Gross’ Burgers in Vermilion County has been serving up its freshly ground patties for 40 years.
From the editor’s desk

We’re hitting a major milestone this year — our 15th class of Forty Under 40.

It all started back in 2008, when we named Mark Randall and Laura Huth our Man and Woman of the Year to headline our first class.

And now, through the years we’ve honored over 500 up-and-coming stars from every corner of East Central Illinois.

So head on over to news-gazette.com and click on the Forty Under 40 button and nominate an outstanding young business professional — we’ll be taking nominations through the month of July.

Winners will be chosen based on achievement, experience, innovation, leadership and community involvement, and we’ll spotlight our honorees in the October/November edition of CIBM.

— Mike

Mike Goebel is the Managing Editor of The News-Gazette. Reach him by email at mgoebel@news-gazette.com or by phone at 217-393-8254.

11  Indicators
Our highly sought-after facts and figures for the greater Central Illinois area.
### BUILDING PERMITS

The following building permits have been issued recently by Champaign County and incorporated jurisdictions of Champaign, Monticello, Rantoul, Savoy, and Urbana.

**CHAMPAIGN**
- IUVO Constructum, new single-family dwelling at 3801 Obsidian Drive, $30,900.
- Premier Homes of Illinois, Inc., new single-family dwelling at 4814 Oakdale Drive, $498,000.
- TK Homes of Illinois, LLC, basement finish at 3908 Obsidian Drive, $30,000.
- Coach House, Julie and Richard Dietrich, new garage at 815 W. Columbia Ave., $34,000.
- Straight Up Solar, Fortress, CMI One, rooftop solar at 401 S. Chestnut St., $200,000.
- Starr Limousine, remodel at 231 S. Staley Road, Bldg. K, $51,000.
- Wingle Construction, Inc., Board of Trustees of the University of Illinois, ADM innovative lab at 1907 S. Fourth St., $536,937.
- Duzan Architecture and Design, Inc., 1st floor apartment remodels at 1006 S. Third St., $84,000.
- Straight Up Solar, Fortress, CMI One, rooftop solar at 400-402 S. Chestnut St., $80,400.
- Puri Manish, new single-family dwelling at 5013 Abbey Fields Dr., $480,000.
- Armstrong Builders, Heartland Bank and Trust Co., new single-family dwelling at 4804 Oakdale Dr., $331,000.
- Signature Construction, Inc., The Legends of Champaign, new single-family dwelling at 4512 Legends Dr., $310,000.
- Signature Construction, Inc., The Legends of Champaign, new single-family dwelling at 4510 Legends Dr., $310,000.
- Wells and Wells construction, New Market Commons, LLC, New business building for Martinelli’s Market at 500 N. Walnut St., $275,386.
- WJE & Associates, MLPROPDCO LLC, repair catwalks and walkways at 512 S. Third St., $350,000.
- KAP Architecture, LLC, CO Pacifica Champaign manager, Pacifica Apartments at 24 E. Green St., $33,000,000.
- Duzan Architecture and Design, Dream Big Properties, LLC, fire repairs, converting to two-family residence, addition at 808 W. Healey St., $71,000.
- CR Solar, Paul Mahern, rooftop solar at 2714 Prairie Meadow Drive, $38,000.
- Topline Properties, LLC, interior remodel at 1625 W. Clark St., $35,000.
- Mike Martin Builders, LLC, Kenny and Joy Bigler, single-family addition at 1001 Charles St., $67,700.
- Legacy Solar, LLC, Nicholas and Elizabeth Connolly, rooftop solar at 608½ W. White St., $32,928.
- CR Solar, Edgar and Denise Piat, rooftop solar at 3201 Sharon Drive, $37,000.
- BPI Dev. Group, LLC, Jennifer Parastaran, inground pool at 1405 Wyndmere Point Drive, $120,000.
- Andrew Fell Arch and Design, Haround Trading, LLC, Vanilla Box Suite 2 at 490 Town Center Blvd., $31,000.
- Wingle Construction, Inc., GRE UIRP, office at 1800 S. Oak St., $129,915.
- Oodds Company, Tag Warehouse, LLC, remodel at 1310 N. McKinley Ave., $75,721.
- Tyner Roofing PLLC, Weiner Companies, roof replacement at 407 W. White St., $27,000.
- Oodds Company, Quantum Warehouse, LLC, shell building at 1200 Newton Drive, $6,237,017.
- 360 Electric, Coronel Alejandra, rooftop solar at 703 Newton Drive, $48,384.
- Sun Pro Solar, David and Carolyn Bacon, rooftop solar at 1109 Paula Drive, $99,100.
- Heath Creason, new garage at 909 S. New St., $25,500.
- Miller Enterprises, Ramiro and Blanca Agas, demolition of single-family dwelling at 4039 Stonebridge Court, $28,000.

### RANTOUL
- Altamont Comp./Bash Pepper Roofing, roofing at 116 E. Neal Dr., $84,740.

### SAVOY
- HVAC replacement at 505 S. Dunlap Ave., $649,552.
- Basement finish at 304 Preston St., $40,000.
- New construction of single family residence at 1410 Warwick Dr., $350,000.
- New construction of single family residence at 406 Newhaven Ln., $375,000.
- New construction of single family residence at 406 Sutton St., $380,000.
- Basement finish at 1506 Warwick Dr., $32,000.
- Soft screened porch addition at 405 Lake Falls Blvd., $30,000.
- New construction mechanical at 909 Declaration, $25,300.
- Commercial electrical alteration at 1809 Woodfield Dr., $96,000.
- New construction of single family residence at 1006 Cascade Dr., $390,000.
- New construction, electrical at 3 Redington Court, $25,000.
- New construction, single family at 3 Redington Court, $110,000.
- Replacement at 1809 Woodfield, $25,000.

### URBANA
- Logan Flessner, new single-family dwelling at 2704 N. Somerset Drive, $32,000.
- David Huber, alteration/renovation/ remodel at 802 E. Washington St., $215,000.
- Taylor Construction and Design, LLC, David Taylor, new single-family dwelling at 1707 E. Hillshire Drive, $157,100.
- Taylor Construction and Design, LLC, David Taylor, new single-family dwelling at 1703 E. Hillshire Drive, $157,600.
- Taylor Construction and Design, LLC, David Taylor, new single-family dwelling at 1705 E. Hillshire Drive, $158,000.
- Phase I Consulting, Jim Moser, commercial at 120½ W. Kenyon Road, Unit A, $35,000.
- Hearthstone Homes, Keith Harris, new single-family dwelling at 2503 N. Skyline Drive, $197,400.
- EA Peterson Architecture, Eric Peterson, additions at 2009 S. Cottage Grove Ave., $195,000.
- Petry-Kuhn Co., commercial, at 611 W. Park St., $384,530.
- Taylor Construction and Design, LLC, David Taylor, new single-family dwelling at 1707 E. Hillshire Drive, $157,100.
- Taylor Illinois Properties, Paul Taylor, additions on commercial building at 2406 E. University Ave., $624,000.
- Hearthstone Homes, Keith Harris, new single-family dwelling at 1907 Lucas St., $197,900.
- Hearthstone Homes, Keith Harris, new single-family dwelling at 1905 S. Lucas St., $220,500.
- Wells & Wells Construction, April Bacon, alteration/renovation/remodel at 208 W. Briggs St., $737,140.
- New Prairie Construction Comp., alteration/renovation/remodel at 402 W. Nevada St., $92,071.
- Woods Basement Systems, Heather Chukukere, alteration/remodel/remodel at 807 S. Maple St., $32,923.
- Tim Gibbs Custom Builders, new single-family dwelling at 303 W. Nevada St., $300,000.
- Mumm Home Builders, new single-family dwelling at 2405 N. Skyline Dr., $451,000.
- Broeren Russo Builders, alteration/ renovation/remodel at 1111 W. Kenyon Rd., $540,234.
Everything SCOTT MILLER knows about running a business, the SamCo Management owner learned from his first boss.

Or, as Scott better knows him, Dad.

“Working side by side with him when we owned McDonald’s in Champaign and Decatur helped prepare me to go out on my own,” says Dwight Miller’s son. “I still speak to him every day about the business.”

Business is good for the pride of Centennial High and 2014 Central Illinois Business Forty Under 40 Man of the Year, who now owns four Jersey Mike’s Subs locations, including this one at Springfield and Mattis avenues in Champaign, with seven more in development the next 18 months across central Illinois.
The Purdue grad and Don Moyer Boys & Girls Club board member took time out to answer questions in our speed read spotlighting leaders of organizations big and small.

My philosophy on meetings is ... respect other people’s time and be mentally present in the meeting.

We know that our staff is very busy. It is important to start and end the meeting on time. Also, we put our phones on silent mode so we can fully engage with everyone at the meeting and show everyone the respect they deserve when someone is speaking.

The hardest thing about being a leader is ... it can be very lonely. Everything falls on you, whether you make the right decision or not.

There aren’t always other outlets to help you deal with the pressures of being a business owner. And most people truly do not understand how tough it can be.

My favorite moments in this job happen ... every time I get to promote an employee — to express to them how proud we are and to see their face light up when they get the news.

I can’t live without my ... cellphone; my wife, Katie Miller; and my business operator, Johnna LaRue.

Three adjectives I hope my staff would use to describe me are ... easygoing, approachable, altruistic.

On my office walls, you’ll find ... framed articles of my accomplishments, pictures of my family and friends and sports memorabilia.

I’m frugal in that ... I am always looking for a good deal. I still cut out coupons, wait until a sale to buy things and research to see who has the lowest price for the item I am looking for.

If I could trade places for a week with any other business person in town, I wouldn’t mind switching with ... any one of the University of Illinois coaches.

Even though it is technically not a business, there are a lot of similarities:
— Working with your team to achieve a common goal.
— Leading your team through times of adversity.
— Figuring out how to beat your competition.
— Listening to customer complaints about your performance and using it as teachable moments with your team.

And it would be really cool to be out on the court or field during the game.

My one unbreakable rule of the workplace is ... adhering to all our food-safety procedures, no exceptions.

I wind down after work by ... working out and watching TV while having a Truly seltzer.

The last luxury in which I indulged was ... my wife and I buying a 30-year timeshare at a really nice resort in Cancun that we will try to go to every year to get away.

When it comes to the most beneficial college class I took ... although I didn’t realize it at the time, “MGMT 200: Intro to Accounting” at Purdue University.

I failed it the first time I took it. The second time I took it, I barely passed it.

At the time, I didn’t realize how important it was that I understand the numbers behind a business. The numbers on a profit-and-loss statement or a balance sheet can tell you 90 percent of what is going on in that business.

After college, I kept the textbook and retaught myself accounting with the help of my mother.

I’m up and at ‘em every day by ... 7:30 a.m. I am a night owl and not a morning person.

My exercise routine consists of ... being with my trainer, Garrett Arndt at Pursuit Institute, two days a week. And I work out in my basement on my Tonal two to four days per week.

As far as the worst job I ever had goes ... I have pretty much liked every job I have ever had.

If I had to pick one, it would have been from the ages of 12 to 14. I worked for my dad at one of our McDonald’s in St. Louis.

Because I was so young, the only thing I was allowed to do was clean the lobby and bathrooms. So being 12 years old and cleaning dirty toilets and tables for 30 hours a week during the summer wasn’t the best time.

On a 1-to-10 scale, the impact of the pandemic has been a ... 3. We got into the Jersey Mike’s Subs business one year into the pandemic. At that point, people were starting to go back to work and school.

People were more comfortable going to fast-casual restaurants. The only real issue was staffing when we first got going, but we were able to navigate through that.
At CIBM Bank you’ll find that we have a strong commitment of collaboration in providing financial services that help you achieve your financial goals. We understand that whether you are just opening your first business account or looking for a better loan option, you want a bank you can trust to deliver the best solutions for your needs, not the best solutions for the bank.

It's your business. We just help.
LARGE AND IN CHARGE

Flex-N-Gate employee Andre Aragon removes bumpers from a conveyor belt and places them on racks at the company’s facility in Urbana.

YOU LIVE HERE. WE LEND HERE.

Investing in the Champaign area one home at a time.

Mitch Wilson
217.872.7562
217.859.6123
mitch.wilson
@hickorypointbank.com
Loan Originator Identifier: 1718980
Loan Origination Company Identifier: 433956

Anne Potter
217.872.7582
217.649.8248
anne.potter
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Loan Origination Company Identifier: 433956

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EQUAL HOUSING LENDER  MEMBER FDIC
For their part, Flex-N-Gate executives credit employees for its lasting success. “The strength of our workforce is our employees and the entrepreneurial spirit in which we work,” said Gary Hinton, the company’s human-resources director. “Business conditions are very challenging, particularly with the most recent challenges worldwide. At Flex-N-Gate, we have managed over the years to grow, and that’s been key to the success of the organization. We have created an environment where people can make a career in our local community.”

Flex-N-Gate started manufacturing aftermarket parts for automobiles and trucks in 1956. In the 1960s, the product line was expanded to include rear step bumpers for pickup trucks.
The company then stepped into the original equipment market, supplying bumpers for Jeep. Today, it manufactures the highest-quality metal and plastic original components and mechanical assemblies for companies in the industry.

Owner and CEO Shahid Khan, a Pakistani immigrant who came to the U.S. at age 16, began working for Flex-N-Gate while attending the University of Illinois. When he graduated in 1971, he was hired as engineering director.

In 1978, he used $16,000 of his own money to get a loan for $50,000 from the Small Business Administration and bought Flex-N-Gate from his former employer, Charles Gleason Butzow, two years later.

Khan grew the company so that it supplied bumpers for the big three automakers. In 1984, he began supplying a small number of bumpers for Toyota pickups. By 1987, it was the sole supplier for Toyota pickups and by 1989, it was the sole supplier for the entire Toyota line in the United States.

As the automotive industry adapted, so did Flex-N-Gate, specializing in product engineering, project management, testing, stamping, molding, painting, plating assembly and shipping. It’s now a global manufacturer with more than 70 facilities around the world and is continuing to grow.

“We expanded operations in the Chicagoland area, and most recently, we are in the midst of launching a manufacturing facility in Effingham,” Hinton said.

That facility will employ approximately 350 employees when completed, Hinton added.

“The Effingham community has really welcomed us to the community, and we are excited to be there,” he added. “We are a large organization with a global footprint, but we have significant operations in Illinois and Indiana. Locally, we employ 1,800 employees in the surrounding communities,” including Urbana and Danville and Covington and Veedersburg in Indiana.

In Illinois, Flex-N-Gate employs more than 1,700 people. Globally, it employs more than 26,000 people.

“It’s a company that continues to expand, which in turn provides job security and opportunities for all employees and their families,” Hinton said.
**INDICATORS**

**Consumer price index**
The CPI measures average price changes of goods and services over time, with a reference base of 100 in 1982-84. To put that into context, a current CPI of 194.5 means a marketbasket of goods and services that cost $100 in 1982-84 now costs $194.50.

**Hotel/motel statistics**
Total amount of revenue generated in Champaign and Urbana by hotels and motels for room rentals only.

**TOTAL REVENUE**
<table>
<thead>
<tr>
<th>County</th>
<th>March '22</th>
<th>April '22</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Champaign</td>
<td>109,302</td>
<td>4,428</td>
<td>31.22%</td>
</tr>
<tr>
<td>Coles</td>
<td>22,475</td>
<td>1,046</td>
<td>4.7</td>
</tr>
<tr>
<td>Douglas</td>
<td>9,999</td>
<td>341</td>
<td>3.4</td>
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<td>350,798</td>
<td>15,584</td>
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</tr>
<tr>
<td>State</td>
<td>6,396,406</td>
<td>282,139</td>
<td>4.6</td>
</tr>
<tr>
<td>U.S.</td>
<td>163,449,000</td>
<td>5,458,000</td>
<td>3.3</td>
</tr>
</tbody>
</table>

**YEAR-TO-DATE TOTALS**
<table>
<thead>
<tr>
<th></th>
<th>2021</th>
<th>2022</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Champaign and Urbana</td>
<td>$643,601</td>
<td>$1,080,393</td>
<td>67.87%</td>
</tr>
</tbody>
</table>

**Sources:**
- U.S. Department of Labor
- Cities of Champaign and Urbana

**Prices at the pump**
Average price per gallon of regular unleaded gas as of June 14, 2022.

<table>
<thead>
<tr>
<th>Area</th>
<th>June '22</th>
<th>June '21</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bloomington-Normal</td>
<td>$5.21</td>
<td>$3.25</td>
</tr>
<tr>
<td>Champaign-Urbana</td>
<td>$5.18</td>
<td>$3.26</td>
</tr>
<tr>
<td>Chicago</td>
<td>$6.07</td>
<td>$3.70</td>
</tr>
<tr>
<td>Danville</td>
<td>$5.17</td>
<td>$3.21</td>
</tr>
<tr>
<td>Decatur</td>
<td>$5.01</td>
<td>$3.23</td>
</tr>
<tr>
<td>Illinois</td>
<td>$5.56</td>
<td>$3.35</td>
</tr>
<tr>
<td>U.S.</td>
<td>$5.02</td>
<td>$3.08</td>
</tr>
</tbody>
</table>

**Source:** AAA

**Unemployment rates for Central Illinois counties, state and nation**

<table>
<thead>
<tr>
<th>County</th>
<th>Labor Force</th>
<th>Jobless</th>
<th>April '22 (%)</th>
<th>March '22 (%)</th>
<th>April '21 (%)</th>
<th>Change Month (%)</th>
<th>Change Year (%)</th>
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</table>


**Weekly grain prices**
Prices for grain crops for the week of June 13, 2022. Figures are for this week and the percentage change compared with a year ago.

- (b) = per bushel; (t) = per ton; (100 wt.) = per hundredweight

<table>
<thead>
<tr>
<th>Grain Description</th>
<th>June 13, 2022</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central Illinois Corn (b)</td>
<td>7.81</td>
<td>▲ 13.3%</td>
</tr>
<tr>
<td>Central Illinois Soybean (b)</td>
<td>17.70</td>
<td>▲ 16.7%</td>
</tr>
<tr>
<td>Central Illinois 48% Soybean Meal Rail (t)</td>
<td>448.10</td>
<td>▲ 14.5%</td>
</tr>
<tr>
<td>Hard Red Winter Wheat (b)</td>
<td>11.93</td>
<td>▲ 78.5%</td>
</tr>
<tr>
<td>Truck to Kansas City</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dark Northern Spring Wheat (b)</td>
<td>14.47</td>
<td>▲ 65.4%</td>
</tr>
<tr>
<td>14% MN, Rail</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Soft White Wheat Portland (b)</td>
<td>11.41</td>
<td>▲ 34.3%</td>
</tr>
<tr>
<td>Sorghum, Kansas City (100 wt.) Rail</td>
<td>7.04</td>
<td>▼ -2.9%</td>
</tr>
</tbody>
</table>

**Source:** USDA Livestock & Grain Market News

**Source:** U.S. Department of Labor
University of Illinois flash index

What is the flash index?
The flash index is an early indicator of the Illinois economy’s expected performance. It is a weighted average of Illinois growth rates in corporate earnings, consumer spending and personal income. An index above 100 indicates expected economic growth; an index below 100 indicates the economy is contracting.

Source: Institute of Government and Public Affairs, University of Illinois

7 STEPS TO PLAN YOUR COMMERCIAL BUILDING

Good decisions begin with good information.

Our Business Facility Guidebook details 7 ways to add value to your post-frame project.

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Champaign County retail sales collections

<table>
<thead>
<tr>
<th></th>
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<td>$17,255,397</td>
<td>$17,088,725</td>
<td>$16,520,654</td>
<td>$16,365,053</td>
<td>▲ 29.4%</td>
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<td>Mahomet</td>
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<td>$803,904</td>
<td>$735,564</td>
<td>$761,147</td>
<td>$698,876</td>
<td>$618,235</td>
<td>▲ 88.9%</td>
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<td>Philo</td>
<td>$150,664.38</td>
<td>$110,493</td>
<td>$105,128</td>
<td>$111,841</td>
<td>$89,842</td>
<td>$86,370</td>
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<td>Rantoul</td>
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<td>$1,595,889</td>
<td>$1,525,491</td>
<td>$1,435,536</td>
<td>$1,375,921</td>
<td>$1,390,511</td>
<td>▲ 35.9%</td>
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<td>Savoy</td>
<td>$2,819,845.62</td>
<td>$2,414,976</td>
<td>$2,323,105</td>
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<td>$2,292,820</td>
<td>$2,326,158</td>
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<td>$241,633</td>
<td>$235,632</td>
<td>$239,371</td>
<td>$224,224</td>
<td>$206,971</td>
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<td>Tolono</td>
<td>$224,679.43</td>
<td>$172,196</td>
<td>$152,373</td>
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<td>$152,498</td>
<td>▲ 47.3%</td>
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<td>Urbana</td>
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<td>$5,478,433</td>
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<td>$1,089,562</td>
<td>$1,371,459</td>
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<td>$1,185,550</td>
<td>▲ 25.6%</td>
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<tr>
<td>County total</td>
<td>$35,813,998</td>
<td>$28,084,892</td>
<td>$29,288,815</td>
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<td>$27,750,792</td>
<td>$27,343,880</td>
<td>▲ 31.0%</td>
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</tbody>
</table>

Source: Latest statistics available from Illinois Department of Revenue
Home sales  Total units sold, including condominiums.

<table>
<thead>
<tr>
<th>County</th>
<th>April '22</th>
<th>April '21</th>
<th>Change</th>
<th>2022</th>
<th>2021</th>
<th>Change</th>
<th>April '22</th>
<th>April '21</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Champaign</td>
<td>210</td>
<td>236</td>
<td>▼ -11.0</td>
<td>676</td>
<td>736</td>
<td>▼ -8.2</td>
<td>$215,000</td>
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<tr>
<td>Coles</td>
<td>51</td>
<td>44</td>
<td>▲ 15.9</td>
<td>171</td>
<td>132</td>
<td>▲ 29.5</td>
<td>$92,000</td>
<td>$97,500</td>
<td>▼ -5.6</td>
</tr>
<tr>
<td>Douglas</td>
<td>15</td>
<td>26</td>
<td>▼ -42.3</td>
<td>55</td>
<td>54</td>
<td>▼ -1.9</td>
<td>$120,500</td>
<td>$133,000</td>
<td>▼ -9.4</td>
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<tr>
<td>Edgar</td>
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<td>10</td>
<td>▲ 40.0</td>
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<td>37</td>
<td>▲ 37.8</td>
<td>$75,000</td>
<td>$70,000</td>
<td>▲ 7.1</td>
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<td>Ford</td>
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<td>$93,000</td>
<td>$95,000</td>
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<td>Iroquois</td>
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<td>$115,000</td>
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<td>▲ 8.5</td>
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<td>▲ 4.3</td>
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<td>$110,000</td>
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<td>McLean</td>
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<td>▼ -8.6</td>
<td>$187,000</td>
<td>$163,500</td>
<td>▲ 14.4</td>
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<td>Piatt</td>
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<td>Vermilion</td>
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<td>▼ -7.1</td>
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<tr>
<td>Illinois</td>
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<td>▼ -11.5</td>
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<td>▼ -6.0</td>
<td>$255,000</td>
<td>$241,000</td>
<td>▲ 5.8</td>
</tr>
</tbody>
</table>

Source: Illinois Association of Realtors

Willard Airport passenger totals

<table>
<thead>
<tr>
<th>Monthly totals</th>
<th>May '22</th>
<th>May '21</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enplanements</td>
<td>5,822</td>
<td>3,865</td>
<td>▲ 50.6%</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>YTD totals</th>
<th>March '22</th>
<th>March '21</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enplanements</td>
<td>12,152</td>
<td>7,363</td>
<td>▲ 65.0%</td>
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<tr>
<td>Annual totals</td>
<td>2021</td>
<td>2020</td>
<td>Change</td>
</tr>
<tr>
<td>Enplanements</td>
<td>53,375</td>
<td>35,874</td>
<td>▲ 48.9%</td>
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</tbody>
</table>

Primary Mortgage Market Survey

Freddie Mac surveys lenders each week on the rates, fees and points for the most popular mortgage products. The following are the average rates for the week of April 14, 2022, for the U.S. and for the North Central region, which includes Illinois, and the average rates for the U.S. one year ago.

<table>
<thead>
<tr>
<th>Mortgage type</th>
<th>U.S. June '22</th>
<th>U.S. June '21</th>
</tr>
</thead>
<tbody>
<tr>
<td>30-year fixed</td>
<td>5.23%</td>
<td>2.96%</td>
</tr>
<tr>
<td>15-year fixed</td>
<td>4.38%</td>
<td>2.23%</td>
</tr>
<tr>
<td>5/1-year adjustable</td>
<td>4.12%</td>
<td>2.55%</td>
</tr>
</tbody>
</table>

Source: Federal Home Loan Mortgage Corp.

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ALL IN THE F-A-M-I-L-Y

For these two Vermilion County businesses, it's all relative.

Have a family business we should know about? Email CIB Editor Mike Goebel at mgoebel@news-gazette.com.
In the family businesses, it’s all relative.

Have a family business we should know about? Email CIB Editor Mike Goebel at mgoebel@news-gazette.com.
Gross’ Burgers

‘When they come home, that’s the first place they go’
Brad Gross had just gotten out of the Marines in 1982 when he, his dad and his brother built a garage-sized building on Georgetown Road (also Illinois 1 and U.S. 150) between Tilton and Belgium where he opened a hamburger shop.

There was only room for two people behind the counter. Customers had only 4 feet to stand in line while ordering from the menu.

Forty years later, the building has grown and the business is still going strong with a loyal clientele. It celebrated its 40th anniversary on June 1.

Gross’ future wife, Lisa, was still in high school when he opened the business. She joined the following year.

“It used to be the Brad and Lisa show,” she said, before she stepped back after having their first child. “My husband is there every day. He doesn’t cook every day like he used to. It used to be he did every single thing.”
TOP: Gross’ Burgers founder Brad Gross gave his restaurant a military theme, complete with a Jeep hanging over the front counter, after saving up the money to start the business while serving in the Marines. LEFT: Regular customers Myra and Larry Goodrum of Hoopeston enjoy lunch. ABOVE: The military theme includes an 8-inch/55-caliber artillery shell from a Des Moines Class heavy cruiser that greets people at the door.
The business has gone from three employees to 20. One, Sherry Gettinger, has been there for 30 years.

“I was a rugrat in the neighborhood when he opened, in seventh grade,” she said.

At one time, she and Gross were the only ones on duty from 11 a.m. to 3 p.m.

“I had to answer the phone, take orders, make the shakes, pass out the orders,” she said.

“I did everything but make the food.”

Speaking of making the food:

“We have ground our beef from the beginning,” Lisa Gross said. “We have a big patty machine. Our hamburgers are flat. You’re never going to get a frozen burger at Gross’.

“We shred our cheese every day, have a shoestring French fry and specially blended garlic salt, a secret Brad recipe.”

There’s pizza burgers and cheeseburgers as well.

The building was enlarged in 1998. That’s when a fish sandwich was added to the menu, and later, a chicken sandwich. Gross’ Burgers also sells milkshakes and Pepsi products.

Many college students make Gross’ Burgers one of their stops when they return home.

“People come in for the same order,” she said.

Brad Gross said one of his neighbors called one day and asked if he had seen her son, Junior, who was in the Army. He was headed home on leave from Colorado, and she knew he would stop at Gross’ Burgers before he went home.

The Grosses have three daughters and a son, and all have worked at the restaurant. Son Sam, who followed his father into the Marines, now works there six days a week.

All of the girls live outside the area — Laura on the West Coast, Janie on the East Coast (both are active-duty Marines) and Rachel in Florida.

“When they come home, that’s the first place they go,” Lisa said.

Gross’ Burgers is well-known for its Marine memorabilia. In addition to Brad, Sam, Janie and Laura, two other employees formerly served in the Corps. Brad’s father, Burt, was also a Marine, serving in World War II.

In a way, the Marines are responsible for Brad being able to open the business. He was able to save his money in the Marines and send it home.

“I told my father ‘If you see a property on Route 1, I’m interested in it,’” he said.

“My dad (later) told me, ‘I’ve got good news and bad news. I got the property, but you’re $10,000 in debt.’ When I got out, I had it paid off. The bank gave me starting money to start the business.”

Brad Gross grew up in the food business. His father operated Indian’s Pizza and had “four or five locations,” he remembers.

He said it was tough running the burger joint at first. The economy in Vermilion County at the time was similar to today’s — rough. But one thing was different: Jobs were scarce.

“I didn’t know anybody my age who had a job,” he said.

“1983 was a tough year.”
Originally, the business was known as Grunts, but the name had to be changed when Chicago-based Lettuce Entertain You sued, claiming it was too similar to the name of its first restaurant, RJ Grunts.

Brad Gross said he was angry at the time, but it was likely a blessing in disguise. Switching to his last name made it an attraction.

“I tried to keep the menu as small as possible,” he said.

While the economy might be similar now, there’s a lot more competition, and people are eating out more often, he said.

“You’ve got both parents working now, and you’ve got sports. People don’t have time to cook,” he said.

A sure way to make a restaurant operator feel old: He’s seeing the grandchildren of his original customers come in for burgers.

“During the holidays, it’s really
pretty amazing. We’re nationwide," Brad said.

“We have had moms pick up sandwiches and travel with a cooler full of pizza burgers to New York and California," his wife said.

Prep at Gross’ Burgers starts at 8 a.m. People are usually waiting at the door when it opens at 10:30 Monday through Saturday or 11 on Sundays.

“We don’t add any fillers” to the hamburger, Brad Gross said. “It’s 100 percent moo cow.”

He said he had to raise prices 14 percent in January “thanks to the Biden inflation.”

“In 40 years of business, it’s the worst I’ve ever seen as far as inflation,” he said.

Several years ago, a drive-up window was added, as was a mobile app, which he said “helped a lot during the pandemic.”

“By the time COVID hit, it was running smooth. That saved our bacon,” he said. “We were one of the few restaurants who made money. I’d like to thank all my customers for being patient.”

Gross, now 61, suffered a stroke about 10 years ago, after which he cut back his hours. He now primarily sticks to mornings only. He credits 30-year employee Gettinger, 15-plus-year employee Paula Roberts and his son for keeping things running smoothly the rest of the day.

“I’ve got a good crew,” he said.

He also gives credit where it’s due for Gross’ Burgers becoming a Vermilion County institution.

“No business will succeed if you don’t have return customers. I love my customers,” he said. “They’ve been with me all through the years.”

Randy Shuman of Oakwood eats lunch under a display honoring Gross’ Burgers employees who have served in the Marines.

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When Gardner Peck boards an airplane, he enjoys it. He is not afraid to fly.

“I get asked if I am worried about the safety on an airplane, but for me, there is not the least bit of concern,” said Peck, executive vice president at Danville Metal Stamping. “When I see that contrail (the line-shaped clouds or ‘condensation trails’ composed of ice particles that are visible behind jet aircraft engines at cruise altitudes in the upper atmosphere), I am proud because I know our company had a role in producing that. And I know how much effort we put into making those parts.”

Founded in 1946 and incorporated in 1948, Danville Metal Stamping has grown from a three-person shop producing straightforward stampings to a workforce that at one time had more than 450 employees. The company produces a variety of metal components for the aerospace and gas-turbine industries. Companies such as Pratt & Whitney, General Electric, Hamilton Sundstrand, Honda Aero, Honeywell, MTU Aero, Rolls-Royce, Williams International and several more count on the company for a variety of components and assemblies.

“When people hear Danville Metal Stamping, they probably think of big presses with lots of noise, but they would be shocked because that is not who we are at all,” said Peck, one of four family members at the company founded by his grandfather Jacob “Jake” Beck and Jake’s brother, Dale Beck, in 1946. Peck’s father, Judd, who serves as president and CEO, is Jake’s son-in-law. Gardner’s sister, Emma Forrest, and aunt, Sue Beck, also work at the company.
ABOVE: The family connections at Danville Metal Stamping include President and CEO Judd Peck, second from right; his son, Executive Vice President Gardner Peck, second from left; his daughter, Emma Forrest, right, who serves as human resources manager; and Gardner and Emma’s aunt, Sue Beck, who works in sales and marketing.

LEFT: Brothers Jacob, left, and Dale Beck and their wives are shown in 1946, the year they founded the company.
TOP: Danville Metal Stamping employee Darren Beninati lubes up a piece of metal before placing it in a press to be formed. ABOVE: Matt Vallangeon runs a manual grinder. RIGHT: Jordan Ledesma, a CNC machinist, explains how his machine makes grooves in metal discs.
Dale Beck started the company with Don Reed and Ed Schulenburg Sr. as Beck Reed Manufacturing Co. in a 360-square-foot garage on Oakwood Avenue. They manufactured tools, dies, jigs and fixtures.

Dale had been stationed at Chanute Air Force Base in Rantoul, but had a girlfriend in Danville. He persuaded his brother, Jake, to join with him and buy out the original partners, and in doing so, became incorporated in 1948.

Their first big contract was with Time-O-Matic, making electrical contacts. In the 1950s, the company developed a process to make hollow airfoil shapes for gas turbines used in jet engines. Today, the aerospace industry relies on Danville Metal Stamping for many different components and assemblies, including combustion chambers, cooling inserts, transition assemblies, exhaust ducts and many other products.

“We are much more than just metal stamping,” Gardner says. “We still form parts, and almost all of our parts have formed metal on them. We do lots of sheet-metal work. We do laser work, machining, welding, cutting and drilling, and so much more. We want to be a one-stop shop for our customers, so they can pick up a phone, send us their most complicated print, and we ship them back a completed part.”

State-of-the-art technology, experienced engineers, skilled quality professionals and a dedicated workforce focused on quality allow the company to manufacture parts in a timely and cost-effective manner from process planning to delivery. “We would not be anything without our employees,” Gardner Peck said. “Our employees are the key. All of our positions are skilled and all of our employees are skilled.”

When the COVID-19 pandemic caused commercial flights to drop off at the beginning of 2020, the demand for parts from the aerospace industry also dropped. Danville Metal Stamping avoided layoffs during the pandemic, but through attrition and over time, it has lost about 100 employees.

“But we are coming back, and the demand is starting to get close to where we were in 2019, which was a great year for us.”
the younger Peck said. “We are working hard to hire back and increase the headcount so we can make sure we can deliver the parts to our customers in a timely matter.”

But there is a delicate balance with the workforce, which now stands at about 380 employees.

“We are finding good people, but we can’t sacrifice our standards at the same time,” he said. “We have very high standards for our employees, and the work that we do is so very important. We try to stay focused on the fact that when you see an airplane contrail up in the sky, those are Danville Metal Stamping parts playing a role in that. “The lives of the people in that plane are in our hands, and we have to make sure that we ship the best-quality products possible. We do things that almost feel like they should be impossible, and that is all thanks to our employees, who keep striving to be the best.”

No major changes are on the horizon, Peck said. Rather, expect to see more of Danville Metal’s consistent evolution of technological capabilities and manufacturing approaches leading to improved service and quality and lower costs for customers.

“We started out as a family-owned business, and we are still here 76 years later,” he said. “We have learned to adapt, but we are dedicated to our employees, our community and our customers.”

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It’s Christmas in July? Nope. It’s Shop Champaign County.

Understandably, you may think of the holidays when you hear “shop local.” Why? Because when the holidays approach, retailers, business associations, media outlets and municipalities seem to unite around that theme. And that can be a very good thing, as it can benefit businesses and hometowns while providing a valuable reminder for consumers as they gear up for holiday spending.

As we enter the endemic phase of COVID-19, just like symptoms of an illness, we are enduring the lingering symptoms of a halted economy. Costs have risen, supply chains are struggling and the workforce is stressed. Locally, by the chamber’s tracking, Champaign County has lost 45 companies to pandemic-related closures.

There is no magic wand that will erase the economic impact of the pandemic, so we must apply all the tools available to help combat these lingering symptoms. One small way is to adopt the “shop local” message year-round and create a culture that embraces it.

E-commerce has made our lives easier, especially if you don’t enjoy in-person shopping. The idea of clicking a button from the warmth of your home and having a package arrive at your doorstep (sometimes within hours) can be very appealing. That appeal can evaporate quickly, though. If your merchandise arrives damaged, doesn’t fit or just isn’t “as advertised,” it’s up to you to figure out how to return it.

A shop-local-first culture can provide value to the community that goes far beyond any one shopper. For every $100 spent at a local business, $73 stays in the community. Local purchasing stimulates the economy. Plus, it can reduce environmental impact, create and retain new jobs, and improve both infrastructure and in-person customer service.

As a business association, the chamber helps to facilitate business growth and improve the quality of life in Champaign County. Looking forward, we understand that we cannot just merely repeat the “shop local” mantra during the holidays. Instead, we must help businesses thrive using our wallets.

To help make local shopping easier for residents, the Champaign County Chamber of Commerce has launched the Shop Champaign County MasterCard gift card. This initiative is presented by Common Ground Food Co-op and supported by OSF Heart of Mary Medical Center and CU Flower House by A. Hunt Design.

The gift card is the first of its kind in our community. Consumers can use it at any business in Champaign County that takes MasterCard debit cards. There are no hurdles for consumers to use the card or for merchants to accept it. Making a purchase is as simple as a swipe.

Other communities that have launched this card report that 91 percent of the total dollars spent stay local. By giving the Shop Champaign County gift card to your family, friends or co-workers, you are helping to invest in the community.

Employers interested in helping support their peers can buy the cards in bulk at a discount and distribute them as employee incentives or to clients. To get them, go to thecommunitygiftcard.com/shopchampaigncounty.

It is easy to give a gift card, but by giving the Shop Champaign County card, you reinforce the “shop local” message and support our local economy. Remember, your favorite retailer and restaurant are counting on it.

Laura Weis, president and CEO of the Champaign County Chamber of Commerce, writes for Central Illinois Business magazine. Email her at LauraW@champaigncounty.org.
Innovative health and in-home technologies have the potential to assist older adults and their caregivers. These technologies are useful for serious health predicaments, but more importantly, the essential daily activities of life. These health innovations can support older adults as they choose where to age and allow them to stay in their homes if they prefer.

New and developing technologies have the added benefit of supporting caregivers as well as older adults. While there is much optimism for the future of health technology and older adults, it is important to ensure that these technologies are both accessible and affordable. The benefits and costs of the assistive technology market and the economic effects of caregiving are two important topics to consider when discussing health technology.

The cost of caregiving is high in the United States — where there are an estimated 48 million informal caregivers — for both professional caregivers and family members. Not only are these caregivers unpaid, but a large majority of them pay out of pocket for the expenses to care for their loved ones.

Adult children and spouses may pull from their own
savings or take on debt to meet the financial needs of caregiving.

Informal caregiving disproportionately affects women, who already struggle with economic equity. According to Fortune, the average woman sacrifices around $330,000 of wages and benefits in her lifetime due to caregiving responsibilities. Black and Hispanic women make up most of professional caregiving employees and are often underpaid and overworked for the services they provide.

While caring can be a rewarding experience, it can also be accompanied by mental, physical and financial stress. While there are many challenges associated with caregiving, there is the potential for assistive technology to support caregivers.

Assistive home and medical technologies are great assets that enable older adults to age independently in their homes. These technologies also can provide considerable caregiver support by reducing the need for full-time care and monitoring from caregivers. Families that use these technologies report greater confidence and security for both the older adult and caregiver.

This indicates that successful utilization can minimize stresses and strains associated with caregiving. One emerging form of technology is monitoring systems that observe individual activities within the home. Other types of devices act as alert systems that ensure individuals are safely conducting their daily activities. It is important to recognize that these devices do not replace caregivers, friends, family or professionals. Instead, they can provide another method for older adults to maintain their independence while staying in contact with care providers and loved ones.

At the University of Illinois, significant research is being conducted on technology to support older adults. One exciting innovation is the addition of the McKechnie Family LIFE Home, directed by Dr. Wendy Rogers. This research space focuses on innovations in the home environment. Many assistive technologies are tested within the home, and this state-of-the-art facility helps to simulate real-world applications of technology.

Even though advances in assistive technology for older adults are studied locally and many are already used in homes to enhance quality of life, there are still barriers to usage. These include usability, affordability and accessibility.

Some older adults may have difficulties navigating assistive devices, which can hinder their potential to utilize these technical devices for their well-being. Affordability of new assistive technologies also poses a significant barrier. Some older adults live on a fixed income and may not have enough discretionary spending for these types of purchases. While home assistants are helpful, they may not be vital, and older individuals may not consider spending limited resources on them.

As health technology continues to be developed and refined, it is important to emphasize the need for greater accessibility and affordability for older adults and their families. It not only benefits the financial aspect of caregiving but can also reduce caregiver burnout.

Maintaining independence is a goal for many older adults, and with the help of assistive technology, there is a strong possibility that older adults will have the choice to live on their own terms.

The authors were 2022 spring interns at the Center on Health, Aging, and Disability and graduates of the Interdisciplinary Health Sciences Program in College of Applied Health Sciences at the University of Illinois.
Each issue, Our County Editor Dave Hinton chops it up with a local business owner. Today: Janet Brotherton, owner-operator of Lindsey Lane Bridal in Rantoul.

How did the pandemic impact your business and other bridal businesses?

When we started to see an extension of shipping times for orders in January and February of 2020, we knew something was happening. These manufacturers were longtime companies we worked with, and suddenly there was a shift. It became apparent that factories were shutting down in China and Taiwan, where the biggest volume of bridal wear is manufactured.

When the United States began experiencing widespread effects of the pandemic and businesses and schools were shutting down or restricted, it was apparent this was going to shut us down. When we were shut down in March of 2020, we truly believed it would be a couple of weeks, but when the shutdown was extended another month, it was devastating.

Brides were frantically calling that their weddings had been canceled — some were in the middle of alterations. During the shutdown time, we continued to go into the shop and check orders so we would not miss any incoming shipments. We called brides when orders arrived, bagged dresses and had them picked up in the foyer with no contact. It was a sad time for those who had spent so much planning time and money on their special events.

We used the time to deep clean all surfaces and set up new protocols for contact when we did open at the end of May. No longer were walk-ins allowed. All appointments had to
be made in advance, with a limited number of guests, and masks required. We set up a check-in station in the foyer with sanitizer and a sign-in sheet for contact purposes. Our consultants were masked at all times.

Past practice of assisting the brides with putting on sample gowns over their heads changed to placing the dress on the floor to step into and then the consultant adjusting the dress from the back to limit contact. After each appointment, the rooms and all surfaces were sanitized. Instead of multiple appointments going on at the same time, we tried to not overlap appointment times to avoid contact for our customers.

It was a time of adjusting and evaluating past practices to minimize possible exposure for everyone who came into the shop. Economically, there was a financial impact of being closed for several weeks and maintaining the expenses of a brick and mortar property.

Is the bridal industry experiencing a resurgence with the reduced restrictions following the pandemic?

Initially in 2020, once we opened again, it took a while to rebound because venues were still closed and brides could not plan their events. Many were skeptical of scheduling their vendors because there was still unknowns concerning viral mutations and what the restrictions would be once the venues did open. A big hit on the bridal business was tuxedo/suit rental. A normal year for us, as a smaller local shop, would be about 300 suit rentals; in 2020, we had three.

There was a continued hesitation in 2021 until venues started to open and restrictions began to lift. Prom and events were still limited, so that resurgence did not happen in 2021. In late 2021, the market began to show growth, and 2021 was our best year ever since we opened in 2005.

Bridal expos were well attended, which gave bridal shops a platform for marketing their services. This resurgence has continued into 2022, and prom was nationally the biggest one in many, many years.

What do you see as the future of the bridal industry?

The bridal industry is and will continue to be affected by shipping and manufacturing costs. The costs of goods and services are going to be reflected in the cost to the buyer.

One aspect of petroleum shortages is an increase in the costs of sequins and beading that are gown embellishments, since these items are petroleum byproducts. Another spin-off service in the bridal industry is cleaning and preservation of the gowns once the event is over — shipping to the vendor back and forth as well as cleaning services are experiencing significant increases in pricing to the consumer.

One aspect of the impact of the pandemic has been a positive outcome — in 2020, when retailers were seeing delays in shipping and communicated this to prospective customers, there was a skepticism that this was a marketing ploy to encourage a quicker sale. Now that everyone has experienced delays in shipping and production, a certain sense of credibility has evolved in the purchase information.

Brides are excited about planning for their special events, and we continue to see the future with optimism that our sales and services will continue to grow.
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