

Bloomington-Normal

MCLEAN COUNTY

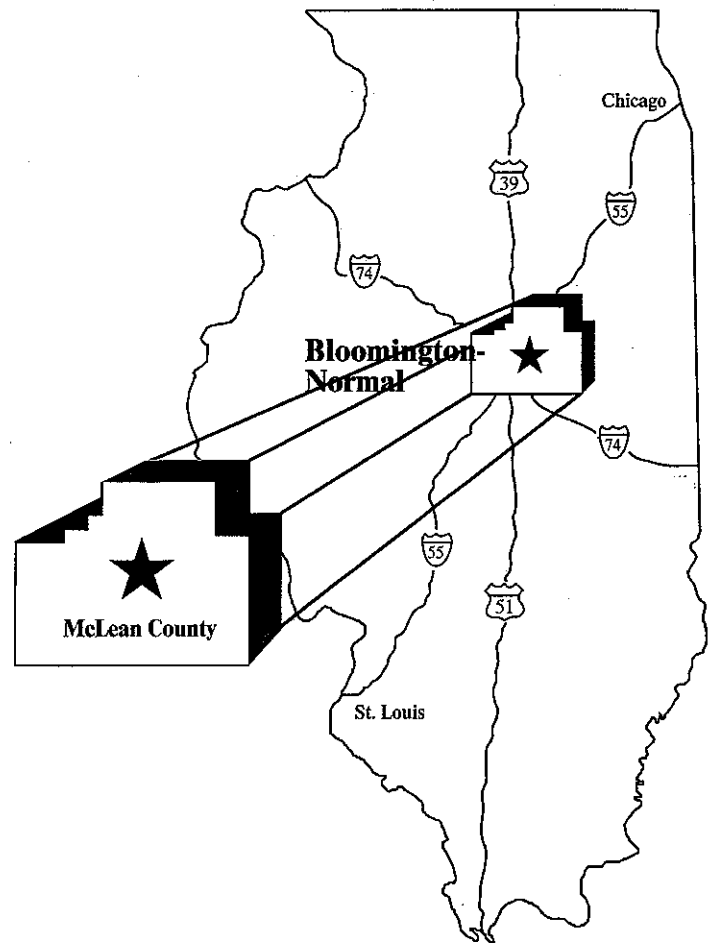
AN AMERICAN SUCCESS STORY

As the new century begins, Bloomington-Normal/McLean County continues to be an economic leader in Illinois. With a growth rate that approaches 7.5% annually, the economy finds its strength in insurance, education, healthcare, agribusiness and industry.

Bloomington-Normal/McLean County is located at the crossroads of Midwest commerce. Converging at the community are Interstates 39, 55 and 74. McLean County is within a three-hour drive of metropolitan centers Chicago, St. Louis and Indianapolis.

The advantages of the Chicago/St. Louis rail corridor make the area attractive for land-based transportation. Rated among the top two non-hub airports in the nation for growth, the Central Illinois Regional Airport at B-N is a regional hub for air transportation, offering commuter and jet service to major national and international destinations.

Many opportunities remain for entry into Bloomington-Normal/McLean County's dynamic markets. An enterprise zone, tax increment financing and business incentives are available on a case-by-case basis for commercial interests. The area offers a wide range of business development opportunities and residential choices.



2000

Demographic Profile

Major Employers

1. State Farm Insurance Companies	13,225
2. Mitsubishi Motor Manufacturing of America, Inc.	3,300
3. Illinois State University	3,150
4. Country Companies Insurance	1,914
5. BroMenn Healthcare	1,792
6. Unit 5 Schools (Normal)	1,300
7. OSF/St. Joseph Medical Center	950
8. GTE	740
9. District 87 Schools	701
10. Anderson Financial Network	689
11. McLean County Government	659
12. Nestle USA	620
13. Bridgestone/Firestone	609
14. City of Bloomington	507
15. Bloomington Post Office	458
16. Illinois Wesleyan University	435
17. GATX Logistics	425
18. Heritage Enterprises	420
19. GROWMARK, Inc.	403
20. Stark Excavating	400
21. Nussbaum Trucking	350
22. MARC Center	334
23. The Pantagraph	328
24. Town of Normal	297
25. The Eureka Company	270
26. IRS Distribution Center (CADC)	265
27. National City Bank	250
28. Central Illinois Trucks	250
29. Original Smith Printing	250
30. Chestnut Health Systems	250

Source: Corporate Human Resource Depts. (Nov. 1999)
The Pantagraph 1999-2000 Market Profile

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 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.

Population Percentages

Below are special census data breakdowns from the City of Bloomington (1994) and Town of Normal (1996) on minority population information. The Utne Reader, a Minneapolis-based Magazine named Bloomington-Normal "the most enlightened community" in Illinois in 1998.

Category	Population %
White	88.0
Black	7.2
Hispanic (any origin)	2.5
Asian/Pacific Islander	2.5
Native American	0.1
Other	1.6

Sources: City of Bloomington and Town of Normal Human Relations Departments

Tax Structure

Bloomington	1994	1995	1996	1997	1998
Township	0.1846	0.1022	0.1762	0.1715	0.23675
City	1.2393	1.3073	1.2210	1.1625	1.16719
County	1.0410	1.0025	0.9612	0.9706	0.98270
School Dist.	4.4336	4.4452	4.4707	4.4779	4.45715
All Others	0.7428	0.7268	0.7129	0.7576	0.74791
TOTALS	7.6413	7.5840	7.5420	7.5401	7.58770

Normal	1994	1995	1996	1997	1998
Township	0.1215	0.1080	0.1190	0.0901	0.08512
City	0.8121	0.7742	0.7407	0.7100	0.70223
County	1.0410	1.0025	0.9612	0.9706	0.98270
School Dist.	4.2936	4.3255	4.2732	4.2726	4.19691
All Others	0.9934	0.9645	0.9311	0.8750	0.93752
TOTALS	7.2616	7.1747	7.0252	6.9189	6.90448

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. 1999 figures not available until June 2000.

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%
Platt	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)

Area Communities

Community	1990 Pop.	1998 Pop.
LeRoy	2,777	3,164*
Lexington	1,810	1,761
Chenoa	1,732	1,735
Heyworth	1,629	2,366*
Gridley	1,304	1,399
Hudson	1,006	1,254*
Danvers	981	1,143
Colfax	854	852
McLean	819	806
Saybrook	767	740
Stanford	648	629
Downs	620	600
Towanda	543	528
Carlock	418	436
Bellflower	405	384
Arrowsmith	313	292
Ellsworth	224	212
Cooksville	211	195
Anchor	178	166

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

Population

	1993	1994	1995	1996	1997	1998	1999	2000	2020
Bloomington	54,887	54,887	57,707*	57,707*	57,707	57,707	57,707	60,781	77,066
Normal	42,000	42,000	42,000	42,000	42,219	42,219	42,219	44,695	52,350
McLean Cty	135,893	137,579	137,579	137,579	138,369	140,797	140,797	145,441	174,441

Source: 1990-98 Census, McLean County Regional Planning *Indicates Special Census

Education

Public	Enrollment	Blgs.	Telephone
(District 87)			
Bloomington High	1,492	1	(309) 827-6031
K through Jr. High	4,510	8	Same
(Unit 5)			
Normal Comm. High	1,323	1	(309) 452-4476
Normal Comm. West	1,312	1	Same
K through Jr. High	7,308	14	Same
ISU Laboratory Schools			
University High	612	1	(309) 438-8542
K through Elementary	468	1	Same
Parochial/Private			
Central Catholic High	324	1	(309) 827-6031
Calvary Baptist High	129	1	(309) 452-7912
K through Elementary (Catholic)	1,165	4	
K through Elementary (Lutheran)	315	1	
K through Elementary (Baptist)	204	1	
K through Elementary (Christian)	164	1	
K through Elementary (Non-denominational)	135	1	

Heartland Community College

HCC was established in 1990. Classes were first offered in the fall of 1991. Since then, enrollment has grown to 3,807 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 20,281 and a full and part-time faculty numbering 1,088, ISU offers 58 undergraduate fields of study and 166 major/minor sequence options.

Illinois Wesleyan University

A private university founded in 1850, IWU has a student enrollment of 2,090 students. Recognized as one of the nation's premier private universities, IWU offers 39 fields of study with 270 full and part-time 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. The college has an enrollment of approximately 395 students.

Mennonite College of Nursing at ISU

With an enrollment of 213, MCN was founded in 1919. It 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. It became a college at Illinois State University in fall of 1999.

Outlying McLean County Districts

School District	H.S. Enrollment	K-Jr. High Enrollment	Telephone
Chenoa	113	346	(815) 945-7214
Gridley	110	263	(309) 747-3057
Heyworth	200	625	(309) 473-3727
LeRoy	247	570	(309) 962-4211
Lexington	197	393	(309) 365-4141
Olympia	719	1,317	(309) 379-6011
Ridgeview	238	524	(309) 723-5111
Tri-Valley	275	698	(309) 378-2371

Source: Regional Office of Education (Nov. 1999)
School Superintendent Offices
Non-Public School Administrative Offices

Churches

African Methodist Episcopalian	Interdenominational
Anglican	Islamic
Apostolic	Jehovah's Witnesses
Baha' I	Jewish
Baptist	Mennonite
Catholic	Methodist
Christian	Moslem
Christian Science	Pentecostal
Church of Jesus Christ of Latter-day Saints	Presbyterian
Ecumenical	Seventh Day Adventist
Episcopal	Unitarian
Evangelical	

Source: City of Bloomington and Town of Normal Human Relations Departments

State of Illinois Taxes

Corporate Income Tax—Based on reported federal income. The rate is 7.3% based on a 4.8% income tax and 2.5% replacement tax.

Sales/Use Tax—Applies to personal property only. Based on a personal income flat tax of 3% plus any local taxation that may apply. No taxes apply to service, machinery, pollution controls and materials in product.

Property—State property tax is assessed at 33.3% of assessed valuation.

Unemployment Compensation—Average Rate 3.4%. Maximum rate is usually 6.8%. Average payroll tax is 3.1% on the first \$9,000 paid to each employee. Average worker's comp rate is 6.48% for manufacturing.

Source: Illinois Department of Revenue

Organized Labor

McLean County currently has 31 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. Below is a list of union affiliations in McLean County.

- International Association of Machinists
- Bakery, Confectionery & Tobacco Workers
- United Auto Workers
- United Steelworkers
- Grainmillers
- Communication Workers of America
- International Brotherhood of Electrical Workers
- United Transportation Union
- Office, Professional Employees Int'l.
- Musicians Local
- Union of Needletrades, Industrial and Textile Employees
- Laborers' International of North America
- International Alliance of Theatrical Stage Employees
- United Food and Commercial Workers
- Hotel & Restaurant Employees
- International Association of Firefighters
- Amalgamated Transit Union
- National Association of Letter Carriers
- American Postal Workers
- AFSCME
- International Union of Bricklayers & Allied Craftsmen
- United Brotherhood of Carpenters
- Int'l Assoc. of Plasterers & Cement Masons
- Glaziers, Architectural Metal and Glass Workers
- Int'l Assoc. of Bridge, Structural and Ornamental Iron Workers
- Int'l Union of Operating Engineers
- Int'l Brotherhood of Painters & Allied Trades
- Plumbers & Pipefitters
- United Union of Roofers, Waterproofers & Allied Workers
- Sheet Metal Workers Local
- International Brotherhood of Teamsters

Governmental Offices

City of Bloomington Town of Normal
 109 E. Olive 100 E. Phoenix
 Bloomington, IL 61701 Normal, IL 61761
 (309) 434-2509 (309) 454-2444

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

Effective Buying Income

For the fourth consecutive year, Bloomington-Normal rated first in downstate Illinois in household effective buying income in 1998. B-N is projected to have the highest household EBI percentage increase in the state by the year 2001. EBI is money income less personal and non-tax payments or "disposable or after tax" income.

Municipality	1998 Avg.	Projected
	EBI	2003 Avg. EBI
Bloomington-Normal	\$52,010	\$63,894
Champaign-Urbana	\$45,263	\$53,596
Decatur	\$43,155	\$50,088
Peoria	\$45,355	\$53,378
Springfield	\$44,716	\$51,567
Chicago	\$56,614	\$66,613
Illinois	\$51,164	\$60,249
United States	\$45,504	\$53,659

Sources: 1999 Survey of Buying Power (Sales & Marketing Management)
 Pantagraph 2000 Marketing Profile

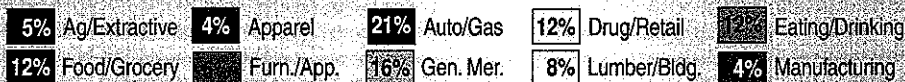
Market Area

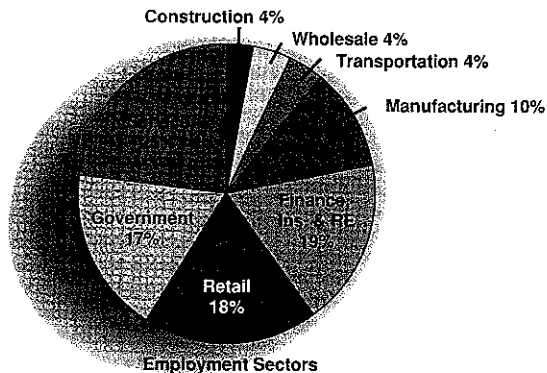
The Bloomington-Normal Metropolitan Statistical Area (MSA) encompasses all of McLean County. The MSA is Illinois' largest geographically taking in close to 1,200 square miles. The MSA includes more than 20 rural communities in addition to the B-N metro area. The Primary Market Area (PMA) includes the neighboring counties of Livingston and parts of Tazewell, Woodford, DeWitt, Ford, Logan and Platt. 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 1999)

	B-N '99	% Change From '98	McLean Cty. '99	% Change From '98
Agriculture & Extractive	\$ 67.70	2.8%	\$ 74.05	8.1%
Apparel	\$ 60.74	3.7%	\$ 50.46	3.6%
Auto & Gas	\$ 313.81	1.0%	\$ 349.78	2.8%
Drugs & Other Retail	\$ 177.50	1.1%	\$ 187.81	1.2%
Eating/Drinking	\$ 186.66	2.3%	\$ 171.33	1.3%
Food/Grocery	\$ 176.82	4.2%	\$ 197.06	5.9%
Furniture/Appliances	\$ 83.42	1.0%	\$ 107.78	8.2%
General Merchandise	\$ 253.00	1.8%	\$ 254.26	1.9%
Lumber/Building	\$ 126.24	1.5%	\$ 129.55	1.2%
Manufacturing	\$ 64.75	-4.1%	\$ 74.38	-5.1%
TOTALS	\$1,510.64	1.0%	\$1,596.46	1.0%

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





Non-Farm Emp. Sectors

Sector	Employment	1998
Construction	3,000	
Finance, Ins. & RE	15,800	
Government	14,100	
Manufacturing	8,700	
Retail	14,900	
Service Industry	20,900	
Transportation, Util.	3,200	
Wholesale	2,900	
Total Non-Farm Employment	83,500	

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

County Labor Force

	1996	1997	1998	1999
Labor Force	80,068	81,190	84,607	88,065
Employment	78,312	79,313	82,997	86,216
Unemployed	1,998	1,877	1,610	1,849
Rate	3.2%	2.3%	1.9%	2.1%

Source: Illinois Department of Employment Security 1999 Figures (Oct-99)

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 Center	(309) 827-4026
Better Business Bureau (Peoria Region Office)	(309) 688-3741
Zoning (Bloomington)	(309) 434-2240

Who We Are

	PMA ADULTS	% OF ADULTS	MSA ADULTS	% OF ADULTS
TOTAL ADULTS	215,400	100.0%	110,000	100.0%
GENDER				
Male	103,700	48.1%	51,800	47.1%
Female	111,700	51.8%	58,200	52.9%
AGE				
18-24 years	37,200	17.3%	24,800	22.5%
25-34 years	38,000	17.6%	20,000	18.2%
35-44 years	42,900	19.9%	21,900	19.9%
45-54 years	33,200	15.4%	16,300	14.8%
55-64 years	22,500	10.4%	10,500	9.5%
65 or older	38,600	17.9%	15,100	13.7%
Median age	42.3		39.4	
TOTAL HOUSEHOLD INCOME				
Under \$15,000	26,000	12.1%	15,000	13.6%
\$15,000 to \$24,999	24,900	11.6%	10,800	9.8%
\$25,000 to \$34,999	35,500	16.5%	15,500	14.1%
\$35,000 to \$49,999	50,800	23.6%	23,000	20.9%
\$50,000 or more	78,200	36.3%	45,700	40.6%
\$75,000 or more	34,200	15.9%	23,000	20.9%
Median Total HH Income	40,900		\$44,600	
OCCUPATION				
Prof., Tech., Exec., & Manag.	44,500	20.6%	25,300	23.0%
Sales, Support, & Clerical	43,700	20.3%	26,700	24.3%
Blue Collar	56,900	26.4%	26,800	24.4%
Retired	38,200	17.7%	15,600	14.2%
EDUCATION				
College Graduate or more	60,600	28.1%	38,000	34.5%
Some College	50,600	23.5%	29,700	27.0%
H.S. Graduate or Technical	85,100	39.5%	34,700	31.5%
Some H.S. or less	16,300	7.6%	6,300	5.7%
HOME OWNERSHIP				
Own	155,800	72.3%	74,000	67.3%
Rent	53,900	25.0%	33,300	30.3%
MARITAL STATUS				
Married	131,400	61.0%	60,600	55.1%
Single	49,800	23.1%	33,100	30.1%
Widowed, Divorced, or Separated	31,700	14.7%	14,900	13.5%
# OF PERSONS IN HH				
One or Two	108,500	50.3%	54,600	49.6%
Three or Four	76,600	35.5%	41,900	38.1%
Five or More	28,400	13.2%	12,400	11.3%
Mean Size of Household	2.9		2.9	
AGES OF CHILDREN IN HH				
Under 6 years old	38,300	17.8%	20,300	18.5%
6 to 11 years old	35,800	16.6%	16,900	15.4%
12 to 17 years old	36,700	17.0%	16,900	15.4%
No Children under 18	135,300	62.8%	70,400	64.0%
RESIDENCE IN CENTRAL IL				
Less than 1 year	4,900	2.3%	3,700	3.4%
1 to 4 years	17,300	8.0%	12,900	11.7%
5 to 9 years	14,900	6.9%	10,700	9.7%
More than 10 years	91,600	42.5%	45,300	41.2%
Lifetime	85,500	39.7%	36,700	33.4%
DWELLING TYPE				
Single Family Home	166,000	77.0%	73,400	66.7%
Townhouse/Attached Home	5,500	2.6%	4,600	4.2%
Duplex or two unit bldg	8,200	3.8%	5,500	5.0%
Apartment w/ < 5 units	8,400	3.9%	5,400	4.9%
Apartment w/ > 5 units	15,100	7.0%	13,000	11.8%
Mobile Home/Trailer	8,800	4.1%	6,000	5.5%
RACE				
White	197,300	91.6%	98,600	89.6%
Non-White	13,300	6.2%	8,500	7.7%

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

Bases: 215,400 PMA adults; 110,000 MSA adults

Source: 1999 Market Survey, Belden Associates, 2000 Pantagraph Marketing Profile

Illinois Average Annual Individual Pay

Metro Area	1997 Avg.	National Ranking
Chicago	\$35,894	16
Bl.-Normal	\$30,587	52
Springfield	\$31,171	41
Peoria-Pekin	\$29,434	73
Decatur	\$29,525	69
Rockford	\$29,278	77
Champ-Urbana	\$25,826	172
Kankakee	\$26,240	159
St. Louis/Metro E.	\$30,995	46
Indianapolis	\$30,517	53

Source: U.S. Bureau of Labor Statistics (1999)
1998 figures unavailable until March 2000.

Home Sales

Year	Sales	Avg. Price
1999	2,621	\$131,768
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

Customized Training

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

Roadways

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

McLean County Ground Transportation

Rail Freight: Canadian National/Illinois Central, Norfolk Southern, Union Pacific, Southern Pacific.

Passenger: Amtrak

Motor Freight Haulers: 30 Servicing Area

Bus: Bloomington-Normal Transit (Local), Peoria Charter (Regional, National), Illini Swallow (Regional Charter/Tour), Brewer Charter (Regional Charter), Monticello Bus Service (Charter)

Assessed Value (millions)

Year	Blm	Nml	County
1998	\$825.7	\$487.5	\$2,218.6
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: 1999 figures not available until April 2000.
Source: McLean County Assessor

Climate

	Jan.	April	July	Oct.
Mean Temp.	22.4	52.8	76.3	53.7
Precip. (inches)	2.8	5.3	3.2	1.9

Note: All temperatures are given in degrees Fahrenheit.
Source: 1999 Climatological Observations, Ill. State Univ.

Cost of Living

The ACCRA (American Chamber Of Commerce Researchers Assoc.) composite index for Bloomington-Normal MSA for 3rd quarter of 1999 was 105.0

B-N Airport Authority

Continued expansion makes the Central Illinois Regional Airport at Bloomington-Normal one of the fastest growing in the nation. In 1999, 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.

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**

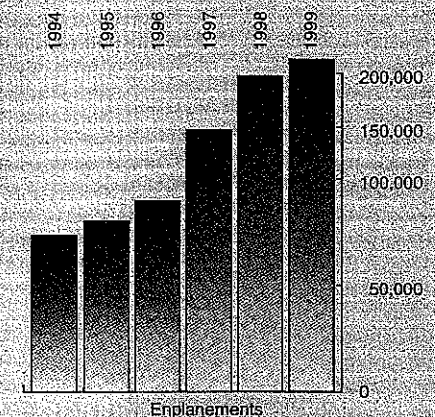
**Phone: (309)-829-6344
Fax: (309)-827-3940**

**Internet Domain:
blmnmlilchmbr.com**

**E-Mail:
dhelton@blmnmlilchmbr.com**

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

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Total Construction (in millions of dollars)

Year	Bloomington	Normal	McLean Co.
1999	2,721 / \$290.6	1004 / \$44.6	4,082 / \$362.8
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

Single Family Construction

Year	Bloomington	Normal	McLean Co.*
1999	503 / \$52.6	135 / \$11.8	76 / \$13.1
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

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