

Bloomington-Normal

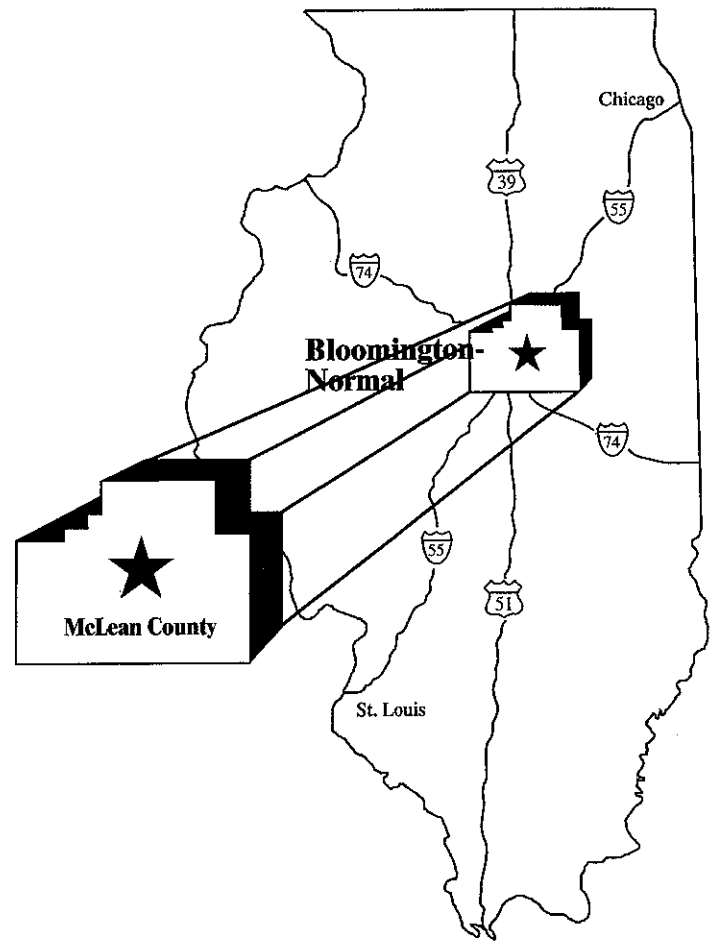
MCLEAN COUNTY

AN AMERICAN SUCCESS STORY

Dynamic, diversified and energized . . . that's Bloomington-Normal/McLean County! Economic growth continues for the stable and recession-resistant economy that has its strength in insurance, education, healthcare, agribusiness and industry. Approximately forty-five million people live within 300 miles of the area and close to 11,000 people have moved to McLean County over the past eight years.

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. The advantages of the Chicago/St. Louis rail corridor make the area attractive in land-based transportation. The Central Illinois Regional Airport at Bloomington-Normal 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 area offers a variety of business incentives on a case-by-case basis and commercial sites. Bloomington-Normal/McLean County also offers a wide range of business development opportunities and residential choices.



1999

Demographic Profile

Major Employers

1. State Farm Insurance Companies	10,226
2. Illinois State University	3,500
3. Mitsubishi Motor Manufacturing of America	3,400
4. BroMenn Healthcare	1,839
5. Country Companies Insurance	1,823
6. Unit 5 Schools (Normal)	1,261
7. McLean County Service (FS)	1,120
8. OSF/St. Joseph Medical Center	901
9. Anderson Financial Network	750
10. GTE	681
11. District 87 Schools (Bloomington)	675
12. The Eureka Company	675
13. McLean County Government	659
14. Occupational Development Center	650
15. Kathryn Beich/Nestle USA	630
16. Illinois Wesleyan University	512
17. Bridgestone/Firestone	500
18. City of Bloomington	499
19. Bloomington Post Office	458
20. GROWMARK, Inc.	440
21. Heritage Enterprises	375
22. Nussbaum Trucking	369
23. MARC Center	321
24. The Pantagraph	312
25. National City Bank	300
26. IRS Distribution Center (CADC)	275
27. Town of Normal	272
28. Central Illinois Trucks	250
29. Original Smith Printing	200
30. Bloomington-Normal Seating	165

Source: Corporate Human Resource Depts. (Nov. '98)
The Pantagraph 1998-99 Market Profile

Education

Public Schools in McLean County

	1997-98	1998-99
Total Enrollment	22,027	23,098
High Schools (Bldgs.)	11	11
Junior High Schools (Bldgs.)	6	6
Elementary Schools (Bldgs.)	34	35

Non-Public Schools in McLean County

	1997-98	1998-99
Total Enrollment	2,888	3,124
High Schools (Bldgs.)	3	3
Junior High Schools (Bldgs.)	0	0
Elementary Schools (Bldgs.)	11	11

Source: Regional Office of Education
School Superintendent Offices
Non-Public School Administrative Offices

Heartland Community College

HCC was established in 1990. Classes were first offered in the fall of 1991. Since then, enrollment has grown to 3,616 full and part-time students. HCC offers Associate degrees in Arts and Sciences.

Illinois State University

Founded in 1857, ISU was the first public university in Illinois. With an enrollment of 20,045 and a full and part-time faculty numbering 1,019, ISU offers 58 undergraduate fields of study and 158 major/minor sequence options.

Illinois Wesleyan University

A private university founded in 1850, IWU has a student enrollment of 2,015 students. Recognized as one of the nation's highly-rated private universities, IWU offers 29 fields of study with 183 instructors on its faculty.

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 300 students.

Mennonite College of Nursing

With an enrollment of 230, 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 of Science in Nursing degree.

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

Tax Structure

Bloomington	1993	1994	1995	1996	1997
Township	0.2161	0.1846	0.1022	0.1762	0.1715
City	1.3102	1.2393	1.3073	1.2210	1.1625
County	1.0868	1.0410	1.0025	0.9612	0.9706
School Dist.	4.4529	4.4336	4.4452	4.4707	4.4779
All Others	0.7376	0.7428	0.7268	0.7129	0.7576
TOTALS	7.8036	7.6413	7.5840	7.5420	7.5401

Normal	1993	1994	1995	1996	1997
Township	0.1234	0.1215	0.1080	0.1190	0.0901
City	0.8778	0.8121	0.7742	0.7407	0.7100
County	1.0868	1.0410	1.0025	0.9612	0.9706
School Dist.	4.2626	4.2936	4.3255	4.2732	4.2726
All Others	1.0247	0.9934	0.9645	0.9311	0.8750
TOTALS	7.3773	7.2616	7.1747	7.0252	6.9189

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.
1998 figures not available until June 1999.

Illinois Average Annual Individual Pay

Metro Area	1996 Avg.	% Increase (Prev. Year)	National Ranking
Chicago	\$33,907	4.3	16
BI-Normal	\$29,962	3.2	39
Springfield	\$29,714	3.8	43
Quad Cities	\$26,510	2.5	112
Peoria-Pekin	\$27,861	1.1	81
Decatur	\$28,399	3.9	68
Rockford	\$28,093	3.2	75
Champ.-Urbana	\$24,939	2.4	170
Kankakee	\$25,205	5.2	159

Source: U.S. Bureau of Labor Statistics (1997)
1997 figures unavailable until March '99.

Area Communities

Community	1990 Pop.	1997 Pop.	Pop. Chg.
Anchor	184	168	-9.1%
Arrowsmith	331	298	-9.0%
Bellflower	412	391	-5.4%
Bloomington	51,972	57,707	10.4%
Carlock	391	444	13.5%
Chenoa	1,732	1,730	-.1%
Colfax	856	841	-1.8%
Cooksville	192	200	4.0%
Danvers	1,008	1,021	1.3%
Downs	613	605	-1.3%
Ellsworth	217	214	1.4%
Gridley	1,304	1,358	4.1%
*Heyworth	1,627	2,366	45.4%
Hudson	1,006	1,252	24.5%
LeRoy	2,777	3,018	9.8%
Lexington	1,809	1,774	-2.0%
McLean	803	818	1.8%
Normal	40,023	42,219	5.4%
Saybrook	747	747	N/C
Stanford	614	621	1.1%
Towanda	856	535	-37%

Source: 1997 U.S. Census Bureau
*Indicates special 1998 census.

Utilities

Electricity

- Central Illinois Light Co.
- Corn Belt Energy Corp.
- Illinois Power Co.

Natural Gas

- Central Illinois Light Co.
- Illinois Power Co.
- NICOR 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 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

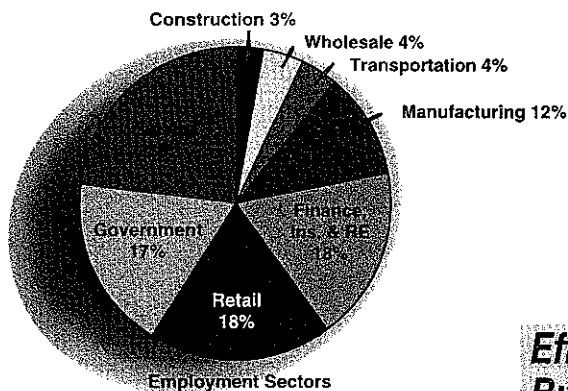
Sewer

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

Population

	1991	1992	1993	1994	1995	1996	1997	1998	2020
Bloomington	53,198	54,001	54,887	54,887	57,707*	57,707*	57,707	57,707	77,066
Normal	40,720	41,404	42,000	42,000	42,000	42,000	42,219	42,219	53,350
McLean Cty	131,775	133,551	135,893	137,579	137,579	137,579	138,369	140,797	164,596

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



County Labor Force

	1995	1996	1997	1998
Labor Force	80,143	80,068	81,190	84,607
Employment	77,340	78,312	79,313	82,997
Unemployed	2,802	1,998	1,877	1,610
Rate	3.5%	3.2%	2.3%	1.9%
Bloomington	4.0%	N/A	N/A	N/A
Normal	2.3%	N/A	N/A	N/A

Source: Illinois Department of Employment Security

Total Household Income

McLean County ('97)	MSA Adults	% of Adults
Income Under \$15,000	18,200	16.7%
\$15,000-\$24,999	15,000	13.8%
\$25,000-\$34,999	15,000	13.8%
\$35,000-\$49,999	22,000	20.2%
\$50,000 or more	38,900	35.7%
\$75,000 or more	17,100	15.7%
\$100,000 or more	7,200	6.6%

Total Median Household Income — \$38,800

Note: Not all categories will add to 100% due to rounding differences.

Sources: 1997 Market Survey (Belden & Associates), 1998-99 Pantagraph Market Profile

Non-Farm Emp. Sectors

Sector	Employment 1995	1996	1997
Construction	2,218	2,700	2,500
Finance, Ins. & RE	12,642	13,600	13,900
Government	12,925	14,100	13,400
Manufacturing	7,912	8,700	9,000
Retail	13,674	14,700	14,400
Service Industry	18,371	17,700	18,500
Transportation, Util.	3,553	2,900	2,800
Wholesale	2,906	3,200	3,100
Total Non-Farm Employment	74,201	77,600	77,600

Source: Illinois Dept. of Employment Security 1996 & 1997 figures rounded. Figures for B-N MSA

1998 figures unavailable until March of '99.

Effective Buying Income

For the third consecutive year, Bloomington-Normal rated first in downstate Illinois in household effective buying income in 1997. B-N is projected to have the highest household EBI percentage increase in the state by the year 2001.

Municipality	1997 Avg. HH EBI	Projected 2002 Avg. HH EBI	'97-'02 % Change
Bloomington-Normal	\$49,802	\$59,732	19.9%
Champaign-Urbana	\$44,046	\$51,375	16.6%
Decatur	\$41,852	\$47,641	16.6%
Peoria	\$43,869	\$50,605	15.4%
Springfield	\$43,369	\$49,044	13.1%
Illinois	\$49,329	\$56,822	15.2%
United States	\$43,956	\$50,797	15.6%
Chicago	\$54,534	\$62,686	14.9%

Sources: 1998 Demographics USA, 1998 Market Statistics, 98-99 Pantagraph Market Profile

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
Ill. Empl. & Training 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.

Population Projections

Following are 30-year population projections for Central Illinois counties, based on a report released by the state's Bureau of the Budget.

County	1990 Population	Estimated 2020 Population	Percent Change
Champaign	173,025	206,420	19.3%
DeWitt	16,516	15,637	-5.3%
Ford	14,275	13,811	-3.2%
Grundy	32,337	43,583	34.7%
Iroquois	30,787	29,127	-5.4%
LaSalle	106,913	110,788	3.6%
Livingston	39,301	39,127	-0.4%
Logan	30,798	33,967	10.3%
McLean	129,180	165,589	28.2%
Macon	117,206	118,507	1.1%
Marshall	12,846	13,856	7.8%
Mason	16,269	14,161	-13%
Peoria	182,827	189,277	3.5%
Piatt	15,548	17,270	11%
Putnam	5,730	5,887	2.7%
Sangamon	178,386	208,201	16.7%
Tazewell	123,692	134,180	8.5%
Woodford	32,653	44,055	35.0%
State	11.4 million	13.3 million	16.0%

Sources: Illinois Bureau of Budget (1997) The Pantagraph (9-11-97)

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, Woodford, DeWitt, Ford, Logan and Piatt. The Area of Dominant Influence (ADI) is populated by more than 571,200 people and reaches the markets of nine Central Illinois counties.

Retail Sales (in millions of dollars) (sales for fiscal 1998)

	B-N '98	% Change From '97	McLean Cty. '98	% Change From '97
Agriculture & Extractive	\$ 65.89	17.3%	\$ 60.14	18.4%
Apparel	\$ 48.93	4.4%	\$ 48.71	3.9%
Auto & Gas	\$ 311.08	3.5%	\$ 340.26	2.7%
Drugs & Other Retail	\$ 175.57	10.7%	\$ 185.58	9.6%
Eating/Drinking	\$ 182.49	13.9%	\$ 169.14	13.5%
Food/Grocery	\$ 169.72	6.5%	\$ 186.09	7.5%
Furniture/Appliances	\$ 82.60	11.8%	\$ 89.05	12.1%
General Merchandise	\$ 248.53	18.0%	\$ 250.51	19.4%
Lumber/Building	\$ 125.36	11.1%	\$ 128.02	9.1%
Manufacturing	\$ 69.63	6.2%	\$ 79.59	4.5%
TOTALS	\$1,479.80	9.0%	\$1,537.09	9.2%

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



Age Categories

McLean County ('97)

Age	Number	% of Population
Under 6	18,000	16.5
6-11	10,800	9.9
12-17	13,100	12.0
18-24	26,200	24.0
25-34	21,600	19.8
35-44	20,200	18.5
45-54	14,700	13.5
55-64	9,200	8.4
65 or older	16,100	14.8
Male (Adult)	50,600	
Female (Adult)	58,500	
Median Age (All)	(38.1 years)	

Sources: 1997 Market Survey (Belden & Associates)
1998-99 Pantagraph Marketing Profile

Governmental Offices

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

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

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

Climate

	Jan.	April	July	Oct.
Mean Temp.	29.1	50.7	74.8	53.3
Precip. (inches)	3.3	5.9	2.3	1.6

Note: All temperatures are given in degrees Fahrenheit.
Source: 1998 Climatological Observations, Ill. State Univ.

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:
blmnmilchmbr.com

E-Mail:
dhelton@blmnmilchmbr.com

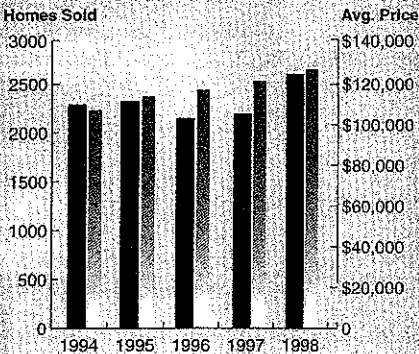
Visitor Information:
1-(800)-433-8226
1-(309) 829-1641

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

Home Sales

Year	Sales	Avg. Price
1998	2,769	\$126,927
1997	2,170	\$120,645
1996	2,144	\$116,744
1995	2,319	\$113,439
1994	2,288	\$106,777

Source: B-N Board of Realtors



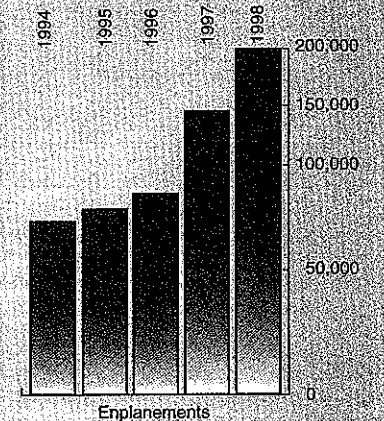
Assessed Value (millions)

Year	Blm	Nml	County
1997	\$924.7	\$417.4	\$2,055.1
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

Note: 1998 figures not available until April 1999.
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 and the nation. In 1998, the airport was rated number two in the nation in growth for "non-hub" airports. 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. Bloomington-Normal/McLean County is served by American Eagle, Northwest Airlinck, 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 Atlanta. Frontier Airlines offers jet service to its Denver hub.



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)

Year	Bloomington	Normal	McLean Co.
1998	2,506 / \$150.7	972 / \$75.6	3,831 / \$269.4
1997	2,537 / \$123.2	856 / \$33.4	3,773 / \$177.6
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

Single Family Construction

Year	Bloomington	Normal	McLean Co.*
1998	479 / \$43.8	139 / \$12.2	90 / \$14.8
1997	430 / \$36.7	116 / \$ 9.7	86 / \$14.4
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

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

