

Bloomington-Normal

MCLEAN COUNTY

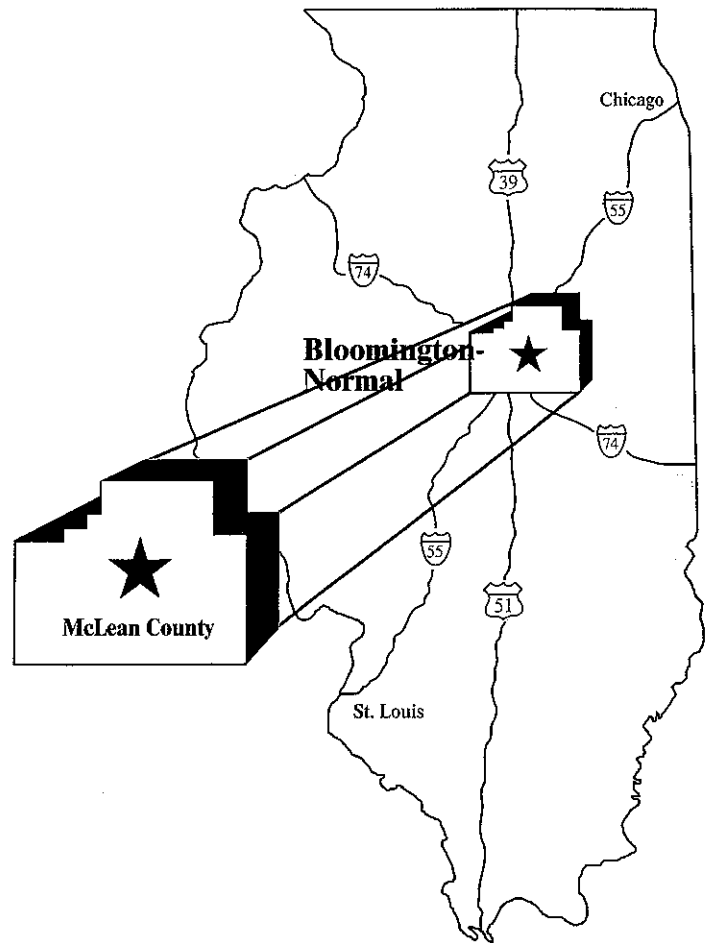
AN AMERICAN SUCCESS STORY

Bloomington-Normal/McLean County continues to be an economic leader in Illinois. 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 as one of the top 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.



2004

Demographic Profile

Major Employers

1. State Farm Insurance Companies	15,846
2. Mitsubishi Motor Manufacturing	3,397
3. Illinois State University	3,372
4. BroMenn Healthcare	1,900
5. Unit 5 School District (Normal)	1,638
6. Country Insurance & Financial Services	1,366
7. Anderson Financial Network, Inc.	1,045
8. OSF-St. Joseph Medical Center	959
9. McLean County Government	909
10. City of Bloomington	859
11. WalMart, Inc.	789
12. District 87 Schools (Bloomington)	739
13. Verizon Communications	700
14. Heartland Community College	663
15. IRS Distribution Center (CADC)	610
16. Illinois Wesleyan University	574
17. Nestle-Beich	491
18. Heritage Enterprises	470
19. Stark Excavating & Materials	460
20. Bloomington Post Office	425
21. GROWMARK, Inc.	380
22. Town of Normal	331
23. Chestnut Health Systems	300
24. Bridgestone/Firestone	293
25. The Pantagraph	285
26. MARC Center	260
27. Illinois Agricultural Association	255
28. The Eureka Company	240
29. Original Smith Printing	204
30. General Electric	157

Source: Corporate Human Resource Depts. (Nov. 2003)

Utilities

Electricity

- Ameren CILCO
- Corn Belt Energy Corporation
- Illinois Power Co.

Natural Gas

- Ameren CILCO
- Illinois Power Co.
- Nicor Gas Co.

Telephone

- El Paso Telephone Co.
- Verizon Communications
- Gridley Telephone Co.
- Inland Telephone Co.
- Frontier Communications

Bloomington Water

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

Normal Water

Source:	14 Wells
Storage Capacity	7.5 MGD
Avg. Daily Consumption	4.5 MGD
Peak Consumption	7 MGD

MGD=Million Gallons per Day

Sewer

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

Population

	1995	1996	1997	1998	1999	2000*	2001	2002
Bloomington	57,876	58,367	58,946	59,702	60,872	64,808	66,132	67,417
Normal	42,000	42,219**	44,275	44,919	44,919	45,386	46,053	47,078
McLean Cty	139,209	140,183	141,699	143,366	145,477	150,433	152,113	154,453

Source: McLean County Regional Planning *Decennial Census ** Special Census

Population Percentages

Below are census data breakdowns for Bloomington-Normal combined on populations. Information is derived from 2000 census.

Category	Population %
Caucasian	89.2
African-American	6.2
Hispanic	2.5
Asian	2.1

Sources: U.S. Census Bureau.

Area Communities

Community	1990 Pop.	2000 Pop.
Anchor	178	175
Arrowsmith	313	298
Bellflower	405	408
Carlock	418	456
Chenoa	1,732	1,845
Colfax	854	989
Cooksville	211	213
Danvers	981	1,183
Downs	620	776
Ellsworth	224	271
Gridley	1,304	1,411
Heyworth	1,629	2,431
Hudson	1,006	1,510
LeRoy	2,777	3,332
Lexington	1,810	1,912
McLean	819	808
Saybrook	767	764
Stanford	648	670
Towanda	543	493

Source: U.S. Census Bureau 2001

Tax Structure

Bloomington	1997	1998	1999	2000	2001	2002
Township	0.1715	0.23675	0.21995	0.22060	0.14473	0.13441
City	1.1625	1.16719	1.14847	1.10580	1.04982	1.01732
County	0.9706	0.98270	0.92513	0.91516	0.93722	0.93064
School Dist.	4.4779	4.45715	4.43063	4.42148	4.40538	4.43752
All Others	0.7576	0.74791	0.77567	0.76140	0.76182	0.82833
TOTALS	7.5401	7.58770	7.49985	7.42444	7.29897	7.34822
Normal	1997	1998	1999	2000	2001	2002
Township	0.0901	0.08512	0.10699	0.10605	0.10233	0.12649
City	0.7100	0.70223	0.69064	0.68647	0.74427	0.72823
County	0.9706	0.98270	0.92513	0.91516	0.93722	0.93064
School Dist.	4.2726	4.19691	4.19996	4.43254	4.35044	4.34413
All Others	0.8750	0.93752	0.95588	0.94359	0.94372	0.95181
TOTALS	6.9189	6.90448	6.87860	7.08381	7.07798	7.08130

Source: McLean County Supervisor of Assessments. Property is assessed at 33.33% of fair-market value. The tax rate is applied to each \$100.00 of assessed value. 2003 figures not available until June 2004.

Population Projections

Following are 30-year population projections for Central Illinois counties.

County	1990 Population	Estimated 2020 Population
Champaign	173,022	206,420
DeWitt	16,554	N/A
Ford	14,217	N/A
Grundy	32,497	43,583
Iroquois	30,779	29,127
LaSalle	107,090	N/A
Livingston	39,350	N/A
Logan	30,771	33,967
McLean	129,605	165,589
Macon	117,216	118,507
Marshall	12,864	13,856
Mason	16,294	N/A
Peoria	183,076	189,277
Piatt	15,554	17,270
Putnam	5,734	5,887
Sangamon	178,733	208,201
Tazewell	123,909	134,180
Woodford	32,816	44,055
State	11.4 million	13.3 million

Sources: Illinois Bureau of Budget 2002, US Census Bureau

Education

Public	Enrollment	Blds.	Telephone
(District 87)			
Bloomington High	1,552	1	(309) 828-5201
K through Jr. High	4,100	7	(309) 827-6031
(Unit 5)			
Normal Comm. High	1,589	1	(309) 728-5000
Normal Comm. West	1,409	1	(309) 888-6060
K through Jr. High	8,095	21	(309) 452-4476
ISU Laboratory Schools			
University High	600	1	(309) 438-8346
K through Elementary	409	1	(309) 438-8542
Parochial/Private			
Midwest Christ. Acad. (Home School)	680	1	(309) 663-4477
Central Catholic High	330	1	(309) 661-7000
Calvary Baptist High	81	1	(309) 452-7912
K through Elementary (Catholic)	1,192	4	
K through Elementary (Lutheran)	370	1	
K through Elementary (Baptist)	281	1	
K through Elementary (Christian)	350	1	
K through Elementary (Non-denominational)	132	1	

Heartland Community College

HCC was established in 1990. Classes were first offered in the fall of 1991. Since then, enrollment has grown to 4,783 credit students and nearly 3,000 non-credit students. HCC offers Transfer (AA, AS, AES) and Applied (AAS) degrees and certificates in 56 different areas.

Illinois State University

Founded in 1857, ISU was the first public university in Illinois. With an enrollment of 20,705 and a full and part-time faculty numbering 1,084, ISU has six colleges and 35 academic departments offering more than 160 fields of study.

Illinois Wesleyan University

A private university founded in 1850, IWU has a student enrollment of 2,107 undergraduates. Recognized as one of the nation's premier residential, liberal arts universities, Illinois Wesleyan offers 38 fields of study with 219 full and part-time faculty.

Lincoln College (Normal)

Lincoln College, a private residential college, offers academic and vocational programs to nearly 600 students. Accredited by the North Central Association, Lincoln offers Associate degrees as well as Bachelor's degrees in Business Management and Liberal Arts with a student/faculty ratio of 14:1.

Outlying McLean County Districts

School District	H.S. Enrollment	K-Jr. High Enrollment	Telephone
Chenoa	137	133	(815) 945-7214
Gridley	115	275	(309) 747-3057
Heyworth	234	667	(309) 473-3727
LeRoy	280	605	(309) 962-4211
Lexington	159	411	(309) 365-4141
Olympia	681	1,511	(309) 379-6011
Ridgeview	242	425	(309) 723-5111
Tri-Valley	298	712	(309) 378-2351

Source: School Superintendent Offices

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—Sales tax of 6.25% is imposed on the purchase price of tangible personal property for use or consumption.

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

Churches

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

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

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 Economic Development Council of the Bloomington-Normal Area. Below is a list of union affiliations in McLean County.

AFSCME

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

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 eighth consecutive year, Bloomington-Normal rated first in downstate Illinois in household effective buying income in 2003. EBI is money income less personal tax and non-tax payments, or "disposable" or "after tax" income.

Metro-Area	2003 Avg. EBI	Projected 2008 Avg. EBI
Bloomington-Normal	\$51,299	\$59,110
Champaign-Urbana	\$43,040	\$48,740
Decatur	\$42,183	\$47,424
Peoria	\$45,480	\$51,594
Springfield	\$48,319	\$55,592
Chicago	\$59,607	\$68,351
Illinois	\$53,463	\$61,086
United States	\$48,798	\$55,304

Sources: Sales & Marketing Management: 2003 Survey of Buying Power

B-N Retail Sales (sales for fiscal 2003)

	Retail Sales	% of TRS
Automotive and Parts Dealers	\$394,690,000	19.1%
General Merchandise	\$308,915,000	15.1%
Eating and Drinking	\$256,269,000	12.4%
Building Materials	\$205,579,000	9.9%
Food & Beverage Stores	\$158,181,000	7.7%
Gas/Service Stations	\$148,579,000	7.2%
Apparel and Accessories	\$134,720,000	6.5%
Health and Personal Care	\$115,820,000	5.6%
Electronics and Appliances	\$91,319,000	4.4%
Furniture/Home Furnishings/Appliances	\$50,605,000	2.5%
Other	\$199,000,000	9.6%
TOTALS	\$2,063,677,000	100.0%

Source: Sales & Marketing Management: 2003 Survey of Buying Power

Regional Major Metro Areas (distance from B-N)

Chicago, IL	130 Miles	Kansas City, MO	405 Miles
Cincinnati, OH	285 Miles	Louisville, KY	290 Miles
Detroit, MI	390 Miles	Milwaukee, WI	210 Miles
Indianapolis, IN	175 Miles	St. Louis, MO	165 Miles

Government Representation

McLean County is represented in state government by state senators from the 53rd and 44th districts. The county lies within the following state house districts: the 87th, 105th and 106th. McLean County is part of the 15th U.S. Congressional District.

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.

Non-Farm Emp. Sectors

Sector	Employment	2002
Goods Producing	10,900	
Service Providing	82,200	
Construction/Mining	3,600	
Manufacturing	7,200	
Durable Goods	4,700	
Nondurable Goods	2,500	
Transportation/Utilities	1,800	
Trade	13,600	
Wholesale	2,400	
Retail	9,400	
Finance & Insurance	11,700	
Miscellaneous Services	29,500	
Government	15,500	
Education	4,200	

Source: Illinois Dept. of Employment Security. Regional figures rounded. Figures for B-N MSA. 2003 figures unavailable until March of 2004.

County Labor Force

	2000	2001	2002	2003 (est.)
Labor Force	94,026	94,813	95,025	95,526
Employment	91,708	92,521	92,447	92,992
Unemployed	2,318	2,292	2,578	2,534
Rate	2.5%	2.4%	2.7%	2.7%

Source: Illinois Department of Employment Security (Nov. 2003)

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
Zoning (Normal)	(309) 454-9508

Who We Are

TOTAL POPULATION (MSA)	156,000	% OF TOTAL POPULATION
GENDER		
Male	75,443	48.4%
Female	80,548	51.6%
AGE (IN YEARS)		
0-5	12,168	7.8%
6-11	12,174	7.8%
12-17	11,997	7.7%
18-24	27,340	17.5%
25-34	21,724	13.9%
35-44	22,494	14.4%
45-54	20,409	13.1%
55-64	12,198	7.8%
65-74	7,462	4.8%
75+	8,025	5.1%
Median age	31.6	
RACE		
White	138,132	88.5%
Non-White	17,868	11.5%
% OF TOTAL HOUSEHOLDS		
TOTAL HOUSEHOLDS (MSA) 59,500		
# Households by EBI (effective buying income)		
< \$15,000	7,238	12.2%
\$15,000 - \$24,999	8,067	13.6%
\$25,000 - \$49,999	19,947	33.5%
\$50,000 - \$74,999	13,866	23.3%
\$75,000 - \$99,999	5,882	9.9%
\$100,000 - \$149,999	3,665	6.2%
\$150,000 +	827	1.4%
Median Household Income	\$41,680	
HOUSEHOLDS BY # OF PERSONS		
One	16,842	28.3%
Two	20,096	33.8%
Three	9,310	15.6%
Four	8,534	14.3%
Five	3,369	5.7%
Six +	1,341	2.3%
Mean # Persons in each HH	2.43	

Note: Not all categories will add to 100% due to rounding differences
 * Based on Total Population (MSA) of 110,000
 Sources: Demographics USA 2003
 * 1999 Market Survey, Belden Associates. 2003 figures unavailable.

HOME OWNERSHIP*

Own	74,000	67.3%
Rent	33,300	30.3%

DWELLING TYPE*

Single Family Home	73,400	66.7%
Townhouse/Attached Home	4,600	4.2%
Duplex or 2-Unit Building	5,500	5.0%
Apartment w/ < 5 Units	5,400	4.9%
Apartment w/ > 5 Units	13,000	11.8%
Mobile Home/Trailer	6,000	5.5%

RESIDENCE IN CENTRAL ILLINOIS*

< 1 year	3,700	3.4%
1 - 4 years	12,900	11.7%
5 - 9 years	10,700	9.7%
10 + years	45,300	41.2%
Lifetime	36,700	33.4%

OCCUPATION

White Collar	53,292	58.4%
Blue Collar	19,684	21.5%
Service	18,332	20.1%
Total	91,308	100%
Professional	17,666	19.3%
Executive & Management	9,923	11.0%
Sales & Marketing	10,891	11.9%
Federal	1,036	1.1%
State & Local	10,583	11.6%
Agriculture, Forestry & Fishing	838	0.9%
Administrative Support	15,167	16.6%
Operators, Fabricators & Lab	10,552	11.6%
Precis., Prod., Craft & Repair	9,132	10.0%
Miscellaneous	5,520	6.0%
Total	91,308	100%

EDUCATION*

College Graduate +	38,000	34.5%
Some College	29,700	27.0%
H.S. Graduate or Tech/Voc.	34,700	31.5%
Some H.S. or <	6,300	5.7%

MARITAL STATUS*

Married	60,600	55.1%
Single	33,100	30.1%
Widowed, Divorced, or Separated	14,900	13.5%

Illinois Average Annual Individual Pay

Metro Area	2002 Avg.	% Change (From 2001)
Bloomington-Normal	\$36,116	2.9%
Chicago	\$43,229	1.3%
Champaign-Urbana	\$31,979	4.9%
Decatur	\$33,213	-0.4%
Indianapolis, IN	\$36,594	1.7%
Kankakee	\$29,985	3.0%
Peoria-Pekin	\$34,261	2.9%
Rockford	\$32,819	2.2%
St. Louis, MO/IL	\$36,703	2.1%
Springfield	\$37,326	3.5%

Source: U.S. Bureau of Labor Statistics
2003 figures unavailable until March 2004.

Home Sales

Year	Sales	Avg. Price
2003	2,851	\$153,422
2002	2,799	\$144,641
2001	2,845	\$139,322
2000	2,353	\$134,351
1999	2,621	\$131,768
1998	2,769	\$126,927
1997	2,170	\$120,645
1996	2,144	\$116,744

Source: B-N Association of Realtors

Customized Training

Illinois State University	(309) 438-2251
Hearland Comm. College	(309) 268-8000
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
Illinois 9	E/W

McLean County Ground Transportation

Rail Freight: Canadian National, 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)
Greyhound (National)
Burlington Trailways (National)

Assessed Value (millions)

Year	Bim	Nml	County
2002	\$1,192.0	\$587.2	\$2,778.9
2001	\$932.0	\$588.7	\$2,627.9
2000	\$685.0	\$543.1	\$2,475.2
1999	\$849.3	\$514.4	\$2,338.7
1998	\$825.7	\$487.5	\$2,218.6
1997	\$924.7	\$417.4	\$2,055.1
1996	\$837.2	\$391.8	\$1,868.4

Note: 2003 figures not available until April 2004.
Source: McLean County Supervisor of Assessments

Climate

	Jan.	April	July	Oct.
Mean Temp.	21.5	54.2	75	54.8
Precip. (inches)	.57	2.95	9.83	1.95

Note: All temperatures are given in degrees Fahrenheit.
Source: 2003 Climatological Observations, Ill. State Univ.

Enterprise Zone

The Economic Development Council 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) 661-6332 for further details.

Economic Development Council of the Bloomington Normal Area

3201 CIRA Drive
Suite 201
P.O. Box 6140
Bloomington, IL
61704

Phone: (309)-661-6332
Fax: (309)-661-0743

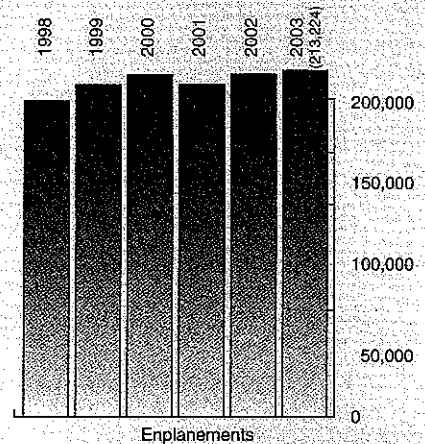
Note: The EDC does not guarantee the accuracy of all data in this brochure.

Central Illinois Regional Airport

One of the fastest growing airports in the United States in the last eight years, the Central Illinois Regional Airport opened the doors of its new passenger terminal building for business on November 5, 2001. The 102,300 square foot building has parking for 2,900 vehicles. Both long and short term parking are free.

Five airlines serve the airport—AirTran, American Eagle, American Connection, Northwest Airlink and United Express. Access to the world is available from CIRA with daily jet service to and from four hubs. Five car rentals serve customers from the terminal—Hertz, National, Avis, Alamo and Enterprise.

The facility has lighted runways, charter service and private aircraft storage. Airborne Express also offers daily on-site cargo service. The airport is rated ILS category 1 precision. The north-south runway measures 8,000 feet and east-west runway at 6500 feet. More information is available at www.cira.com.



Total Construction (in millions of dollars)

Year	Bloomington	Normal	McLean Co.*
2003	2,898 / \$165.3	1,303 / \$104.1	4,581 / \$298.1
2002	2,911 / \$201.2	1,252 / \$61.7	4,163 / \$287.2
2001	2,630 / \$160.2	1,215 / \$128.0	4,162 / \$303.2
2000	2,369 / \$180.6	818 / \$57.5	3,485 / \$250.0
1999	2,721 / \$290.6	1,004 / \$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

*Includes B-N figures.

Single Family Construction

Year	Bloomington	Normal	McLean Co.*
2003	443 / \$54.7	346 / \$32.4	81 / \$17.9
2002	428 / \$51.2	284 / \$32.7	72 / \$13.5
2001	495 / \$56.6	251 / \$18.9	76 / \$15.0
2000	365 / \$40.5	64 / \$5.69	74 / \$12.7
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

Note: First number is permits issued, followed by total valuation amount (in millions).
Source: Bloomington, Normal, McLean County building departments.
*Unincorporated areas of McLean County (B-N figures not included)