

BLOOMINGTON-NORMAL

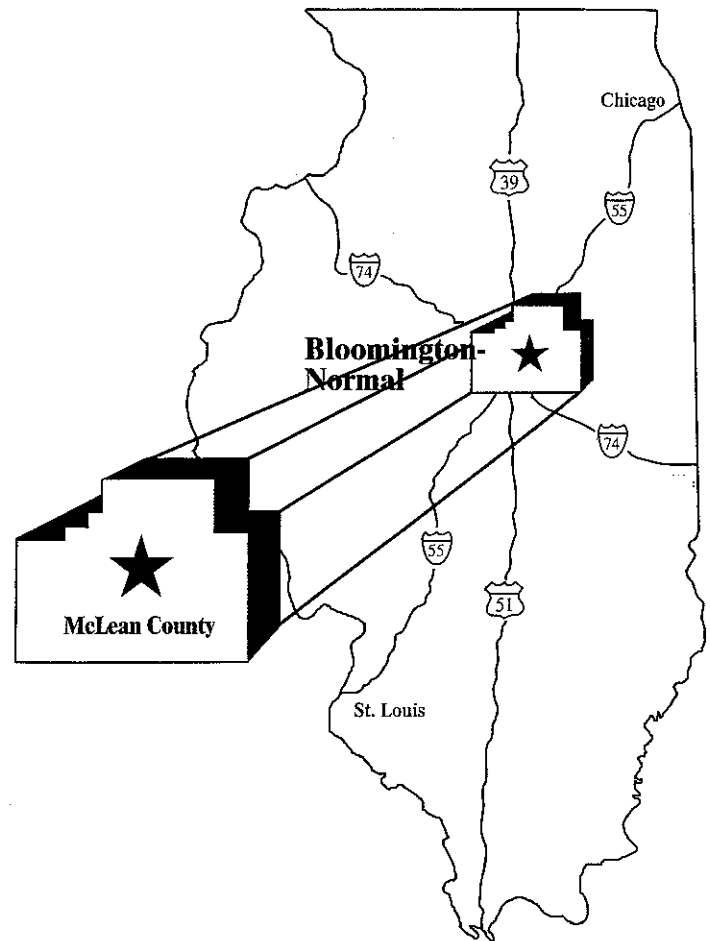
MCLEAN COUNTY

AN AMERICAN SUCCESS STORY

An American success story! That's Bloomington-Normal/McLean County, Illinois. Economic growth has been the rule for well over a decade. The diverse, stable and recession-resistant economy has its strength in insurance, education, agribusiness and industry. Forty-four million people live within 300 miles of the area and 9,000 people have moved to McLean County between 1990-96.

Bloomington-Normal/McLean County is located at the crossroads of Midwest commerce. Converging at the community are Interstates 39, 55 and 74. Metropolitan centers Chicago, St. Louis and Indianapolis are within a three hour drive and the advantages of the Chicago/St. Louis rail corridor make the area attractive in land-based transportation. Bloomington-Normal/McLean County is a regional hub for air transportation offering commuter and jet service to major national and international destinations.

Bloomington-Normal/McLean County continues to capitalize on its outstanding growth. Many opportunities remain for entry into its dynamic markets. The Enterprise Zone, located on Bloomington-Normal's west side, offers a variety of incentives and commercial sites. Bloomington-Normal/McLean County also offers a wide range of business development opportunities and residential choices.



1997

Demographic Profile

Major Employers

1. State Farm Insurance	9,386
2. Mitsubishi Motor Manufacturing of America	3,939
3. Illinois State University	3,305
4. BroMenn Healthcare	2,169
5. Country Companies Insurance	1,712
6. Unit 5 Schools (Normal)	1,081
7. OSF/St. Joseph Medical Center	940
8. Kathryn Beich, Inc.	750
9. GTE North	750
10. The Eureka Company	700
11. McLean County Government	672
13. District 87 Schools (Bloomington)	643
14. First of America Bank-III.	622
15. Bridgestone-Firestone	489
16. City of Bloomington	459
17. GROWMARK, Inc.	450
18. Illinois Wesleyan University	400
19. U.S. Postal Service (Bloomington)	373
20. Occupational Development Center	373
21. Nussbaum Trucking	352
22. IRS Distribution Center (CADG)	343
23. General Electric	330
24. MARC Center	321
25. Heritage Enterprises	270
26. Anderson Financial Network	265
27. Town of Normal	264
28. The Pantagraph	235
29. Rowe Construction	216
30. Illinois Agricultural Association	205

Source: The Pantagraph; 1996-97 Market Profile Corporate Human Resource Depts. (November 1996 Employment Figures)

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.
 Frontier Telephone Co.

Bloomington Water

Source: 2 Lakes
 Storage Capacity: 18 MGPD
 Avg. Daily Consumption: 11 MGPD
 Peak consumption: 20 MGPD

Normal Water

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

MGPD=Million Gallons per Day

Sewer

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

Education

Public Schools in McLean County

	1995-96	1996-97
Total Enrollment	21,669	20,298
High Schools (Bldgs.)	11	11
Junior High Schools (Bldgs.)	6	6
Elementary Schools (Bldgs.)	34	34

Non-Public Schools in McLean County

	1995-96	1996-97
Total Enrollment	2,676	2,662
High Schools (Bldgs.)	3	3
Junior High Schools (Bldgs.)	0	0
Elementary Schools (Bldgs.)	11	11

Source: Regional Office of Education School Superintendent Offices

Heartland Community College

HCC was established in 1990. Classes were first offered in the fall of 1991. Since then, enrollment has grown to 3,400 full and part-time students. HCC offers Associates degrees in Arts and Sciences.

Illinois State University

Founded in 1857, ISU was the first public university in Illinois. With an enrollment of 19,409 and a full and part-time faculty numbering 3,078, ISU offers 58 undergraduate fields of study and 157 major/minor sequence options.

Illinois Wesleyan University

A private university founded in 1850, IWU has a student enrollment of 1,928 students. Recognized as one of the nation's highly-rated private universities, IWU offers 35 fields of study with a faculty numbering over 167.

Lincoln College (Normal)

LC is a private, fully accredited two-year liberal arts college. LC offers Associate degrees in Arts and Sciences. Specialized degrees can be earned in specific areas of study. LC has an enrollment of approximately 312 students.

Mennonite College of Nursing

With an enrollment of 200, MCN was founded in 1919 and is the first single-purpose, upper-division college of nursing in the nation to be accredited by the National League for Nursing. The school offers a Bachelor of Science Degree in Nursing and Master's in Nurse Practitioning.

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

Population

	1990	1991	1992	1993	1994	1995	1996	2020
Bloomington	52,152	53,198	54,001	54,887	54,887	57,707*	57,707	77,066
Normal	40,136	40,720	41,404	42,000	42,000	42,000	42,000	52,350
McLean Cty	129,613	131,775	133,551	135,893	137,579	137,579	137,579	170,000

Source: 1990-94 Census, McLean County Regional Planning, McLean County Dept. of Info. Services

*Indicates Special Census

Tax Structure

Bloomington	1992	1993	1994	1995
Township	0.1193	0.2161	0.1846	0.1022
City	1.2635	1.3102	1.2393	1.3073
County	1.0860	1.0868	1.0410	1.0025
School Dist.	4.4977	4.4529	4.4336	4.4452
All Others	0.7506	0.7376	0.7428	0.7268
TOTALS	7.7171	7.8036	7.6413	7.5840

Normal	1992	1993	1994	1995
Township	0.1254	0.1234	0.1215	0.1080
City	0.9156	0.8778	0.8121	0.7742
County	1.0860	1.0868	1.0410	1.0025
School Dist.	4.2950	4.2626	4.2936	4.3255
All Others	1.0574	1.0247	0.9934	0.9645
TOTALS	7.4794	7.3773	7.2616	7.1747

Source: McLean County Assessor. Property is assessed at 33.33% of fair-market value. The tax rate is applied to each \$100.00 of assessed value. 1996 figures not available until June 1997.

Illinois Average Annual Individual Income

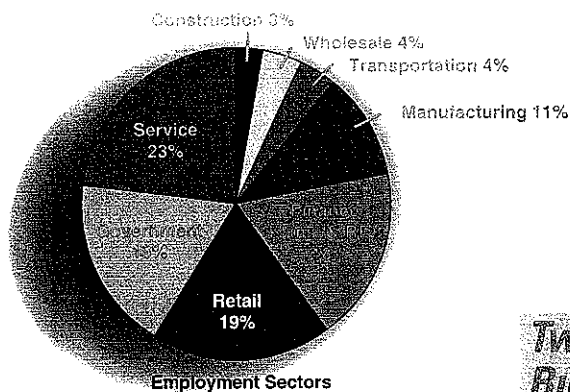
Metro Area	1995 Avg.	% Increase	National Ranking
Chicago	\$32,524	3.8	18
BI-Normal	\$29,105	4.5	40
Springfield	\$29,020	2.3	44
Quad Cities	\$27,673	3.6	60
Peoria-Pekin	\$27,548	2.0	64
Decatur	\$27,339	1.0	70
Rockford	\$27,229	2.8	76
Kamp.-Urbana	\$24,356	4.5	164
Kankakee	\$23,952	4.2	75

Source: U.S. Bureau of Labor Statistics (1996)

Area Communities

Community	1990 Pop.	1995 Pop.	% Chg.
Anchor	178	220	23.5
Arrowsmith	313	307	-1.9
Bellflower	405	410	1.2
Bloomington	51,972	57,707	11.0
Carlock	418	415	-0.7
Chenoa	1,732	1,750	1.0
Colfax	854	860	1.0
Cooksville	211	182	-15.9
Danvers	981	1,113	13.5
Downs	620	700	12.9
Ellsworth	224	237	5.9
Gridley	1,304	1,301	-0.2
Heyworth	1,627	2,027	24.6
Hudson	1,160	1,254	24.6
LeRoy	2,777	3,164	13.9
Lexington	1,809	1,937	7.1
McLean	797	859	7.8
Normal	40,023	42,000	4.9
Saybrook	767	759	-1.0
Stanford	620	703	13.4
Towanda	856	698	-22.6

Source: 1990 Census, 1996 McLean County Planning Commission



County Labor Force

	1993	1994	1995	1996
Labor Force	75,917	77,015	80,143	80,068
Employment	72,214	74,293	77,340	78,312
Unemployed	3,702	2,722	2,802	1,998
Rate	4.9%	3.5%	3.5%	3.2%
Bloomington	4.1%	3.0%	4.0%	N/A
Normal	2.7%	2.2%	2.3%	N/A

Source: Illinois Department of Employment Security

Total Household Income

McLean County ('95)	MSA Adults	% of Adults
Under \$15,000	17,700	14.5%
\$15,000-\$24,999	15,500	12.7%
\$25,000-\$34,999	16,900	13.8%
\$35,000-\$49,999	27,900	19.4%
\$50,000-\$74,999	31,200	25.6%
\$75,000-\$99,999	12,400	10.6%
\$100,000 or more	4,200	3.4%

Total Median Household Income — \$36,100

Source: Bloomington Market Study 1995
Pantagraph Market Profile '96-'97

Non-Farm Emp. Sectors

Sector	Employment 1995	1996	%Chg
Construction	2,218	2,700	21.7%
Finance, Ins. & RE	12,642	13,600	7.5%
Government	12,925	14,100	9.0%
Manufacturing	7,912	8,700	9.9%
Retail	13,674	14,700	7.5%
Service Industry	18,371	17,700	-3.7%
Transportation, Util.	3,553	2,900	-22.5%
Wholesale	2,906	3,200	10.1%
Total Non-Farm Employment	74,201	77,600	4.6%

Source: Illinois Dept. of Employment Security
1996 figures rounded. Figures for B-N MSA

Twin City Effective Buying Income

Bloomington-Normal rated first in downstate Illinois in household effective buying income in 1995. B-N is projected to have the highest household EBI percentage increase in the state by the year 2000.

Municipality	'95 Avg. EBI	Projected 2000 EBI	'95-2000 % Change
Bloomington-Normal	\$43,765	\$52,288	19.5%
Champaign-Urbana	\$38,804	\$44,726	15.3%
Decatur	\$37,844	\$43,307	14.4%
Peoria	\$39,997	\$47,008	17.5%
Springfield	\$40,996	\$48,681	18.7%
Chicago	\$49,718	\$58,063	16.8%
National Average	\$40,598	\$47,002	15.8%

Sources: Market Statistics 1996, 1996 Demographics USA-County Edition, Pantagraph Market Profile '96-'97

McLean County Retail Sales

(receipts in millions of dollars/sales for fiscal '95 and '96)

	1995 Sales	1996 Sales
Bloomington	\$ 899.5	\$ 902.7
Normal	\$ 346.1	\$ 348.6
Outlying Comm.	\$ 98.6	\$ 98.7
McLean County	\$1,344.2	\$1,350.2

	'96 % Change	1998 Projection
Bloomington	3.5%	\$1,108.8
Normal	7.2%	\$ 438.4
Outlying Comm.	1.0%	\$ 194.3
McLean County	4.3%	\$1,813.5

Sources: 1995 and 1996 sales and percent from State Dept. of Revenue KOB report for fiscal '95 and '96.
1998 projections from City of Bloomington '94 Budget, Town of Normal '94-'95 Budget.
Cities base data from Illinois Dept. of Revenue.
County Projections based on '93 county ratio.
All other projections based upon 11% 1993 county ratio.

Key Community Contacts

City of Bloomington	(309) 434-2509
Town of Normal	(309) 454-2444
County of McLean	(309) 888-5001
Regional Planning	(309) 828-4331
Association of Realtors	(309) 829-3341
Employment Security (IDES)	(309) 827-6237
Private Industry Council	(309) 827-4026
Better Business Bureau (Peoria Region Office)	(309) 688-3741
Zoning (Bloomington)	(309) 434-2240
Zoning (Normal)	(309) 454-9508

Organized Labor

McLean County currently has 32 labor unions. Representatives of organized labor actively participate in economic development through their representation on the Board of Directors of the Economic Development Council of the Bloomington-Normal Area.

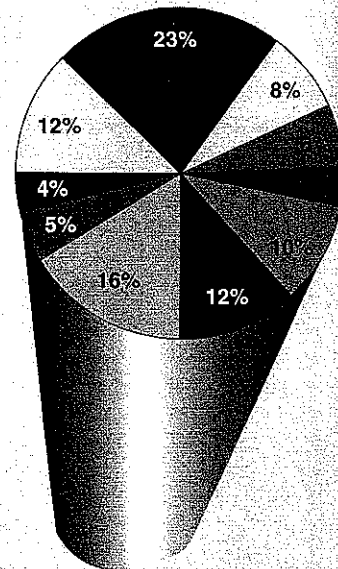
Retail Sales (in millions of dollars) (sales for fiscal 1996)

	B-N '96	% Change From '95	McLean County '96	% Change From '95
Agriculture & Extractive	\$51.54	-1.8%	\$52.36	-7.0%
Apparel	\$44.88	-5%	\$44.99	0.6%
Automotive & Gasoline	\$289.05	0.3%	\$329.49	0.2%
Drugs & Other Retail	\$153.96	1.0%	\$168.74	3.9%
Eating/Drinking	\$133.91	0.1%	\$141.80	-0.1%
Food/Grocery	\$158.98	0.8%	\$171.25	1.5%
Furniture/Appliances	\$71.48	2.1%	\$76.70	3.9%
General Merchandise	\$212.56	1.7%	\$213.30	1.8%
Lumber/Building	\$108.43	1.8%	\$121.46	1.4%
Manufacturing	\$68.07	99.0%	\$76.81	73.6%
TOTALS	\$1,292.86	3.6%	\$1,396.90	3.8%

Note: % change from previous year
Source: Ill. Dept. of Revenue KOB Report (figures based on tax receipts received)

Market Area

The Bloomington-Normal Metropolitan Statistical Area (MSA) encompasses all of McLean County. The MSA is Illinois' largest geographically taking in close to 1,200 square miles. The MSA includes more than 20 rural communities in addition to the B-N metro area. The Primary Market Area (PMA) includes the neighboring counties of Livingston and parts of Tazewell, DeWitt, Ford, Logan and Piatt. The Area of Dominant Influence (ADI) is populated by more than 550,000 people and reaches the markets of nine Central Illinois counties.



4% Ag/Extractive	4% Apparel	23% Auto/Gas	12% Drug/Retail	10% Eating/Drinking
12% Food/Grocery	Furn./Appl.	16% Gen. Merch.	8% Lumber/Bldg.	5% Manufacturing

Age Categories

McLean County ('95)

Age	Number	Percentage of Pop.
Under 6	21,300	15.6%
6-11	13,200	9.6%
12-17	18,000	13.2%
18-24	26,100	19.3%
25-34	20,400	14.9%
35-54	13,400	9.8%
55-64	9,200	6.7%
65 or older	15,000	10.9%

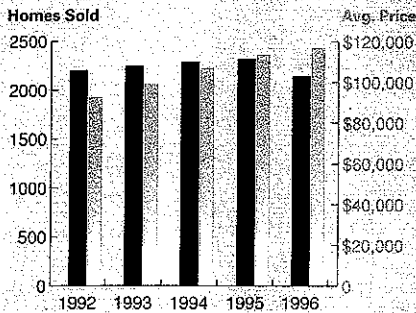
Male (Adult) 49,200
Female (Adult) 55,800

Sources: Bloomington Market Study 1995
Pantagraph Market Profile '96-97

Home Sales

	Sales	Avg. Price
1996	2,144	\$116,744
1995	2,319	\$113,439
1994	2,288	\$106,777
1993	2,248	\$98,833
1992	2,202	\$92,440

Source: B-N Board of Realtors



Customized Training

Illinois State University	(309) 438-2251
Heartland Comm. College	(309) 827-0500
Lincoln College	(309) 452-0500

Total Construction (in millions of dollars)

	Bloomington	Normal	McLean Co.*
1996	2,185 / \$101.4	850 / \$54.5	3,427 / \$174.7
1995	2,113 / \$93.6	892 / \$44.5	3,995 / \$164.3
1994	2,396 / \$204.7	848 / \$64.1	3,244 / \$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

Single Family Construction

	Bloomington	Normal	McLean Co.*
1996	402 / \$32.0	118 / \$10.3	96 / \$14.3
1995	355 / \$35.2	148 / \$12.8	104 / \$16.9
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

Note: First number is permits issued, followed by total dollar amount.
Source: Bloomington, Normal, McLean County building departments.
*Unincorporated areas of McLean County

Governmental Offices

City of Bloomington
109 E. Olive
Bloomington, IL
61701
(309) 434-2509

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.	23.1	45.5	78.1	52.6
Precip. (in.)	4.2	3.0	3.8	2.4

Note: All temperatures are given in degrees Fahrenheit.
Source: 1996 Climatological Observations, Ill. State Univ.

Assessed Value (millions)

	Blm	Nml	County
1996	\$837.2	\$391.8	\$1,868.4
1995	\$795.3	\$374.1	\$1,788.2
1994	\$721.7	\$343.3	\$1,649.5
1993	\$660.6	\$316.2	\$1,516.3
1992	\$618.0	\$301.9	\$1,495.7

Source: McLean County Assessor

B-N Airport Authority

Continued expansion makes the Central Illinois Regional Airport at Bloomington-Normal one of the fastest growing airports in Illinois. The facility has lighted runways, charter service and private aircraft storage. The airport is rated ILS category 1 precision. The primary runway is 6,500 feet. A new north-south runway measuring 6,400 feet opened in Spring of 1996. Additional runway expansion is planned and should be completed by June 1997. Bloomington-Normal/McLean County is served by American Eagle, Northwest Airlin, and Trans World Express. Carriers offer a total of 40 daily flights to Chicago, Detroit, Minneapolis/St. Paul and St. Louis. AirTran Airways offers daily non-stop jet service to Orlando. Frontier Airlines offers jet service to its Denver hub.

Enterprise Zone

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

Economic Development Council 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 Domain:
blnmmlchmbr.com

Visitor Information:
1-(800)-433-8226
1-(309) 829-1641

The CCED does not guarantee the accuracy of all data in this brochure.

