving force for Central Illinois' expansion. The diverse, stable, and recession-resistant economy has its strength in insurance, education, agribusiness and industry. There are 43 million people living within 300 miles of Bloomington-Normal. Nearly 8,400 people have moved to McLean County in the past four years, one of the largest percentage increases in Illinois.

In the recent years Bloomington-Normal/McLean County has experienced tremendous growth. There are still many opportunities for entry into this dynamic market. One such area targeted for new growth is the Enterprise Zone located on the west side of Bloomington-Normal. The Zone offers businesses available sites and a wide range of incentives. Likewise, there are excellent opportunities in the surrounding areas outside Bloomington-Normal for new business development.



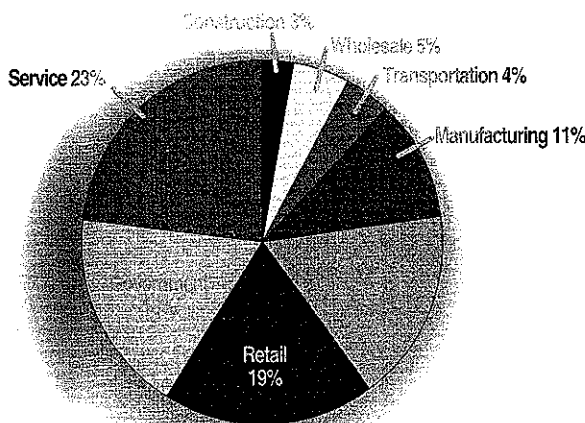
Bloomington-Normal McLean County

Major Employers

1.	State Farm Insurance	8,819
2.	Diamond-Star Motors	4,000
3.	Illinois State University	3,154
4.	Country Companies Insurance	1,812
5.	BroMenn Healthcare	1,395
6.	GTE North Incorporated	830
7.	Normal Public Schools	861
8.	Eureka Co.	750
9.	First of America/Champion N.A.	700
10.	St. Joseph Medical Center	669
11.	Bloomington Public Schools	627
12.	McLean County Offices	622
13.	Kathryn Beich Inc., a Nestle Co.	500
14.	GROWMARK, Inc.	472
15.	City of Bloomington Offices	426
16.	General Electric	375
17.	Bloomington Post Office	372
18.	Illinois Wesleyan University	347
19.	Bridgestone-Firestone OTR	350
20.	Illinois Agricultural Association	294
21.	Nussbaum Trucking	290
22.	Internal Revenue Service Dist. Ctr.	246
23.	The Pantagraph	216
24.	Union Insurance Group	170
25.	McLean County Serv. Co.	165

Source: The Pantagraph 2/95

Note: All Employment levels are FT or FTE



Non-Farm Emp. Sectors

Sector	Employment 1994	2005	%Chg*
Construction	2,200	2,627	45.22
Wholesale	3,100	3,213	23.67
Transportation, etc.	2,900	3,714	9.46
Manufacturing	8,100	8,015	-2.65
Finance, Ins., & RE	12,300	14,142	23.16
Retail	13,000	15,338	27.72
Government	12,900	13,479	25.78
Service	16,700	15,007	-29.90
Total Non-Farm Employment	71,100	83,406	21.91

Source: Illinois Dept. of Employment Security
Base year for 2005 projection is 1990.

*Note: % Change from 1990 to 2005.

Twin City Income Above Average

Bloomington-Normal is ranked first in family income for down-state Illinois communities and ranked fifth overall in Illinois at \$39,761. Also, B-N is ranked 65th nationally out of 385 metro areas according to the U.S. Census Bureau.

McLean County is ranked 8th in Illinois and 215th out of the 3,141 counties in the nation.

Area	Income	National Rank
Lake County	\$ 52,308	9
Aurora/Elgin	\$ 45,613	30
Joliet	\$ 45,164	33
Chicago	\$ 41,735	51
B-N	\$ 39,761	65
Springfield	\$ 37,373	98
Rockford	\$ 37,353	99
Peoria	\$ 36,406	119
C-U	\$ 35,630	143
Decatur	\$ 34,861	159

Source: The Pantagraph 4/16/93

Cost of Living Index

1994	Qtr 1	Qtr 2	Qtr 3
Bloomington-Normal	103.6	104.9	103.0
Champ.-Urbana-Rantoul	101.8	100.9	101.7
Chicago PMSA	121.6	NA	NA
Quad Cities	99.3	100.9	99.5
Decatur	93.6	92.6	92.6
Peoria	104.5	104.1	100.4
Rockford	104.7	104.8	105.3
Springfield	94.4	95.2	94.8

Source: ACCRA Cost of Living Survey, 1994

McLean County Retail Sales (in millions of dollars)

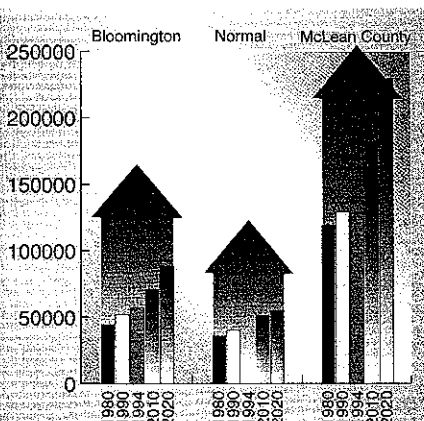
	1993 Sales	% Chg 92-93	1998 Projection	% Change
Bloomington	\$ 737.1	5.1	\$ 1,180.8	60.2
Normal	\$ 321.8	31.9	\$ 438.4	36.2
Other Communities	\$ 131.3	11.6	\$ 194.3	47.9
McLean Co.	\$ 1,190.2	11.9	\$ 1,813.5	52.4

Sources: 1993 sales & percent from State of Illinois Dept. of Revenue 1993 Fiscal KOB Report

1998 Projections from City of Bloomington 1994 Budget, Town of Normal 94-96 Budget.

Cities base data from Illinois Dept. of Revenue.

1998 All Others projection based upon 11% 1993 county ratio.



Population

	1980	1990	1992	1994	2010	2020	2030
Bloomington	44,189	51,975	54,142	57,275	71,251	88,507	116,790
Normal	35,672	40,023	40,861	—	51,457	55,102	58,186
McLean County	119,149	129,180	—	137,577	182,024	228,996	308,642

Source: 1990-94 U.S. Census; Projections provided by McLean County Dept. of Information Services

Tax Structure

Bloomington	1990	1991	1992	1993
Township	0.1404	0.1247	0.1193	0.2161
City	1.2962	1.2669	1.2635	1.3102
County	1.0767	1.1183	1.0860	1.0868
School Dist.	4.5355	4.5559	4.4977	4.4529
All Others	0.6717	0.7468	0.7506	0.7376
TOTAL	7.7013	7.7811	7.7171	7.8036

Normal	1990	1991	1992	1993
Township	0.1147	0.1274	0.1254	0.1234
Town	0.8100	0.8157	0.9156	0.8776
County	1.0767	1.1183	1.0860	1.0868
School Dist.	3.7494	3.8043	4.2950	4.2646
All Others	0.9925	1.0697	1.0574	1.0247
TOTAL	6.6249	6.5564	7.4794	7.3773

Source: McLean County Assessor. Property is assessed at 33.3% of fair-market value. The tax rate is applied to each \$100.00 of assessed value. The CCED does not guarantee the accuracy of the data in this brochure.

County Labor Force

	1991	1992	1993	1994
Labor Force	73,972	76,584	75,917	77,015
Employment	70,420	72,872	72,214	74,293
Unemployed	3,552	3,712	3,703	2,722
Rate	4.8%	4.8%	4.9%	3.5%
Bloomington	4.5%	4.3%	4.1%	3.0%
Normal	2.8%	2.6%	2.7%	2.2%

Source: Illinois Dept. of Employment Security

Roadways

Interstate 55	N/S
Interstate 74	E/W
Interstate 39 (U.S. 51)	N/S
U.S. 150	NW/SE
Illinois 9	E/W

Organized Labor

McLean County currently has 33 labor unions. Representatives of organized labor actively participate in economic development through their representation on the Board of Directors of the Chamber of Commerce and Economic Development of the Bloomington-Normal Area.

Education

Public Schools in McLean County

	1992-93	1994-95
Total Enrollment	21,767	22,635
High Schools (Bldgs.)	14	14
Junior High Schools (Bldgs.)	5	5
Elementary Schools (Bldgs.)	36	36

Non-Public Schools in McLean County

	1992-93	1994-95
Total Enrollment	2,018	2,081
High Schools (Bldgs.)	2	2
Junior High Schools (Bldgs.)	0	0
Elementary Schools (Bldgs.)	11	10

Source: Regional Office of Education

Heartland Community College

HCC was established in 1990. Classes were first offered in the fall of 1991 and enrollment has grown to over 2,400. HCC offers Associate degrees in Arts and Sciences.

Illinois State University

ISU, founded in 1857, was the first public university in Illinois. With an enrollment nearly 20,000 and a faculty over 1,200, ISU offers over 70 different fields of study.

Illinois Wesleyan University

IWU, a private university founded in 1850, has a student enrollment of approximately 1,800 and a faculty of over 140. IWU offers over 30 different fields of study.

Lincoln College

LC is a private, fully accredited two-year liberal arts college. LC offers Associate degrees in Arts and Sciences, and also specialized degrees can be earned in specific areas.

Mennonite College of Nursing

MCN, founded in 1919, is the first single-purpose upper-division college of nursing in the nation to be accredited by the National League for Nursing, offering a Bachelor of Science Degree in Nursing.

Age Categories

Age	Bim	Normal	McLean Cty
0-5	3,921	1,933	8,557
5-17	8,613	4,820	21,265
18-20	2,779	9,483	13,656
21-24	4,179	7,613	13,175
25-44	18,205	9,232	39,062
45-54	4,381	2,480	11,126
55-59	1,797	968	4,463
60-64	1,867	954	4,514
65-74	3,220	1,448	7,316
75-84	2,168	781	4,483
85+	842	311	1,654
Male	24,396	18,783	61,635
Female	27,576	21,240	67,545

Source: 1990 U.S. Census

Utilities

Electricity

- Central Illinois Light Co.
- Corn Belt Electric Cooperative
- Illinois Power Co.

Natural Gas

- Central Illinois Light Co.
- Illinois Power Co.
- Northern Illinois Gas Co.

Telephone

- Eastern Illinois Telephone Co.
- El Paso Telephone Co.
- GTE North Incorporated
- Gridley Telephone Co.
- Inland Telephone Co.

Bloomington Water

- Source: 2 Lakes
- Storage Capacity: 18 MGD
- Avg. Daily Consumption: 11 MGD
- Peak Consumption: 20 MGD

Normal Water

- Source: 13 Wells
- Storage Capacity: 14 MGD
- Avg. Daily Consumption: 4 MGD
- Peak Consumption: 5 MGD

MGPD = Million Gallons per Day

Sewer

The B-N Water Reclamation District owns and operates a 22 MGD tertiary treatment facility.

Enterprise Zone

The Chamber of Commerce and Economic Development is the administrative unit for a 2,880 acre enterprise zone, located on the west-side of Bloomington-Normal, and within incorporated McLean County. Contact (309) 829-6344 for further details.

Household Income

Bloomington

Income	% of Total	# of Households
<\$5,000	5.16%	1,115
\$5,000-\$14,999	18.54%	4,010
\$15,000-\$34,999	34.92%	7,552
\$35,000-\$74,999	33.00%	7,137
\$75,000-\$149,999	7.68%	1,660
\$150,000+	1.04%	226
Households		21,628
Median Household Income		\$29,354

Normal

Income	% of Total	# of Households
<\$5,000	4.25%	505
\$5,000-\$14,999	20.37%	2,419
\$15,000-\$34,999	30.80%	3,658
\$35,000-\$74,999	36.39%	4,321
\$75,000-\$149,999	6.85%	814
\$150,000+	1.33%	158
Households		11,875
Median Household Income		\$31,376

McLean County

Income	% of Total	# of Households
<\$5,000	4.30%	2,017
\$5,000-\$14,999	17.43%	8,174
\$15,000-\$34,999	33.63%	15,769
\$35,000-\$74,999	36.38%	17,059
\$75,000-\$149,999	7.27%	3,411
\$150,000+	0.99%	466
Households		46,896
Median Household Income		\$31,366

Median Income

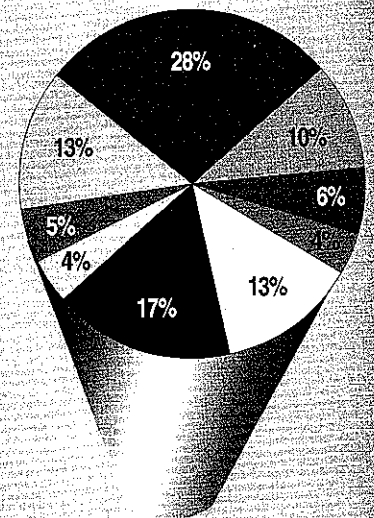
	1980	1990	%Chg
Family	\$23,165	\$39,761	71.6
Household	\$18,545	\$31,366	69.1

Source: 1990 U.S. Census

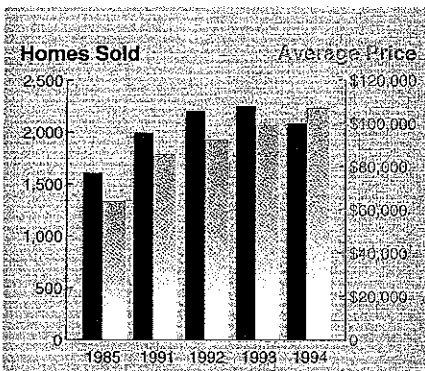
Retail Sales (in millions of dollars)

	Twin Cities '93	%Chg	McLean County '93	%Chg
General Merchandise	\$184.46	21%	\$186.02	12%
Eating & Drinking	\$130.65	14%	\$137.28	12%
Apparel	\$45.42	9%	\$45.48	8%
Furniture/Appliances	\$61.43	7%	\$63.59	7%
Lumber/Building	\$95.52	47%	\$106.50	14%
Automotive & Gasoline	\$268.41	14%	\$302.00	10%
Drugs & Other Retail	\$132.10	27%	\$143.27	24%
Agriculture & Extractive	\$55.43	32%	\$56.94	33%
Manufacturing	\$45.13	-10%	\$50.98	-11%
TOTAL	\$1,018.56	13%	\$1,092.05	8%

Note: % Change from previous year
Source: IL Dept. of Revenue KOB Report



4% Manufacturing 13% Drugs/Retail 10% Lumber/Bldg. 6% Apparel 17% Gen Merch
5% Ag/Extractive 28% Auto/Gas 6% Furniture/App. 13% Eating/Drinking



Home Sales

Year	Sales	Avg. Price
1994	2,078	\$106,777
1993	2,248	\$98,833
1992	2,202	\$92,440
1991	1,984	\$85,097
1985	1,603	\$63,644

Source: B-N Board of Realtors

Governmental Offices

City of Bloomington
109 E. Olive
Bloomington, IL 61701
(309) 828-7361

County of McLean
104 W. Front St.
Bloomington, IL 61701
(309) 888-5001

Town of Normal
100 E. Phoenix
Normal, IL 61761
(309) 454-2444

Climate

	Jan.	April	July	Oct.
Mean Temp.	23.9	52.7	75.9	51.0
Precip. (in.)	1.55	3.76	4.00	2.61

Note: All temperatures are given in degrees Fahrenheit.
Source: Illinois Water Survey, 1993

Area Communities

Community	1980 Pop.	1990 Pop.	% Chg.
Anchor	192	178	-7.3
Arrowsmith	292	313	7.2
Bellflower	421	405	-3.8
Bloomington	44,189	51,972	17.6
Carlock	410	418	2.0
Chenoa	1,847	1,732	-6.2
Collax	920	854	-7.2
Cooksville	259	211	-18.5
Darvers	921	981	6.5
Downs	561	620	10.5
Ellsworth	244	224	-8.2
Gridley	1,246	1,304	4.7
Heyworth	1,598	1,627	1.8
Hudson	929	1,006	8.3
LeRoy	2,870	2,777	-3.2
Lexington	1,806	1,809	0.0
McLean	836	797	-4.7
Normal	35,672	40,023	12.2
Saybrook	882	767	-13.0
Stanford	720	620	-13.9
Towanda	630	856	35.9

Source: 1990 U.S. Census

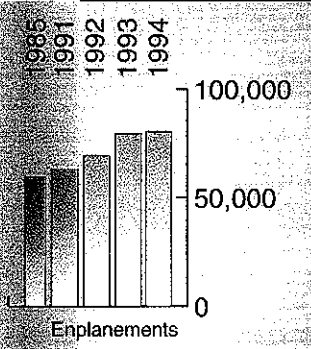
Assessed Value

	Blm	Nml	County
1993	\$660.6	\$316.2	\$1,516.3
1992	\$618.0	\$301.9	\$1,495.7
1991	\$578.4	\$357.5	\$1,403.7
1990	\$539.1	\$340.7	\$1,342.9

Source: McLean County Assessor

B-N Airport Authority

As one of Illinois' fastest growing airports the Bloomington-Normal airport has lighted runways, charter service and private aircraft storage and is ILS rated category 1 precision. The primary runway is 6500 feet long and will soon be accompanied by a new 6400 foot runway. Bloomington-Normal is served by American Eagle, Northwest Airlin, and Trans World Express, offering 40 daily flights to Chicago, Detroit, Minneapolis/St. Paul, Nashville, and St. Louis.



Total Construction (in millions of dollars)

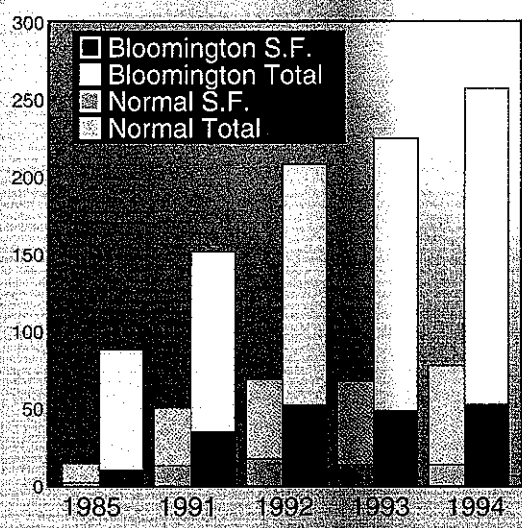
	Bloomington	Normal	McLean Co.*
1994	2,396 / \$204.7	848 / \$64.1	3,242 / \$168.8
1993	1,992 / \$176.1	750 / \$54.1	2,742 / \$230.2
1992	1,950 / \$156.1	579 / \$51.4	2,529 / \$207.5
1991	1,790 / \$116.9	686 / \$37.7	2,476 / \$154.6
1985	1,037 / \$78.1	357 / \$12.2	1,394 / \$90.3

Single Family Construction

	Bloomington	Normal	McLean Co.*
1994	472 / \$52.8	157 / \$14.0	132 / \$17.1
1993	464 / \$49.0	157 / \$13.8	130 / \$17.7
1992	547 / \$52.5	159 / \$17.8	145 / \$17.2
1991	418 / \$35.1	179 / \$13.1	109 / \$11.9
1985	149 / \$10.5	46 / \$2.4	38 / \$3.1

Note: The first number signifies the number of permits issued followed by the total dollar amount.
Source: Building departments

*The unincorporated areas of McLean County



Chamber of Commerce & Economic Development of the Bloomington Normal Area

210 S. East St.
P.O. Box 1586
Bloomington, IL 61702-1586

Phone: (309) 829-6344
Fax: (309) 827-3940

Internet E-Mail: dhawkin@Heartland.bradley.edu

For Visitor Information: 1 (800) 433-8226