

Bloomington-Normal

MCLEAN COUNTY

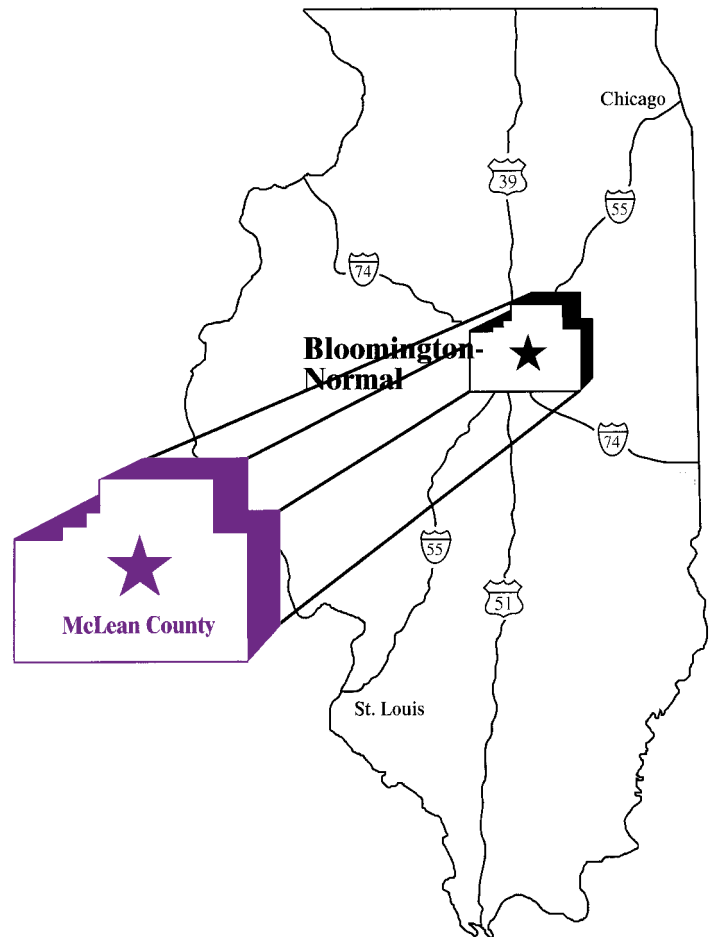
AN AMERICAN SUCCESS STORY

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.



2003

Demographic Profile

Major Employers

1. State Farm Insurance Companies	15,029
2. Mitsubishi Motor Manufacturing	3,291
3. Illinois State University	3,264
4. Country Insurance & Investment	2,183
5. BroMenn Healthcare	1,851
6. Unit 5 Schools (Normal)	1,638
7. Anderson Financial Network	1,045
8. OSF/St. Joseph Medical Center	1,000
9. McLean County Government	909
10. Wal-Mart, Inc.	800
11. City of Bloomington	867
12. Verizon Communications	750
13. District 87 Schools (Bloomington)	725
14. Heartland Community College	615
15. Illinois Wesleyan University	577
16. Kathryn Beich Candies	516
17. Heritage Enterprises	470
18. Bridgestone/Firestone	459
19. Stark Excavating & Materials	430
20. Bloomington Post Office	425
21. GROWMARK, Inc.	400
22. Town of Normal	330
23. IRS Distribution Center (CADC)	300
24. The Pantagraph	298
25. Chestnut Health Systems	268
26. The Eureka Company	240
27. Illinois Agricultural Association	238
28. Original Smith Printing	235
29. MARC Center	250
30. General Electric	215

Source: Corporate Human Resource Depts. (Nov. 2002)
The Pantagraph 2002 Market Profile

Utilities

Electricity

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

Natural Gas

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

Telephone

- Eastern Illinois Telephone Co.
- El Paso Telephone Co.
- Verizon Communications
- 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

	1995	1996	1997	1998	1999	2000	2001	2002
Bloomington	57,707*	57,707*	57,707	57,707	57,707	60,781	64,808	66,645
Normal	42,000	42,000	42,219	42,219	42,219	44,695	45,386	46,453
McLean Cty	137,579	137,579	138,369	140,797	140,797	145,660	150,433	153,489

Source: McLean County Regional Planning *Indicates Special Census

Population Percentages

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

Category	Population %
Caucasian	86.0
African-American	8.3
Hispanic	3.0
Asian	2.7

Sources: City of Bloomington and Town of Normal Human Relations Depts., 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

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. Census 2000 figures included.

County	Population	Estimated 2020 Population
Champaign	179,669	206,420
DeWitt	16,516	N/A
Ford	14,275	N/A
Grundy	37,535	43,583
Iroquois	31,334	29,127
LaSalle	111,509	N/A
Livingston	39,864	N/A
Logan	30,798	33,967
McLean	153,489	165,589
Macon	117,206	118,507
Marshall	13,180	13,856
Mason	16,038	N/A
Peoria	183,433	189,277
Piatt	16,365	17,270
Putnam	5,730	5,887
Sangamon	190,000	208,201
Tazewell	128,485	134,180
Woodford	35,469	44,055
State	12.4 million	13.3 million

Sources: Illinois Bureau of Budget 2002

Tax Structure

Bloomington	1996	1997	1998	1999	2000	2001
Township	0.1762	0.1715	0.23675	0.21995	0.22060	0.14473
City	1.2210	1.1625	1.16719	1.14847	1.10580	1.04982
County	0.9612	0.9706	0.98270	0.92513	0.91516	0.93722
School Dist.	4.4707	4.4779	4.45715	4.43063	4.42148	4.40538
All Others	0.7129	0.7576	0.74791	0.77567	0.76140	0.76182
TOTALS	7.5420	7.5401	7.58770	7.49985	7.42444	7.29897

Normal	1996	1997	1998	1999	2000	2001
Township	0.1190	0.0901	0.08512	0.10699	0.10605	0.10233
City	0.7407	0.7100	0.70223	0.69064	0.68647	0.74427
County	0.9612	0.9706	0.98270	0.92513	0.91516	0.93722
School Dist.	4.2732	4.2726	4.19691	4.19996	4.43254	4.35044
All Others	0.9311	0.8750	0.93752	0.95588	0.94359	0.94372
TOTALS	7.0252	6.9189	6.90448	6.87860	7.08381	7.07798

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. 2002 figures not available until June 2003.

Education

Public	Enrollment	Bigs.	Telephone
(District 87)			
Bloomington High K through Jr. High	1,599 4,102	1 8	(309) 827-6031 Same
(Unit 5)			
Normal Comm. High Normal Comm. West K through Jr. High	1,455 1,417 7,756	1 1 21	(309) 452-4476 Same Same
ISU Laboratory Schools			
University High K through Elementary	634 417	1 1	(309) 438-8542 Same
Parochial/Private			
Midwest Christ. Acad. (Home School)	689	1	(309) 663-4477
Central Catholic High Calvary Baptist High	327 96	1 1	(309) 827-5373 (309) 452-7912
K through Elementary (Catholic)	1,179	4	
K through Elementary (Lutheran)	350	1	
K through Elementary (Baptist)	240	1	
K through Elementary (Christian)	400	1	
K through Elementary (Non-denominational)	150	1	

Heartland Community College

HCC was established in 1990. Classes were first offered in the fall of 1991. Since then, enrollment has grown to 4,880 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 20,975 and a full and part-time faculty numbering 1,101, ISU has six colleges and 35 academic offices offering more than 160 fields of study.

Illinois Wesleyan University

A private university founded in 1850, IWU has a student enrollment of 2,103 students. Recognized as one of the nation's premier private universities, IWU offers 38 fields of study with 224 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 591 students.

Outlying McLean County Districts

School District	H.S. Enrollment	K-Jr. High Enrollment	Telephone
Chenoa	122	326	(815) 945-7214
Gridley	115	275	(309) 747-3057
Heyworth	235	638	(309) 473-3727
LeRoy	231	545	(309) 962-4211
Lexington	160	438	(309) 365-4141
Olympia	707	1,542	(309) 379-6011
Ridgeview	231	431	(309) 723-5111
Tri-Valley	292	739	(309) 378-2351

Source: Regional Office of Education (Nov. 2002)
School Superintendent Offices
Non-Public School Administrative Offices

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.

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
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
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 seventh consecutive year, Bloomington-Normal rated first in downstate Illinois in household effective buying income in 2002. EBI is money income less personal and non-tax payments or "disposable" or "after tax" income.

Municipality	2002 Avg.	Projected
	EBI	2007 Avg. EBI
Bloomington-Normal	\$52,693	\$67,776
Champaign-Urbana	\$42,509	\$51,142
Decatur	\$44,489	\$53,083
Peoria	\$46,140	\$55,822
Springfield	\$45,295	\$53,219
Chicago	\$63,207	\$80,596
Illinois	\$55,265	\$69,305
United States	\$49,219	\$59,935

Sources: Demographics USA-2002

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 580,000 people and reaches the markets of nine Central Illinois counties.

B-N Retail Sales (sales for fiscal 2002)

	Retail Sales	% of TRS
Automotive and Parts Dealers	\$422,373,000	20.6%
General Merchandise	\$263,977,000	12.9%
Eating and Drinking	\$243,418,000	11.9%
Building Materials	\$206,881,000	10.1%
Gas/Service Stations	\$170,692,000	8.3%
Food Stores	\$168,861,000	8.2%
Apparel and Accessories	\$129,937,000	6.3%
Health and Personal Care	\$105,833,000	5.2%
Electronics and Appliances	\$81,652,000	4.0%
Furniture/Home Furnishings/Appliances	\$54,231,000	2.6%
Other	\$199,628,000	9.7%
TOTALS	\$2,047,483,000	100.0%

Source: Demographics USA-2002

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.

Non-Farm Emp. Sectors

Sector	Employment	2001
Goods Producing	10,900	
Service Producing	80,300	
Construction/Mining	3,600	
Manufacturing	7,300	
Durable Goods	4,900	
Nondurable Goods	2,400	
Transportation/Utilities	2,800	
Trade	18,900	
Wholesale	2,600	
Retail	15,200	
Finance, Real Estate, Ins.	19,800	
Miscellaneous Services	23,700	
Government	15,200	
Education	4,100	

Source: Illinois Dept. of Employment Security
Regional figures rounded. Figures for B-N MSA
2002 figures unavailable until March of 2003.

County Labor Force

	1999	2000	2001	2002 (est.)
Labor Force	85,834	91,584	92,431	91,903
Employment	83,820	89,559	90,126	89,653
Unemployed	2,014	2,025	2,305	2,250
Rate	2.3%	2.2%	2.5%	2.4%

Source: Illinois Department of Employment Security (Nov. 2002)

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

	PMA ADULTS 215,400	% OF ADULTS 100.0%	MSA ADULTS 110,000	% OF ADULTS 100.0%
TOTAL ADULTS				
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 to \$74,999	78,200	36.3%	45,700	41.5%
\$75,000 or more	34,200	15.9%	23,000	20.9%
Median Total HH Income	\$40,900		\$44,600	
OCCUPATION				
Prof., Tech., Exec., & Mgmt.	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. 2001 figures available Spring 2003.

Illinois Average Annual Individual Pay

Metro Area	2001 Avg.	% Change (From 2000)
Blm.-Normal	\$35,106	2.5%
Chicago	\$42,646	2.7%
Champaign-Urbana	\$30,491	4.5%
Decatur	\$33,337	2.1%
Indianapolis, IN	\$35,985	3.1%
Kankakee	\$29,106	2.2%
Peoria-Pekin	\$33,290	3.8%
Rockford	\$32,097	0.5%
St. Louis, MO/IL	\$35,932	2.9%
Springfield	\$36,068	4.4%

Source: U.S. Bureau of Labor Statistics (2001)
2002 figures unavailable until March 2003.

Home Sales

	Sales	Avg. Price
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
Heartland 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)

	Blm	Nml	County
2001	\$932.0	\$588.7	\$2,627.9
2000	\$885.0	\$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
1995	\$795.3	\$374.1	\$1,788.2

Note: 2002 figures not available until April 2003.
Source: McLean County Assessor

Climate

	Jan.	April	July	Oct.
Mean Temp.	25.2	50.9	75.6	57.6
Precip. (inches)	2.9	4.1	4.9	4.5

Note: All temperatures are given in degrees Fahrenheit.
Source: 2002 Climatological Observations, Ill. State Univ.

Cost of Living

The ACCRA (American Chamber Of Commerce Researchers Assoc.) composite index for Bloomington-Normal MSA for 4th quarter of 2001 was 101.3.

B-N Airport Authority

One of the fastest growing airports in the United States in the last seven years, the Central Illinois Regional Airport opened the doors of its new passenger terminal building for business on November 5, 2001. The new 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, Frontier Jet Express, American Connection (formerly Trans World Express), Northwest Airlink and United Express. Access to the world is available from CIRA with twenty-one daily departures and twenty-one daily arrivals from five hubs. Three car rentals serve customers from the new terminal—Hertz, National and Avis.

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 7,000 feet and east-west runway at 6500 feet.

Enterprise Zone

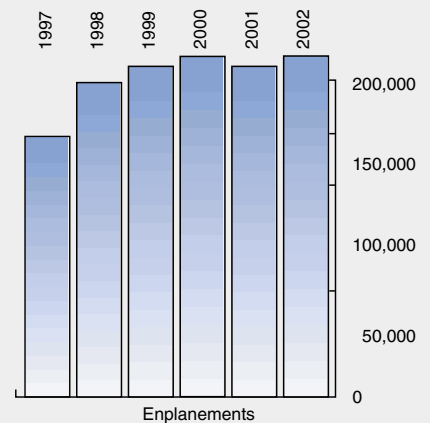
The Economic Development Council is the administrative unit for a 2,880 acre enterprise zone. The zone is located on the west side of Bloomington-Normal, and is within incorporated McLean County. Telephone (309) 661-6332 for further details.

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: TBA**

Note: In January, 2003, the EDC of the Bloomington-Normal Area was in the process of a transitional move. Therefore, this publication may be void of contact information. Please contact the EDC at its new location at (309) 661-6332 for additional information. The EDC does not guarantee the accuracy of all data in this brochure.



Total Construction (in millions of dollars)

	Bloomington	Normal	McLean Co.*
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

	Bloomington	Normal	McLean Co.*
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 dollar amount.
Source: Bloomington, Normal, McLean County building departments.
*Unincorporated areas of McLean County