

CITY OF NEWTON,  
ILLINOIS



# Commercial Market Analysis Report

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April 2014

*This report was created to guide the City of Newton in future Retail and Service Business Recruitment efforts. It was funded through the Newton TIF District.*

Planning  
Success LLC 

The information presented in this document was deemed accurate at the time of preparation, or on the last revision date and is always subject to change. As businesses come and go, the market changes quickly therefore this document should NOT be used as the sole source of information in regards to the current commercial market climate. Contact the City of Newton for the latest revision of this report: City of Newton, 108 N. Van Buren, Newton, IL 62448 (618)783-8451



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# City of Newton Commercial Market Analysis April 2014

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## Market Analysis Overview

The City of Newton was founded in 1835 and serves as county seat for Jasper County. It is located at the intersection of Illinois Routes 33 and 130. Fifty years after incorporation, G & M Railroad constructed a line through town, creating a bustling community. The Litzelman Hotel, now known as the Pub, was once a fine hotel known for its food and hospitality and brought travelers down on the train from as far away as Chicago. In 1878, the Jasper County Courthouse was constructed in the center of the town square and is still considered one of the most beautiful and well-kept courthouses in the area. The beautiful Jasper County War Memorial adorns the courthouse lawn and is visible as you pass through town on Route 33. The Embarras River Bridge was constructed in 1890, creating the main entrance into town at that time. It is one of the few Pratt Through-Truss bridges remaining in Illinois and it is currently being reconditioned to serve as a pedestrian and bicycle bridge utilized in the Eagle Trails & Greenways system. The bridge is often visited and was added to the National Register of Historic Places in 1998.

At the present time, the City of Newton is a thriving agriculture, manufacturing, and service-oriented community. The city contains over 250 businesses employing nearly 1,500 people. Newton is home to manufacturers such as GSI, Evapco, and TPS. The city contains a number of service industries including three financial institutions, three agricultural implement dealers, four automotive dealers, three healthcare clinics, tax services, contractors, insurance companies and law offices. In addition, Newton is home to several branded establishments including Alco, Dollar General, IGA, Cobblestone Inn & Suites, Hardee's, Dairy Queen, and Subway.

Newton is the largest community in Jasper County; therefore it serves as a hub for countywide commerce. In addition, due to the consolidation of many smaller schools, Newton contains the majority of the educational facilities in the county (Pre-K through 12). Further, because it is the county seat, the City experiences an influx of visitors to the courthouse and county offices. Newton is also frequented by tourists visiting the many recreational facilities located in Jasper County, to include Sam Parr State Fish & Wildlife Area, Newton Lake State Fish & Wildlife Area, Prairie Ridge State Natural Area, and local hunting lodges, and to attend local festivals and events. According to the Illinois Tourism Bureau, in 2012 \$7.96 million was spent in Jasper County by tourists resulting in \$550,000 in state sales tax receipts (\$350,000 in local tax receipts).

The City knew its local retail and service markets had room for growth but it did not know in what areas. Therefore they contracted Planning Success LLC to develop a **Commercial Market Analysis Report** to aid in the efforts of current retail and service business recruitment, specifically in the TIF District. This report was compiled utilizing secondary data, local data and local input from reputable sources. The third party sources include the U.S. Census Bureau, Bureau of Labor Statistics, Bureau of Economic Analysis, ESRI Business Analyst, and the Illinois Department of Employment Security. Local sources include business owners, community leaders, residents and other relevant stakeholders. Also utilized in the development of this plan was the *City of Newton TIF Plan*.

This report details the area of focus as the City of Newton TIF District, identifies the Primary Trade Area (where the majority of TIF District shoppers reside), describes the current business climate, studies workforce trends and patterns, and presents available locations for new businesses to consider as well as incentives available to them. Recommendations were created based on the results of all information



## Overview & Executive Summary

collected and analyzed. Not only are the most viable business opportunities presented within this report but also the recommended strategies and changes that could increase the attractiveness of the community to current and potential business owners. This report and its recommendations are not to be construed as a guarantee of attraction or business success.

Many factors determine the success and longevity of any business, both qualitative and quantitative. Moreover, just because there is a market potential for a specific store/service type, in no way does this insure the success of that venue in the community. There are many reasons why a business might succeed or fail and the unmet demand for the goods/services this report provides is but one of those factors. However, this report does provide a synopsis guide for the “best potential” retail/service opportunities for Newton and arms the community with information that can be used to identify and attract them. Planning Success LLC does recommend that any new business develop a strong business plan prior to beginning operations. A big part of that plan includes market research. The information in this report can serve as a foundation for that investigation. The Primary Market Area identified within this report is the most representative of the majority of businesses included within the Newton TIF District. Please note these markets can vary depending on the types of businesses involved. For example, a specialty goods supplier would often have a larger market area than a branch of the local bank. The resources listed in the Incentives section of this plan should be utilized in business development.



## Executive Summary

The City of Newton, Illinois is located at the junction of Illinois Routes 130 and 33. Each of these state routes carries over 7,000 vehicles through the community each day. The City of Newton is located 20 miles north of Olney, Illinois; 23 miles east of Effingham, Illinois; 19 miles south of Greenup, Illinois; and 24 miles west of Robinson, Illinois.

Newton had an estimated 2012 population of 2,863 and an estimated 1,226 households. However, the City of Newton businesses and service providers are frequented by a much larger population. Through the use of Reilly's Law of Retail Gravitation and local information on consumer shopping patterns, the determined Primary Trade Area includes consumers residing within a 12-mile radius from the center of the downtown area (which includes the majority of Jasper County). This larger population included an estimated 9,557 people within 3,857 households in 2012. The median age of this population was 43.1 years and per capita income was \$20,983. Nearly 75% of households owned their homes with a median home value of \$120,256. Over 75% of the Primary Trade Area population belongs to the Prairie Living or the Heartland Communities tapestry segment. These segments are described as enjoying a rural lifestyle by mowing large lawns, planting gardens, enjoying outdoor recreation and tackling home projects. They tend to be bargain shoppers, are active in their communities, enjoy family-style restaurants and watch the news, NASCAR, hunting and fishing shows on television. Many listen to country music and most own a satellite dish.

The local economy is driven largely by agriculture, forestry, fishing and hunting (NAICS 11), which is not surprising due to the three state recreation areas, several privately-owned fishing/hunting businesses and large agricultural-base found in Jasper County. This sector accounts for 7.49% of all employment in the county, which makes Jasper County unique when comparing it to other neighboring counties and to the State of Illinois. Two hundred and thirty-two businesses are classified in this industry sector, employing over 400 people (in the Primary Trade Area: 218 businesses; 405 employees).

In 2012, over 2,447 full and part time jobs were available in the county. The average yearly earnings per job (at a median wage) were \$35,993. In comparing wages paid to workers in Jasper County to those paid to workers in the East Central Illinois nonmetropolitan area (includes Clark, Clay, Coles, Crawford, Cumberland, Douglas, Edgar, Effingham, Fayette, Iroquois, Jasper, Lawrence, Marian and Richland counties), Jasper County has a higher average median wage than the region as a whole.

When studying worker flow patterns, we utilized info provided by the U.S. Census Bureau to discover that 1,389 workers were employed by businesses inside Newton city limits in 2011. Of those, 72.7% did not live within City limits. Only 379 of those workers resided in Newton, while 1,100 lived outside of the community. However, over 75% of all workers resided within 24 miles of their workplaces. Of those employers, manufacturing (20.8%), healthcare and social assistance (14.8%), and educational services (11.8%) make up the largest employment sectors when looking at the number of jobs created and sustained.



## Overview & Executive Summary

Out of those businesses located in Newton, 120 are located in the TIF District and employ 768 people. The majority of the businesses within the TIF District belong to the Services sector, which accounts for 46.1% of all the businesses within the District. The next most prevalent sector is retail at 14.4%.

The largest employer in the City of Newton is Jasper County Unit #1 Schools. The local manufacturers and utility companies also provide a large number of jobs within the community. The majority of the businesses found in Newton, and within the TIF District, are locally-owned businesses or “mom-and-pop” shops. Some of these thriving businesses have been a part of Newton for more than 100 years and serve as the lifeblood of the community.

Franchises and/or nationally-branded stores are present in the City as well. The City has been successful in sustaining three automotive dealerships (Dodge-Chrysler, Ford, and Chevrolet-Buick) and three implement dealerships (Case International, John Deere, and New Holland). This cluster of dealerships makes Newton a regional hub for auto and implement purchases and services that benefits not only these businesses but all others as well. Consumers travel greater distances to have access to the variety and selection this provides them. The City also has nationally/regionally recognized stores including Dollar General, IGA, ALCO, Hardee’s, Dairy Queen and Subway.

Opinions of local business owners and residents were collected and compiled during the development of this report. These opinions were collected through one-on-one interviews, business-owner surveys and a facilitated focus group session. These opinions show that the internet has opened up the market considerably over the past 5 years. It allows venues to benefit from a global market instead of relying solely on the local one. Newton is an ideal location for “global business” because the City is serviced by fiber optic lines that provide reliable high speed internet service. Some of the potential issues forecasted for the near future include keeping up with the demands of manufacturers (when selling branded goods-mainly dealerships), finding skilled labor, price-driven consumers, and consumer internet shopping. Businesses are already implementing measures to increase viability while adapting to changes in the marketplace. Dealerships are becoming more tech-savvy while expanding their service departments and adding training centers. Local businesses are working with the schools and colleges to develop training programs specific to their needs, retailers and service providers are educating consumers on the importance of quality and strong customer service, and businesses are becoming global by opening web-based marketplaces.

The City of Newton has a high quality of life with a vision founded on high morals and faith-based beliefs. Although it does not have a hospital, it is serviced by three medical clinics and the Jasper County Health Department that provides medical and specialty care along with lab, screening and imaging services. Senior care and independent living options are provided through a nursing home and an independent living facility. Two pharmacies service the community and surrounding areas. Many home health care options are available as well. The majority of pre-K through grade 12 schools are located in Newton and are attended by the majority of Jasper County children. Newton is within the Illinois Eastern Community College district—containing 4 schools. It is also near Lake Land College in Mattoon. Illinois





## Overview & Executive Summary

Eastern University is only 37 miles away in Charleston. The City has a lower or equal crime rate to the surrounding communities and is perceived as safe by local business owners and residents. The City of Newton has Peterson Park, which has become a regional destination since the City completed the state-of-art aquatic center. The Jasper County Boys and Girls Park in Newton is home to many Jasper County families during the spring and summer months. All summer league softball and baseball games are played at this park, as well as the Newton Eagles baseball and softball leagues and several regional and statewide tournaments. Four outdoor recreation facilities are within minutes of the City of Newton. These facilities attract visitors from around the nation and are very popular with the locals as well. Newton is also home to several regional festivals, including the Fall Festival, Strawberry Fest and the Burl Ives inspired Holly Jolly Christmas event.

Several industry sectors were identified as showing opportunities for growth in the City of Newton TIF District in order to better meet consumer demands. These determinations were made based on substantiated evidence revealing that current market demand is not being met with the current business mix in the identified areas. Consumer data was verified through the use of local resources and opinions. These opportunities range from restaurants to rental companies to boutiques and entertainment venues. Potential companies to recruit are included within these recommended focus areas.

Finally, this report includes a listing of five recommendations for the City to consider when looking at increasing the viability of its commercial offerings. While many Trade Area residents are slow to embrace the power of the internet, the majority of those trying to learn more about the City of Newton are quite tech-savvy and the internet is their first source of information. In order to market the City of Newton and Jasper County, these entities' web-presence must become stronger and more prevalent. The City would find much success in implementing a retention program consisting of regularly scheduled business visits and the development of a support network to provide current business owners with the resources they need to grow. The City should not just focus on functionality when implementing the upcoming streetscapes/trails project, but also focus on community "walkability" and curb-appeal. These improvements will add to the inviting atmosphere of the community, increasing the number/frequency of visitors that will stop, shop and stay here. The City, partnering with the schools, businesses, and the county should work to further develop programs to grow and retain entrepreneurs and "home-grown" businesses. The final recommendation is focused on recruiting new businesses and networking with those who make location decisions for retailers.

The most important statement to remember out of this entire report is that retail/service recruitment is a perpetual task. It will never end therefore you should always be armed with prospects, a strong network and a willingness to assist in the development and growth of each and every business in your community.





## Quality of Life Factors

Analyzing quality of life measures is important in developing a plan for commercial development. The many factors that impact a consumer's lifestyle affect their spending habits and preferences. From a business-owner's perspective, these indicators also display a clearer picture of the community and if that community's culture will support its particular retail/service offerings.

### Culture

The culture of a community defines who it is. It is unique to that particular community. Newton's culture is one founded on strong morals and faith-based values. This culture is reflected by the City's Vision Statement adopted by the Council through its Comprehensive Plan in 2010.

*The City of Newton is a great place to live, work, play, worship, and retire. It is founded on strong morals and faith-based values with modern infrastructure, pleasing aesthetics, and steady growth in both diverse industries and population. The City of Newton and Jasper County are shared stakeholders. The trends and successes of one greatly impact the other. The City is conscious of this relationship and works to fulfill the needs of all Jasper County residents. The City's energy and pride aids in:*

*Retaining and attracting youth by offering a safe and clean environment, quality education, opportunities for faith-based and community fellowship, and a new subdivision full of affordable homes;*

*Providing opportunities focused on retirees including independent and assisted living facilities and necessary community and health care services;*

*Offering good jobs for residents by remaining competitive with neighboring communities in attracting a stable and diverse industry and commercial base;*

*Communicating local happenings clearly and accurately through the collaboration with local media and service organizations;*

*Serving as the hub of Jasper County, providing shopping to satisfy the local needs and plenty of entertainment opportunities;*

*Valuing the importance of cultural and artistic experiences demonstrated by the museum and public arts center located in the Newton Public Library; and*

*Maintaining and growing its relationship with Jasper County by partnering to accomplish shared goals and representing the best interests of all residents.*



## Health Care

While the City of Newton does not have a hospital, it is served by four medical clinics. These clinics have affiliations with Sarah Bush Lincoln Healthcare Systems (located in Mattoon, IL), St. Anthony's Hospital (located in Effingham, IL), Richland Memorial Hospital (located in Olney, IL) and Marshall Clinic (located in Effingham, IL) and not only provide medical examinations and treatments but also x-ray, ultrasound, echocardiogram and laboratory services. The Jasper County Health Department also provides behavioral health care services, immunizations, laboratory services and screenings. CVS and the Medicine Shoppe provide pharmaceutical products and services to residents. The community is serviced by several home-health providers, an optometrist, a physical therapist, and two chiropractic clinics. Also located in Newton is Integrated Therapy Services whom provides customized intervention therapies to children and adults. These therapies are focused around direct speech-language, developmental, physical, and occupational therapies and social work consultation as appropriate.

Newton is also home to Newton Rest Haven (extended-stay nursing care facility) and the Villas of Holly Brook (independent living facility) to provide health care/living options for the aging population of Jasper County.

## Education

### Primary & Secondary

The City of Newton is served by Jasper County Unit School District #1 which also serves the entire County of Jasper. The District is comprised of 3 schools: Ste. Marie Elementary School, Newton Elementary, and Newton Community Junior High and High School. The City and the County are also served by St. Thomas School, which is a private, Catholic school providing pre-K through 8th grade education. St. Thomas serves approximately 170 students.

### Higher Education

The City of Newton is very close to a number of community colleges and traditional universities in East Central Illinois. The community is served by Illinois Eastern Community Colleges, which includes four community colleges in its district: Lincoln Trail College, Olney Central College, Frontier College, and Wabash Valley College. The City is also near Lake Land College in Mattoon which serves the northwest corner of Jasper County. Eastern Illinois University in Charleston is also nearby, as well as Indiana State University in Terre Haute, Indiana.

## Safety

Newton is perceived as a safe place to live and run a business by those providing input into the development of this report. When looking at data, Newton has a lower crime rate compared to the surrounding communities of Casey, Effingham, and Olney and has the same or near the same rate as Robinson and Greenup.



## Recreation

The City of Newton and Jasper County offer many recreational activities and venues. Yearly events include the Fall Festival, Strawberry Fest, Holly Jolly Christmas, and the Jasper County Fair. Venues include conservation areas, Peterson Park, Fairview Drive-in, Jasper County Boys and Girls Park, and the Jasper County Museum inside the Newton Public Library.

**Sam Parr State Fish & Wildlife Area**, a 1,800-acre park, is surrounded by timberland and is popular with hunters and fishermen. It has a 180-acre lake, 840 huntable acres, several picnic and playground areas, a 13-mile equestrian trail and a 2-mile hiking trail, trailer camping and tent sites. Visitors will enjoy driving or walking through the park at dusk to view the many deer and other wildlife.

**Newton Lake Fish & Wildlife Area** is a 2,350-acre fish and wildlife area and is home to a variety of wildlife, including white-tailed deer, blue herons, ducks, geese, a family of bald eagles and the state-protected prairie chicken and river otter. The 1,775-acre lake, known for its healthy population of bass and its shoreline, are perfect for bank and boat fishing, picnicking and hiking. Besides fishing, visitors can boat or swim at the lake. There are more than 22 miles of trails that run along the lake for hiking or equestrian use as well as cross country skiing in the winter months. A five-mile mountain biking trail exists and has received many positive reviews. Hunting, wildlife observation, and picnicking are also popular activities with park visitors.

Newton Lake is a power plant lake fishable year round. An abundant stock of large bass has made Newton Lake one of the premier bass fishing destinations in America. The average size bass in this lake is 3 to 5 lbs, with occasional 6 to 8 lbs being pretty common.

**The Prairie Ridge State Natural Area** is located southwest of Newton. This 3,300-acre site is unique in Illinois, dedicated to conserving the rarest members of Illinois' native tall grass prairie and marsh communities. It offers one of the most spectacular viewing opportunities for grassland wildlife in Illinois. The park is home to the largest breeding population of northern harriers and short-eared owls, as well as prairie chickens.

The Illinois Audubon Society's environmental educational area, known as the **Robert Ridgway Grassland Nature Preserve**, is open daily for wildlife viewing and hiking. This area has been restored to prairie and has a self guided interpretive trail and a wildlife viewing platform overlooking a wetland surrounded by native prairie plants.

**Peterson Park**, located in Newton, is a wonderful community facility containing several play areas, tennis courts, a basketball court, miniature golf, batting cages, sand volleyball court and a state-of-the-art aquatic center. Peterson Park also contains two pavilions for patrons, restroom facilities and access to the Embarras River with a canoe ramp. This community will soon be connected to the downtown area through the implementation of the Eagle Trails & Greenways Plan and by funding provided by the Illinois Department of Transportation (ITEP Program).



Quality of Life

The **Fairview Drive-in** is located on IL Rte. 33 just minutes away from Newton. It is one of the last remaining drive-in theaters in Illinois and features two movies nightly Friday through Sunday from April 1 to September 30 each year.

The **Jasper County Boys and Girls Park** is home to Newton's Babe Ruth League baseball and softball diamonds. With a total of five ball diamonds, the park hosts several state and regional softball tournaments and national championships. It is also home to the Newton Eagles baseball games and the Lady Eagles softball games.

The **Jasper County Museum** was established in 1965 by the Newton Woman's Club and the Newton Public Library Board. Over the course of the years, the Museum has expanded to include many items that reflect Jasper County and its residents' history.



**Geographic Representation of the Primary Trade Area  
12-Mile Radius around Central Point of TIF District**



The Primary Trade Area for the City of Newton TIF District covers nearly all of Jasper County and extends into the surrounding counties. The communities closest to Newton with sizable populations are (2010 U.S. Census):

- Olney (20 Miles South on Rte. 133): 9,115 Population
- Effingham (23 Miles West on Rte. 33): 12,328 Population
- Greenup (19 Miles North on Rte. 133): 1,513 Population
- Robinson (24 Miles East on Rte. 33): 7,713 Population



## Primary Trade Area Demographics

*Analysis Geography: Newton TIF District Primary Trade Area*

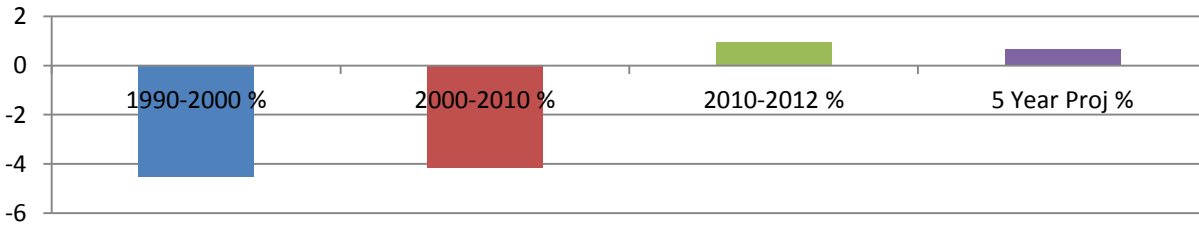
*Date: 2/28/2014*

### Population Profile

**12 Mile Radius**

2017 Projection	9,621
2012 Estimate	9,557
2010 Census	9,469
2000 Census	9,879
1990 Census	10,345

### Population Change

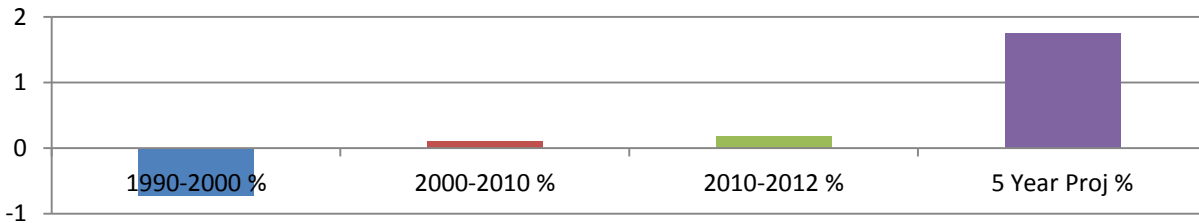


### Household Profile

**12 Mile Radius**

2017 Projection	3,925
2012 Estimate	3,857
2010 Census	3,850
2000 Census	3,846
1990 Census	3,874

### Household Change







## Primary Trade Area Demographics

*Analysis Geography: Newton TIF District Primary Trade Area*

*Date: 2/28/2014*

### **Population By Race (Current)**

**12 Mile Radius**

White Alone	9,428
Black Alone	13
American Indian Alone	12
Asian Alone	22
Pacific Islander Alone	2
Some Other Race Alone	23
2 or More Races	57
Hispanic Origin (Any Race)	77

### **Population by Age (Current)**

**12 Mile Radius**

0 to 4 years	554
5 to 9 years	623
10 to 14 years	600
15 to 19 years	572
20 to 24 years	504
25 to 34 years	1,094
35 to 44 years	1,051
45 to 54 years	1,511
55 to 64 years	1,322
65 to 74 years	889
75 to 84 years	540
85+ years	297

Median Age            43.1 Years



## Primary Trade Area Demographics

Analysis Geography: Newton TIF District Primary Trade Area

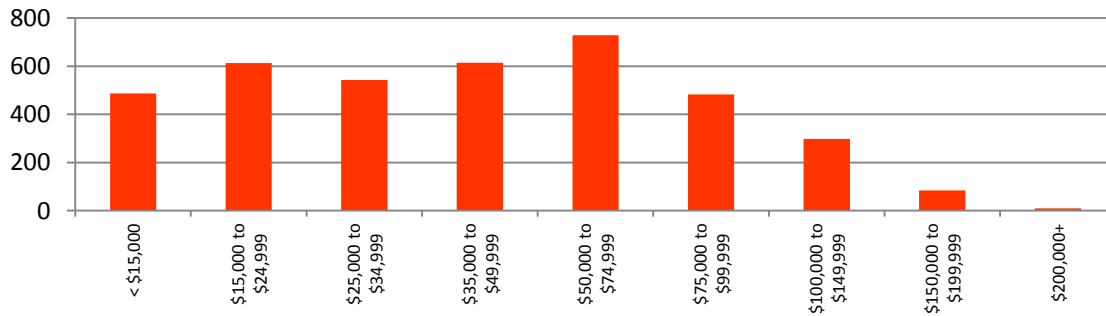
Date: 2/28/2014

### Households By Income (Current)

### 12-Mile Radius

< \$15,000	486
\$15,000 to \$24,999	613
\$25,000 to \$34,999	542
\$35,000 to \$49,999	614
\$50,000 to \$74,999	728
\$75,000 to \$99,999	482
\$100,000 to \$149,999	298
\$150,000 to \$199,999	84
\$200,000+	10
Average Household Income	\$51,931
Median Household Income	\$40,777
Per Capita Income	\$20,983
Average Disposable Income	\$44,424
Median Disposable Income	\$37,528

### Households By Income (Current)



### Housing Units By Occupancy (Current)

### 12-Mile Radius

Owner Occupied	3,180	74.5%
Renter Occupied	676	15.8%
Vacant	409	9.6%



## Primary Trade Area Demographics

Analysis Geography: Newton TIF District Primary Trade Area

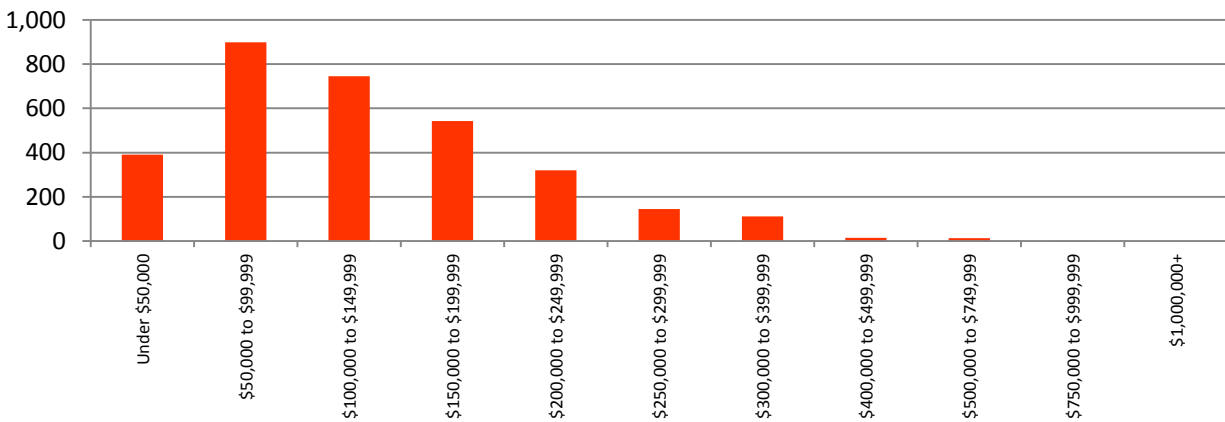
Date: 2/28/2014

### Owner Occupied Property Values (Current)

12-Mile Radius

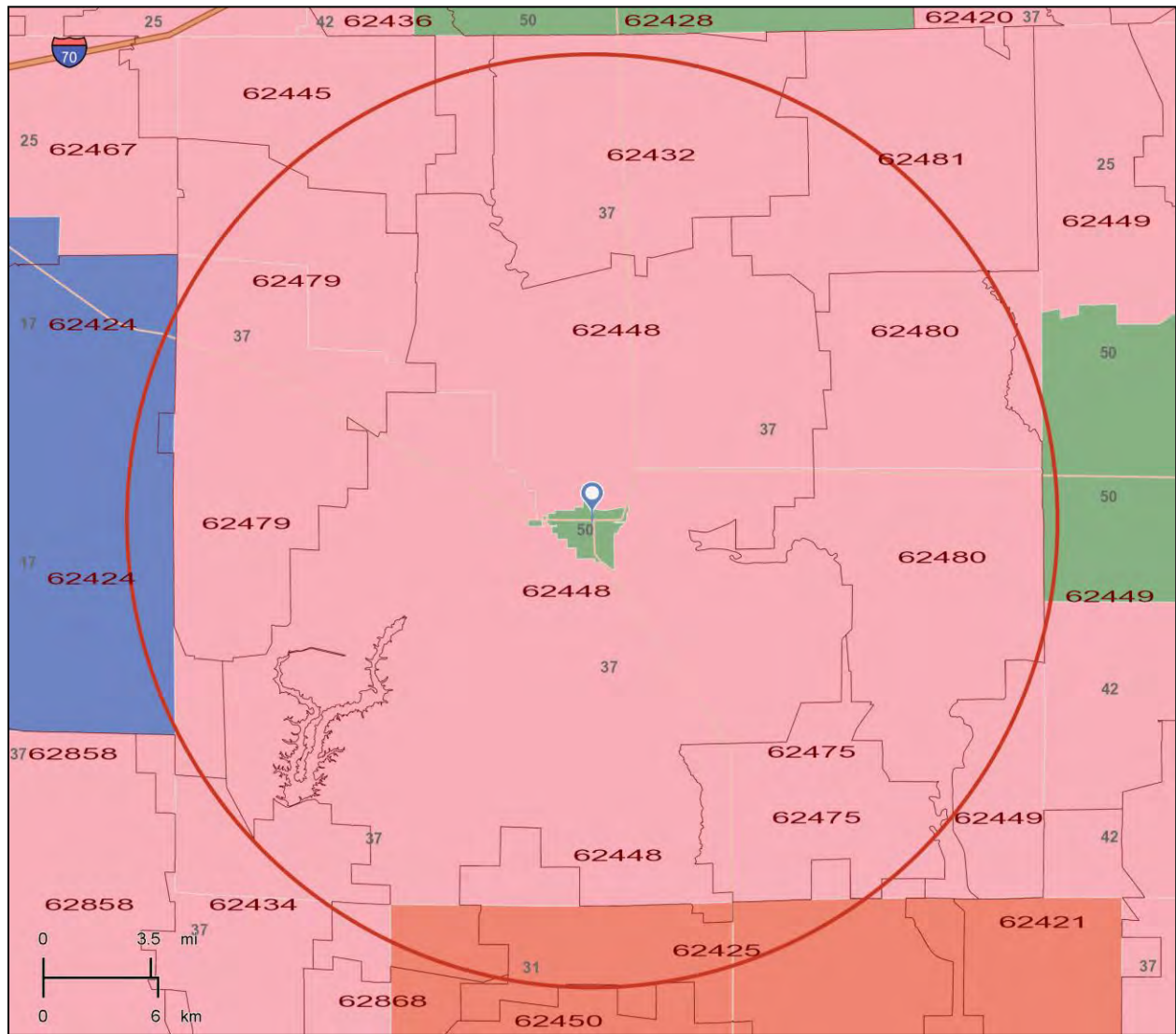
Under \$50,000	390
\$50,000 to \$99,999	899
\$100,000 to \$149,999	745
\$150,000 to \$199,999	542
\$200,000 to \$249,999	320
\$250,000 to \$299,999	145
\$300,000 to \$399,999	112
\$400,000 to \$499,999	14
\$500,000 to \$749,999	13
\$750,000 to \$999,999	2
\$1,000,000+	0
Median Value	\$120,256
Average Value	\$135,839

### Owner Occupied Property Values (Current)





Dominant Tapestry for Newton TIF District Primary Trade Area



Tapestry LifeMode

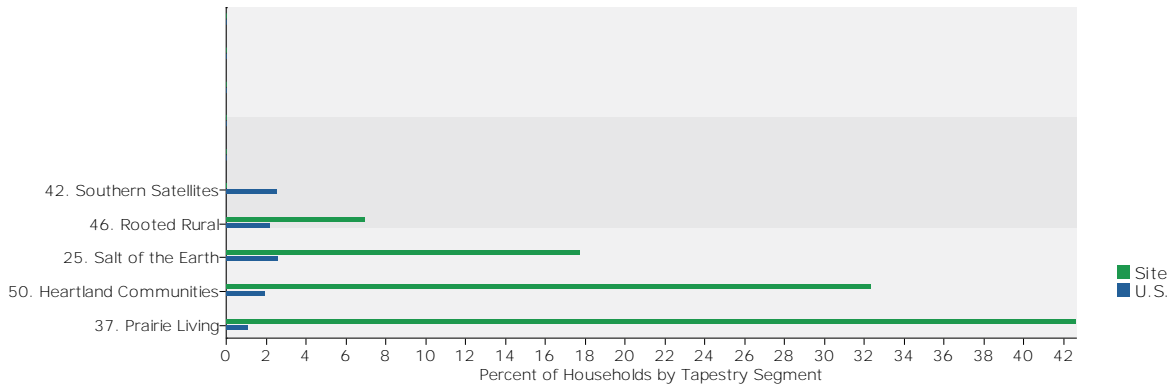
- L1 High Society: Affluent, well-educated, married-couple homeowners
- L2 Upscale Avenues: Prosperous, married-couple homeowners in different housing
- L3 Metropolis: City dwellers in older homes reflecting the diversity of urban culture
- L4 Solo Acts: Urban young singles on the move
- L5 Senior Styles: Senior lifestyles by income, age, and housing type
- L6 Scholars and Patriots: College, military environments
- L7 High Hopes: Young households striving for the "American Dream"
- L8 Global Roots: Ethnic and culturally diverse families
- L9 Family Portrait: Youth, family life, and children
- L10 Traditional Living: Middle-aged, middle income—Middle America
- L11 Factories and Farms: Hardworking families in small communities, settled near jobs
- L12 American Quilt: Households in small towns and rural areas



**Top Tapestry Segments for Primary Trade Area**

Rank	Tapestry Segment	Households		U.S. Households	
		Percent	Cumulative Percent	Percent	Cumulative Percent
1	37. Prairie Living	42.7%	42.7%	1.2%	1.2%
2	50. Heartland Communities	32.4%	75.1%	2.0%	3.2%
3	25. Salt of the Earth	17.8%	92.9%	2.7%	5.9%
4	46. Rooted Rural	7.0%	99.9%	2.3%	8.2%
5	42. Southern Satellites	0.1%	100.0%	2.6%	10.8%
<b>Subtotal</b>		<b>100.0%</b>		<b>10.8%</b>	

Top Ten Tapestry Segments Site vs. U.S.



**Top Tapestry Descriptions**

**Prairie Living** neighborhoods are dominated by small, family-owned farms. Two-thirds of the households are composed of married couples with or without children. These residents have a median age of 41.6 years and 9 in 10 of these residents are white. More than 67 percent are in the labor force with a very low unemployment rate. Even though agricultural jobs are important to the local economy, 40 percent of the residents work in white-collar jobs and one in four residents are self employed. The median household income is \$42,803 and the median net worth of \$79,313. Eighty-four percent of residents aged 25 years and older have graduated from high school; the number of those who hold a Bachelor’s or graduate degree is below the U.S. level.



Seventy-nine percent own their homes, with a median home value of \$103,090. Most housing is single-family; however, 11 percent are mobile homes. Approximately three-quarters of the households own two or more vehicles; one-third have three or more.



## Primary Trade Area Demographics

These residents make purchases that reflect their rural lifestyle including work boots and hunting clothes. They can fresh produce from their gardens and fill their separate freezers to feed their families through the rest of the year. They own riding mowers, garden equipment, and tools to service their vehicles and make home repairs. They tackle home improvement projects and own pets.

Many own satellite dishes because cable TV is not available in rural neighborhoods. They are loyal country music fans and tune in to radio and television for their favorite music. They enjoy hunting, fishing, horseback riding, target shooting, and riding ATVs. They tend to be political conservatives. They prefer domestic vehicles and serve on church boards, speak at public meetings, volunteer for charitable organizations and help with fundraising. These households shop for bargains; therefore Wal-Mart is, by far, their favorite retailer, followed by Kmart and JCPenney.

**Heartland Communities** are described as settled and close-knit individuals with a median age of 42.8 years. Approximately half of the residents have already retired, many in the same towns where they have lived and worked their whole lives. Children are found in 30 percent of the households and diversity is minimal with nearly 9 in 10 residents being white. The median household income is \$35,160. Because of low home value, their median net worth is \$46,091. Forty percent of residents are employed in service industries. The percentage of the population aged 25 or older who has completed high school is higher than the U.S. level, but the percentage who has attended college is significantly lower than the U.S. figure.



These neighborhoods are found primarily in small towns in the Midwest and South. More than half of the housing units were built before 1960 and home ownership is at 71 percent. Median home value is less than half of the U.S. median and more than three-fourths of the housing is single-family dwellings.

Residents invest time and money in their cherished homes and communities. They grow gardens, use riding lawnmowers on their large lots, and tackle home improvement projects. They shop at Ace Hardware, Lowe's, Wal-Mart and Kmart. Many residents order items from catalogs, QVC and Avon sales reps. Favorite restaurants include Golden Corral and Cracker Barrel. They go hunting and fishing. They subscribe to cable and usually watch news programs and movies on TV.

**Salt of the Earth** neighborhoods are the least diverse of all the Tapestry segments. They are settled, traditional and hardworking. Sixty-five percent of households are married couples with or without children with an average household size of 2.6 people. The median age is 41.8 years and the labor participation rate of these residents is higher than that of the U.S. A higher than average proportion of the population works in skilled labor occupations.





## Primary Trade Area Demographics

Approximately 20 percent of them are employed in the manufacturing sector. The median household income of \$50,406 is slightly lower than the U.S. figure. The median net worth is \$104,721. Forty-one percent of residents aged 25 and older have attended college and 15 percent have earned a bachelor's or graduate degree. Eighty-four percent of residents own their homes with a median home value of \$124,189. Twenty-two percent of homes were built before 1940.

Salt of the Earth residents are independent and self-reliant, tackling small home improvement and remodeling projects. They spend money and time on their flower and vegetable gardens. Twenty-eight percent of households own three or more vehicles including a truck. Many own a motorcycle. This is one of the top Tapestry segments for owning or leasing multiple vehicles. They prefer domestic vehicles and do their own maintenance. They invest in annuities, certificates of deposit and U.S. savings bonds. They own two or more pets, either dogs or cats. They eat out at family restaurants including Bob Evans or Cracker Barrel. They often bake goodies at home and go fishing, hunting, target shooting and boating. They work out on indoor exercise equipment such as stationary bikes and treadmills. They read fishing and hunting magazines and listen to country music radio and follow NASCAR racing. Many own a satellite dish to watch CMT and the Speed Channel on. Their favorite TV programs include auto racing, horse racing, truck and tractor pulls/mud racing, and weekly sitcoms.

**Rooted Rural** residents are settled families that take pride in their homes and keep busy with home improvement and remodeling projects. They have a median age of 42.6 years and 50 percent above age 55. More of the married-couple families are empty nesters than those who have children at home. Only 57 percent of this population participates in the workforce and one-third receives Social Security benefits. Although the agricultural industry is more prominent in this market than at the U.S. level, many employed residents work in the service and manufacturing industry sectors. Over 75 percent of people 25 years or older have graduated from high school and 12 percent hold a bachelor's or graduate degree. Home ownership is at 81 percent with a median home value of \$95,084. Most of the housing units were built after 1970.

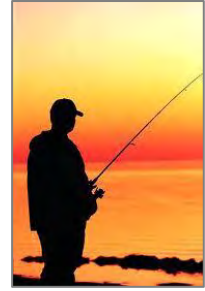


Rooted Rural residents are do-it-yourselfers and are proud of their gardens. They regularly buy lawn and garden insecticides, flower and vegetable seeds, and plants. They have a lawn or garden tractor and ATVs and own an assortment of tools. They prefer domestic vehicles and many own or lease a truck. Many homes have pets. These residents generally prepare meals at home and own a separate freezer to store their produce in from their gardens. They prefer Ryan's Family Steakhouse, or the like, when they do eat out. They shop for groceries and buy their favorite Folgers coffee at Wal-Mart Supercenter. They hunt, fish, ride horses, attend country music concerts, and go to car races. They read hunting and fishing magazines and listen to country music and auto racing on the radio. Many have a satellite dish.



## Primary Trade Area Demographics

**Southern Satellites** households consist of married couples with and without children. The median age is 38.5 years and 87 percent of residents are white. The median household income of this group is \$39,720 and the median net worth is \$52,671. Sixty percent of residents are in the labor force and most work in the manufacturing and services industry sectors. Educational attainment is lower than national average. Primary housing types are newer single-family dwellings with nearly two-thirds of the housing being built after 1969. The home ownership rate is 81 percent with a median value of \$86,547.



Southern Satellites enjoy fishing and hunting and spend money for magazines, clothes and gear related to these interests. Many own satellite dishes and pets. They work in their vegetable gardens and own equipment to help with outdoor chores. Most have two or more vehicles and prefer domestic cars with many driving trucks. They consider themselves to be politically conservative. They listen to country radio and watch fishing programs, NASCAR races, and country music programs on TV. Owning personal computers and going online from home isn't important to these residents.





### **Consumer Lifestyles and Spending Habits**

The Consumer Lifestyle and Spending Habits section displays retail market potential and consumer retail goods and services expenditures for the Primary Trade Area. It provides details about the number of adults and households expected to consume products or services in a variety of retail categories.

#### **Understanding Retail Market Potential**

Market Potential describes the market demand for thousands of items in 35 categories. The information originates from consumer surveys compiled by GfK MRI. A Market Potential Index (MPI) measures the relative likelihood of adults or households in a specified area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. average.

#### **Understanding Consumer Retail Goods and Services Expenditures**

Retail Goods and Service Expenditures reports are based on annualized data from the Consumer Expenditure Survey and identify the consumer dollar potential available to be spent for various retail categories. These reports include the dollar amount present, average amount spent per household, and the Spending Potential Index, which measures the amount spent for a product or service in your area compared to the U.S. average.



**Electronics and Internet Market Potential**

<b>Demographic Summary</b>		<b>2012</b>	<b>2017</b>
Population		9,557	9,621
Population 18+		7,425	7,503
Households		3,857	3,925
Median Household Income		\$40,777	\$47,212
<b>Product/Consumer Behavior</b>	<b>Expected Number of Adults/HHs</b>	<b>%</b>	<b>MPI</b>
HH owns a personal computer	2,541	65.9	89
Purchased home PC in last 12 months	520	13.5	86
Purchased home PC 1-2 years ago	714	18.5	82
Purchased home PC 3-4 years ago	709	18.4	94
Purchased home PC 5+ years ago	426	11.0	119
Spent <\$500 on home PC (most recent purchase)	299	7.8	89
Spent \$500-999 on home PC (most recent purchase)	700	18.1	102
Spent \$1000-1499 on home PC (most recent purchase)	399	10.3	79
Spent \$1500-1999 on home PC (most recent purchase)	214	5.5	78
Spent \$2000+ on home PC (most recent purchase)	196	5.1	81
Purchased home PC at computer superstore	340	8.8	69
Purchased home PC at department store	278	7.2	147
Purchased home PC direct from manufacturer	523	13.6	97
Purchased home PC at electronics store	379	9.8	89
Purchased home PC on Internet	291	7.5	87
Purchased home PC at warehouse discount outlet	58	1.5	68
HH owns desktop PC	2,145	55.6	97
HH owns laptop/notebook/tablet PC	770	20.0	63
HH owns any Apple/Apple Mac clone brand PC	97	2.5	39
HH owns any IBM/IBM compatible brand PC	2,380	61.7	91
Brand of PC that HH owns: Compaq	331	8.6	101
Brand of PC that HH owns: Dell	1,078	28.0	90
Brand of PC that HH owns: Gateway	232	6.0	91
Brand of PC that HH owns: Hewlett Packard	490	12.7	82
Brand of PC that HH owns: Sony Vaio	73	1.9	64
Child (under 18) uses home PC	695	18.0	86
HH owns CD burner	1,253	32.5	88
HH owns CD ROM drive	1,395	36.2	92
HH owns DVD drive	740	19.2	77
HH owns DVD-RW (DVD burner)	687	17.8	86
HH owns external hard drive	451	11.7	82
HH owns flash drive	584	15.1	73
HH owns LAN/network interface card	270	7.0	63
HH owns inkjet printer	1,583	41.0	96
HH owns laser printer	418	10.8	78
HH owns modem/fax modem	860	22.3	107
HH owns removable cartridge storage device	193	5.0	86
HH owns scanner	1,028	26.7	94
HH owns PC speakers	1,487	38.6	92
HH owns tape backup	103	2.7	100
HH owns webcam	327	8.5%	74



## Consumer Lifestyles and Spending Habits

<b>Product/Consumer Behavior</b>	<b>Expected Number of Adults/HHs</b>	<b>%</b>	<b>MPI</b>
HH owns software: accounting	312	8.1	91
HH owns software: communications/fax	275	7.1	87
HH owns software: database/filing	313	8.1	99
HH owns software: desktop publishing	455	11.8	97
HH owns software: education/training	302	7.8	78
HH owns software: entertainment/games	1,129	29.3	101
HH owns software: online meeting/conference	65	1.7	58
HH owns software: personal finance/tax prep	482	12.5	88
HH owns software: presentation graphics	211	5.5	68
HH owns software: multimedia	468	12.1	79
HH owns software: networking	334	8.7	77
HH owns software: security/anti-virus	1,001	26.0	92
HH owns software: spreadsheet	714	18.5	79
HH owns software: utility	216	5.6	78
HH owns software: web authoring	123	3.2	91
HH owns software: word processing	1,054	27.3	81
Spent \$500+ on software for home PC in last 12 mo	72	1.9	77
Purchased computer book in last 12 months	83	2.2	49
HH owns fax machine	213	5.5	91
Purchased audio equipment in last 12 months	295	7.6	78
Purchased headphones in last 12 months	107	2.8	69
HH owns camcorder	773	20.0	103
Purchased camcorder in last 12 months	98	2.5	118
HH owns CD player	1,769	45.9	100
Purchased CD player in last 12 months	128	3.3	86
HH owns DVD player	2,442	63.3	95
Purchased DVD player in last 12 months	369	9.6	98
HH owns 1 TV	688	17.8	90
HH owns 2 TVs	1,072	27.8	106
HH owns 3 TVs	981	25.4	114
HH owns 4+ TVs	738	19.1	92
HH owns miniature screen TV (<13 in)	376	9.7	124
Most recent TV purchase: miniature screen (<13 in)	138	3.6	130
HH owns regular screen TV (13-26 in)	2,027	52.6	121
Most recent TV purchase: regular screen (13-26 in)	1,094	28.4	122
HH owns large screen TV (27-35 in)	1,925	49.9	107
Most recent TV purchase: large screen (27-35 in)	1,412	36.6	116
HH owns big screen TV (36-42 in)	560	14.5	77
Most recent TV purchase: big screen (36-42 in)	406	10.5	74
HH owns giant screen TV (over 42 in)	427	11.1	78
Most recent TV purchase: giant screen (over 42 in)	288	7.5	67
HH owns LCD TV	561	14.5	75
HH owns plasma TV	213	5.5	66
HH owns projection TV	178	4.6	85
HH owns video game system	1,099	28.5	85
Purchased video game system in last 12 months	362	9.4	87
HH owns video game system: handheld	442	11.5	75
HH owns video game system: attached to TV/computer	971	25.2	85
HH owns video game system: Game Boy	234	6.1	89
HH owns video game system: Game Boy Advance/SP	210	5.4	83
HH owns video game system: Nintendo DS	185	4.8	63



## Consumer Lifestyles and Spending Habits

Product/Consumer Behavior	Number of Adults/HHs	Percent	MPI
HH owns video game system: Nintendo GameCube	161	4.2%	83
HH owns video game system: Nintendo Wii	168	4.4%	64
HH owns video game system: PlayStation 2	583	15.1%	92
HH owns video game system: PlayStation 3	107	2.8%	76
HH owns video game system: Sony PlayStation/PS One	171	4.4%	110
HH owns video game system: Sony PSP	63	1.6%	55
HH owns video game system: Xbox	177	4.6%	77
HH owns video game system: Xbox 360	179	4.6%	71
HH purchased 5+ video games in last 12 months	212	5.5%	84
HH spent \$101+ on video games in last 12 months	214	5.5%	68
Owns MP3 player	1,298	17.5%	65
Purchased MP3 player in last 12 months	532	7.2%	70
Owns Apple iPod	408	5.5%	49
Purchased Apple iPod in last 12 months	163	2.2%	64
Have any access to the Internet	6,071	81.8%	97
Have access to Internet: at home	4,431	59.7%	85
Have access to Internet: at work	2,532	34.1%	91
Have access to Internet: at school/library	2,026	27.3%	108
Have access to Internet: not hm/work/school/library	1,787	24.1%	124
Use Internet less than once a week	455	6.1%	156
Use Internet 1-2 times per week	498	6.7%	123
Use Internet 3-6 times per week	583	7.9%	99
Use Internet once a day	714	9.6%	87
Use Internet 2-4 times per day	998	13.4%	76
Use Internet 5 or more times per day	1,194	16.1%	64
Any Internet or online usage in last 30 days	4,438	59.8%	85
Used Internet in last 30 days: at home	3,512	47.3%	76
Used Internet in last 30 days: at work	2,116	28.5%	89
Used Internet in last 30 days: at school/library	370	5.0%	64
Used Internet/30 days: not home/work/school/library	600	8.1%	87
Internet last 30 days: used email	3,675	49.5%	79
Internet last 30 days: used Instant Messenger	1,154	15.5%	61
Internet last 30 days: paid bills online	1,461	19.7%	60
Internet last 30 days: visited online blog	415	5.6%	58
Internet last 30 days: wrote online blog	135	1.8%	49
Internet last 30 days: visited chat room	281	3.8%	81
Internet last 30 days: looked for employment	619	8.3%	63
Internet last 30 days: played games online	1,206	16.2%	78
Internet last 30 days: traded/tracked investments	473	6.4%	57
Internet last 30 days: downloaded music	764	10.3%	56
Internet last 30 days: made phone call	123	1.7%	44
Internet last 30 days: made personal purchase	1,619	21.8%	70
Internet last 30 days: made business purchase	573	7.7%	80
Internet last 30 days: made travel plans	686	9.2%	53
Internet last 30 days: watched online video	789	10.6%	55
Internet last 30 days: obtained new/used car info	520	7.0%	79
Internet last 30 days: obtained financial info	1,054	14.2%	59
Internet last 30 days: obtained medical info	881	11.9%	71
Internet last 30 days: obtained latest news	1,878	25.3%	65
Internet last 30 days: obtained real estate info	438	5.9%	54



## Consumer Lifestyles and Spending Habits

Product/Consumer Behavior	Expected Number of Adults/HHS	Percent	MPI
Internet last 30 days: obtained sports news/info	958	12.9%	55
Ordered anything on Internet in last 12 months	1,984	26.7%	77
Ordered on Internet/12 mo: airline ticket	555	7.5%	44
Ordered on Internet/12 mo: CD/tape	198	2.7%	61
Ordered on Internet/12 mo: clothing	778	10.5%	72
Ordered on Internet/12 mo: computer	179	2.4%	70
Ordered on Internet/12 mo: computer peripheral	266	3.6%	82
Ordered on Internet/12 mo: DVD	311	4.2%	63
Ordered on Internet/12 mo: flowers	196	2.6%	56
Ordered on Internet/12 mo: software	342	4.6%	80
Ordered on Internet/12 mo: tickets (concerts etc.)	366	4.9%	51
Ordered on Internet/12 mo: toy	285	3.8%	77
Purchased item from amazon.com in last 12 months	682	9.2%	65
Purchased item from barnes&noble.com in last 12 mo	141	1.9%	59
Purchased item from bestbuy.com in last 12 months	105	1.4%	56
Purchased item from ebay.com in last 12 months	671	9.0%	97
Purchased item from walmart.com in last 12 months	311	4.2%	102
Spent on Internet orders last 12 months: <\$100	442	6.0%	110
Spent on Internet orders last 12 months: \$100-199	374	5.0%	93
Spent on Internet orders last 12 months: \$200-499	423	5.7%	68
Spent on Internet orders last 12 months: \$500+	678	9.1%	62
Connection to Internet from home: dial-up modem	1,311	17.7%	216
Connection to Internet from home: cable modem	970	13.1%	48
Connection to Internet from home: DSL	1,689	22.7%	92
Connection to Internet from home: wireless	537	7.2%	52
Connection to Internet from home: any broadband	2,803	37.8%	64
DVDs rented in last 30 days: 1	179	2.4%	91
DVDs rented in last 30 days: 2	236	3.2%	69
DVDs rented in last 30 days: 3	219	2.9%	92
DVDs rented in last 30 days: 4	177	2.4%	62
DVDs rented in last 30 days: 5+	873	11.8%	89
Rented video tape/DVD last month: action/adventure	1,292	17.4%	86
Rented video tape/DVD last month: classic	242	3.3%	62
Rented video tape/DVD last month: comedy	1,268	17.1%	83
Rented video tape/DVD last month: drama	757	10.2%	75
Rented video tape/DVD last month: family/children	698	9.4%	106
Rented video tape/DVD last month: foreign	97	1.3%	65
Rented video tape/DVD last month: horror	557	7.5%	102
Rented video tape/DVD last month: romance	488	6.6%	88
Rented video tape/DVD last month: science fiction	358	4.8%	91
Rented video tape/DVD last mo at Blockbuster Video	471	6.3%	52
Rented video tape/DVD last mo at Hollywood Video	148	2.0%	48
Bought video tape/DVD last month: action/adventure	557	7.5%	90
Bought video tape/DVD last month: classic	203	2.7%	101
Bought video tape/DVD last month: comedy	668	9.0%	112
Bought video tape/DVD last month: drama	250	3.4%	78
Bought video tape/DVD last month: family/children	423	5.7%	97
Bought video tape/DVD last month: horror	319	4.3%	137
Bought video tape/DVD last month: romance	226	3.0%	120



## Consumer Lifestyles and Spending Habits

<b>Product/Consumer Behavior</b>	<b>Expected Number of Adults/HHs</b>	<b>Percent</b>	<b>MPI</b>
Bought video tape/DVD last mo at Blockbuster Video	126	1.7%	68
Bought blank video tape in last 6 months	932	12.6%	111
Bought 7+ blank video tapes in last 6 months	252	3.4%	130
DVDs purchased in last 30 days: 1	265	3.6%	72
DVDs purchased in last 30 days: 2	312	4.2%	89
DVDs purchased in last 30 days: 3-4	399	5.4%	116
DVDs purchased in last 30 days: 5+	389	5.2%	101
Bought any camera in last 12 months	1,071	14.4%	113
Spent on cameras in last 12 months: <\$100	443	6.0%	137
Spent on cameras in last 12 months: \$100-199	219	2.9%	98
Spent on cameras in last 12 months: \$200+	304	4.1%	103
Own APS (point & shoot or SLR) camera	146	2.0%	71
Own digital camera	2,390	32.2%	98
Bought digital camera in last 12 months	467	6.3%	92
Own digital point & shoot camera	1,746	23.5%	95
Bought digital point & shoot camera in last 12 mo	363	4.9%	99
Own digital SLR camera	665	9.0%	97
Bought digital SLR camera in last 12 months	125	1.7%	75
Own 35mm auto focus point & shoot camera	423	5.7%	122
Own 35mm auto focus single lens reflex camera	164	2.2%	92
Own 35mm auto focus zoom camera	656	8.8%	159
Own 35mm single lens reflex camera	276	3.7%	124
Own Canon camera	1,047	14.1%	89
Bought Canon camera in last 12 months	136	1.8%	85
Own Fuji camera	300	4.0%	101
Own Kodak camera	1,228	16.5%	141
Bought Kodak camera in last 12 months	338	4.6%	155
Own Nikon camera	301	4.1%	75
Own Olympus camera	307	4.1%	91
Own Polaroid camera	265	3.6%	145
Bought any camera accessory in last 12 months	3,364	45.3%	106
Bought film in last 12 months	1,709	23.0%	121
Bought film in last 12 months: <3 rolls	775	10.4%	118
Bought film in last 12 months: 3-6 rolls	612	8.2%	132
Bought film in last 12 months: 7+ rolls	323	4.4%	103
Bought film in last 12 mo: APS (color prints)	171	2.3%	86
Bought film in last 12 mo: instant developing	189	2.5%	128
Bought film in last 12 mo: 35mm (black & white)	49	0.7%	69
Bought film in last 12 mo: 35mm (color prints)	1,178	15.9%	140
Bought Fuji film in last 12 months	455	6.1%	123
Bought Kodak film in last 12 months	1,060	14.3%	121
Bought store-brand film in last 12 months	172	2.3%	109
Purchased film in last 12 mo: department store	445	6.0%	163
Purchased film in last 12 mo: discount store	665	9.0%	189



## Consumer Lifestyles and Spending Habits

<b>Product/Consumer Behavior</b>	<b>Expected Number of Adults/HHs</b>	<b>Percent</b>	<b>MPI</b>
Purchased film in last 12 mo: drug store	264	3.6%	76
Purchased film in last 12 mo: grocery store	134	1.8%	84
Purchased film in last 12 mo: 1 hour service store	227	3.1%	120
Had film processed at discount store	474	6.4%	194
Had film processed at drug store	251	3.4%	79
Had film processed at 1 hour service store	286	3.9%	133
Bought memory card for camera in last 12 months	561	7.6%	99
Own memory card for camera	1,883	25.4%	103



**Health and Beauty Market Potential**

<b>Demographic Summary</b>		<b>2012</b>	<b>2017</b>
Population		9,557	9,621
Population 18+		7,425	7,503
Households		3,857	3,925
Median Household Income		\$40,777	\$47,212
<b>Product/Consumer Behavior</b>	<b>Expected Number of Adults</b>	<b>Percent</b>	<b>MPI</b>
Exercise at home 2+ times per week	2,098	28.3%	94
Exercise at club 2+ times per week	383	5.2%	42
Exercise at other facility (not club) 2+ times/wk	402	5.4%	67
Own stationary bicycle	611	8.2%	147
Own treadmill	914	12.3%	127
Own weight lifting equipment	828	11.2%	86
Presently controlling diet	2,765	37.2%	90
Diet control for blood sugar level	628	8.5%	116
Diet control for cholesterol level	851	11.5%	114
Diet control to maintain weight	801	10.8%	97
Diet control for physical fitness	430	5.8%	58
Diet control for salt restriction	294	4.0%	119
Diet control for weight loss	897	12.1%	85
Used doctor's care/diet for diet method	259	3.5%	117
Used exercise program for diet method	354	4.8%	56
Used Weight Watchers as diet method	174	2.3%	77
Buy foods specifically labeled as fat-free	1,225	16.5%	94
Buy foods specifically labeled as high fiber	743	10.0%	87
Buy foods specifically labeled as high protein	225	3.0%	55
Buy foods specifically labeled as lactose-free	90	1.2%	65
Buy foods specifically labeled as low-calorie	658	8.9%	82
Buy foods specifically labeled as low-carb	531	7.2%	93
Buy foods specifically labeled as low-cholesterol	633	8.5%	103
Buy foods specifically labeled as low-fat	939	12.6%	95
Buy foods specifically labeled as low-sodium	482	6.5%	72
Buy foods specifically labeled as natural/organic	296	4.0%	47
Buy foods specifically labeled as sugar-free	989	13.3%	101
Used butter alternatives in last 6 months	330	4.4%	107
Used egg alternatives in last 6 months	658	8.9%	62
Used salt alternatives in last 6 months	2,293	30.9%	112
Drank meal/dietary supplement in last 6 months	462	6.2%	85
Used nutrition/energy bar in last 6 months	604	8.1%	57
Drank sports drink/thirst quencher in last 6 mo	1,764	23.8%	74
Used vitamin/dietary supplement in last 6 months	3,557	47.9%	99
Vitamin/dietary suppl used/6 mo: antioxidant	155	2.1%	72
Vitamin/dietary suppl used/6 mo: B complex	280	3.8%	77
Vitamin/dietary suppl used/6 mo: B complex+C	75	1.0%	52
Vitamin/dietary suppl used/6 mo: B-6	140	1.9%	93
Vitamin/dietary suppl used/6 mo: B-12	332	4.5%	80
Vitamin/dietary suppl used/6 mo: C	582	7.8%	93
Vitamin/dietary suppl used/6 mo: calcium	850	11.4%	107





## Consumer Lifestyles and Spending Habits

<b>Product/Consumer Behavior</b>	<b>Expected Number of Adults</b>	<b>Percent</b>	<b>MPI</b>
Vitamin/dietary suppl used/6 mo: D	395	5.3%	108
Vitamin/dietary suppl used/6 mo: E	344	4.6%	93
Vitamin/dietary suppl used/6 mo: garlic	97	1.3%	77
Vitamin/dietary suppl used/6 mo: glucosamine	275	3.7%	80
Vitamin/dietary suppl used/6 mo: multiple formula	767	10.3%	88
Vitamin/dietary suppl used/6 mo: multiple w/iron	255	3.4%	79
Vitamin/dietary suppl used/6 mo: mult w/minerals	469	6.3%	107
Vitamin/dietary suppl used/6 mo: zinc	141	1.9%	82
Vitamin/dietary suppl/6 mo: Caltrate 600	209	2.8%	106
Vitamin/dietary suppl/6 mo: Centrum	295	4.0%	68
Vitamin/dietary suppl/6 mo: Nature Made	341	4.6%	78
Visited doctor in last 12 months	5,806	78.2%	101
Visited doctor in last 12 months: 1-3 times	2,710	36.5%	108
Visited doctor in last 12 months: 4-7 times	1,594	21.5%	97
Visited doctor in last 12 months: 8+ times	1,502	20.2%	94
Visited doctor in last 12 mo: allergist	152	2.0%	86
Visited doctor in last 12 mo: cardiologist	600	8.1%	116
Visited doctor in last 12 mo: chiropractor	1,002	13.5%	181
Visited doctor in last 12 mo: dentist	2,593	34.9%	92
Visited doctor in last 12 mo: dermatologist	441	5.9%	83
Visited doctor in last 12 mo: ear/nose/throat	375	5.1%	110
Visited doctor in last 12 mo: eye	1,624	21.9%	106
Visited doctor in last 12 mo: general/family	3,524	47.5%	112
Visited doctor in last 12 mo: internist	340	4.6%	62
Visited doctor in last 12 mo: physical therapist	237	3.2%	71
Visited doctor in last 12 mo: podiatrist	186	2.5%	74
Visited doctor in last 12 mo: urologist	241	3.2%	84
Visited nurse practitioner in last 12 months	425	5.7%	137
Wear regular/sun/tinted prescription eyeglasses	2,979	40.1%	117
Wear bi-focals	1,692	22.8%	146
Wear disposable contact lenses	434	5.8%	90
Wear soft contact lenses	509	6.9%	78
Spent on contact lenses in last 12 mo: <\$100	158	2.1%	76
Spent on contact lenses in last 12 mo: \$100-199	281	3.8%	101
Spent on contact lenses in last 12 mo: \$200+	158	2.1%	70
Bought prescription eyewear: discount optical ctr	642	8.6%	109
Bought prescription eyewear: from eye doctor	2,551	34.4%	135
Bought prescription eyewear: retail optical chain	633	8.5%	77
Used prescription drug for allergy/hay fever	491	6.6%	94
Used prescription drug for anxiety/panic	326	4.4%	108
Used prescription drug for arthritis/rheumatism	253	3.4%	130
Used prescription drug for asthma	339	4.6%	112
Used prescription drug for backache/back pain	466	6.3%	86
Used prescription drug for depression	546	7.4%	125
Used prescr drug for diabetes (insulin dependent)	210	2.8%	144
Used prescr drug for diabetes (non-insulin)	376	5.1%	137
Used prescription drug for eczema/skin itch/rash	117	1.6%	76



## Consumer Lifestyles and Spending Habits

<b>Product/Consumer Behavior</b>	<b>Expected Number of Adults</b>	<b>Percent</b>	<b>MPI</b>
Used prescription drug for heartburn/acid reflux	556	7.5%	114
Used prescription drug for high blood pressure	961	12.9%	105
Used prescription drug for high cholesterol	795	10.7%	124
Used prescription drug for migraine headache	273	3.7%	100
Used prescription drug for sinus congest./headache	357	4.8%	99
Used prescription drug for urinary tract infection	213	2.9%	92
Used last 6 mo: adhesive bandages	4,353	58.6%	106
Used last 6 mo: athlete's foot/foot care product	939	12.6%	90
Used last 6 mo: cold/sinus/allergy med (nonprescr)	3,458	46.6%	98
Used last 6 mo: children's cold tablets/liquids	1,033	13.9%	93
Used last 6 mo: contact lens cleaning solution	702	9.5%	77
Used last 6 mo: cotton swabs	3,685	49.6%	104
Used last 6 mo: cough/sore throat drops (nonprescr)	3,379	45.5%	96
Used last 6 mo: cough syrup/suppressant (nonprescr)	2,288	30.8%	90
Used last 6 mo: children's cough syrup	846	11.4%	80
Used last 6 mo: diarrhea remedy	1,253	16.9%	103
Used last 6 mo: eye wash and drops	2,033	27.4%	90
Used last 6 mo: headache/pain reliever (nonprescr)	6,207	83.6%	100
Used last 6 mo: hemorrhoid remedy	731	9.8%	111
Used last 6 mo: indigestion/upset stomach remedy	3,287	44.3%	99
Used last 6 mo: lactose intolerance product	162	2.2%	62
Used last 6 mo: laxative/fiber supplement	1,082	14.6%	105
Used last 6 mo: medicated skin ointment	2,149	28.9%	92
Used last 6 mo: medicated throat remedy	729	9.8%	86
Used last 6 mo: nasal spray	1,095	14.7%	93
Used last 6 mo: pain reliever/fever reducer (kids)	1,635	22.0%	100
Used last 6 mo: pain relieving rub/liquid/patch	1,948	26.2%	105
Used last 6 mo: sleeping tablets (nonprescription)	351	4.7%	88
Used last 12 mo: sunburn remedy	1,132	15.2%	99
Used last 12 mo: suntan/sunscreen product	2,313	31.2%	81
Used last 12 mo: SPF 15+ suntan/sunscreen product	1,755	23.6%	79
Used last 6 mo: toothache/gum/canker sore remedy	1,178	15.9%	95
Used last 6 mo: vitamins for children	970	13.1%	89
Used body powder in last 6 months	2,007	27.0%	98
Used body powder <3 times in last 7 days	776	10.5%	89
Used body powder 8+ times in last 7 days	202	2.7%	125
Used body wash/shower gel in last 6 months	3,787	51.0%	99
Used breath freshener in last 6 months	3,231	43.5%	94
Used complexion care product in last 6 months	3,105	41.8%	88
Used complexion care product <7 times last week	797	10.7%	79
Used complexion care product 11+ times last week	995	13.4%	80
Used complexion care prod: dry facial skin type	592	8.0%	109
Used complexion care prod: normal facial skin type	1,034	13.9%	91
Used complexion care prod: oily facial skin type	290	3.9%	64
Used dental floss in last 6 months	4,204	56.6%	91



## Consumer Lifestyles and Spending Habits

<b>Product/Consumer Behavior</b>	<b>Expected Number of Adults</b>	<b>Percent</b>	<b>MPI</b>
Used dental rinse in last 6 months	1,264	17.0%	85
Used denture adhesive/fixative in last 6 months	609	8.2%	133
Used denture cleaner in last 6 months	1,143	15.4%	141
Used deodorant/antiperspirant in last 6 months	6,844	92.2%	99
Used deodorant/antiperspirant <8 times last week	5,000	67.3%	98
Used deodorant/antiperspirant 15+ times last week	421	5.7%	94
Used disposable razor in last 6 months	4,013	54.0%	104
Used electric shaver in last 6 months	1,547	20.8%	111
Used hair coloring product (at home) last 6 months	1,436	19.3%	97
Used hair conditioner (at home) in last 6 months	4,272	57.5%	93
Used hair conditioning treatment (at home)/6 mo	1,258	16.9%	72
Used hair growth product in last 6 months	122	1.6%	71
Used hair mousse in last 6 months	1,305	17.6%	101
Used hair spray (at home) in last 6 months	2,872	38.7%	107
Used hair styling gel/lotion in last 6 months	1,670	22.5%	84
Used hand & body cream/lotion/oil in last 6 months	4,980	67.1%	93
Used hand & body cream/lotion/oil <5 times last wk	1,357	18.3%	86
Used hand & body cream/lotion/oil 9+ times last wk	1,617	21.8%	88
Used hand & body cream in last 6 months	1,136	15.3%	87
Used hand & body lotion in last 6 months	3,291	44.3%	91
Used hand & body oil in last 6 months	368	5.0%	96
Used lip care in last 6 months	4,301	57.9%	97
Used liquid soap/hand sanitizer in last 6 months	5,493	74.0%	97
Used mouthwash in last 6 months	4,625	62.3%	95
Used mouthwash <4 times in last 7 days	1,363	18.4%	85
Used mouthwash 8+ times in last 7 days	1,041	14.0%	89
Used shampoo (at home) in last 6 months	6,918	93.2%	101
Used shampoo plus conditioner prod (at home)/6 mo	1,310	17.6%	92
Used shaving cream/gel in last 6 months	3,917	52.8%	101
Used personal care soap (bar) in last 6 months	6,122	82.5%	99
Used personal care soap for antibacterial purpose	1,509	20.3%	106
Used personal care soap for complexion	418	5.6%	82
Used personal care soap for deodorant	1,346	18.1%	113
Use personal care soap for moisturizing	1,439	19.4%	90
Bought toothbrush in last 6 months	6,115	82.4%	97
Bought electric toothbrush in last 6 months	305	4.1%	61
Used toothpaste in last 6 months	6,930	93.3%	98
Used toothpaste <8 times in last 7 days	2,673	36.0%	112
Used toothpaste 15+ times in last 7 days	842	11.3%	70
Used toothpaste with baking soda in last 6 months	737	9.9%	87
Used toothpaste (gel) in last 6 months	1,972	26.6%	96
Used toothpaste (paste) in last 6 months	3,341	45.0%	93
Used whitening toothpaste in last 6 months	2,408	32.4%	93
Used tooth whitener (not toothpaste) last 6 months	478	6.4%	60
Had professional manicure/pedicure last 6 months	666	9.0%	52
Had professional facial/massage last 6 months	288	3.9%	41
Spent \$100+ at barber shops in last 6 months	200	2.7%	50
Spent \$100+ at beauty parlors in last 6 months	802	10.8%	68



**Pets and Products Market Potential**

<b>Demographic Summary</b>	<b>2012</b>	<b>2017</b>	
Population	9,557	9,621	
Population 18+	7,425	7,503	
Households	3,857	3,925	
Median Household Income	\$40,777	\$47,212	
<b>Product/Consumer Behavior</b>	<b>Expected Number of Households</b>	<b>Percent</b>	<b>MPI</b>
HH owns any pet	2,412	62.5%	122
HH owns any bird	142	3.7%	127
HH owns any cat	1,296	33.6%	140
HH owns any dog	1,876	48.6%	129
HH owns 1 cat	545	14.1%	111
HH owns 2+ cats	751	19.5%	169
HH owns 1 dog	1,037	26.9%	115
HH owns 2+ dogs	838	21.7%	149
HH used canned cat food in last 6 months	578	15.0%	130
HH used <4 cans of cat food in last 7 days	227	5.9%	136
HH used 8+ cans of cat food in last 7 days	155	4.0%	113
HH used packaged dry cat food in last 6 months	1,239	32.1%	139
HH used <5 pounds of packaged dry cat food last mo	341	8.8%	109
HH used 11+ pounds of packaged dry cat food last mo	552	14.3%	200
HH used cat treats in last 6 months	489	12.7%	124
HH used cat litter in last 6 months	1,067	27.7%	136
HH used canned dog food in last 6 months	510	13.2%	101
HH used packaged dry dog food in last 6 months	1,814	47.0%	130
HH used <10 pounds of pkgd dry dog food last month	711	18.4%	111
HH used 25+ pounds of pkgd dry dog food last month	661	17.1%	157
HH used dog biscuits/treats in last 6 months	1,459	37.8%	129
HH used <2 packages of dog biscuits/treats last mo	667	17.3%	117
HH used 4+ packages of dog biscuits/treats last mo	291	7.5%	138
HH used flea/tick care prod for cat/dog last 12 mo	1,656	42.9%	127
HH member took pet to vet in last 12 mo: 1 time	603	15.6%	124
HH member took pet to vet in last 12 mo: 2 times	507	13.1%	120
HH member took pet to vet in last 12 mo: 3 times	250	6.5%	116
HH member took pet to vet in last 12 mo: 4 times	163	4.2%	103
HH member took pet to vet in last 12 mo: 5+ times	262	6.8%	122
Bought pet food from vet in last 12 months	238	6.2%	121
Bought flea control product from vet in last 12 mo	692	17.9%	136



## Consumer Lifestyles and Spending Habits

*Analysis Geography: Newton TIF District Primary Trade Area*

*Date: 2/28/2014*

### Restaurant Market Potential

<b>Demographic Summary</b>	<b>2012</b>	<b>2017</b>	
Population	9,557	9,621	
Population 18+	7,425	7,503	
Households	3,857	3,925	
Median Household Income	\$40,777	\$47,212	
<b>Product/Consumer Behavior</b>	<b>Expected Number of Adults</b>	<b>Percent</b>	<b>MPI</b>
Went to family restaurant/steak house in last 6 months	5,056	68.1%	95
Family restaurant/steak house last month: <2 times	1,950	26.3%	102
Family restaurant/steak house last month: 2-4 times	1,915	25.8%	96
Family restaurant/steak house last month: 5+ times	1,191	16.0%	83
Family restaurant/steak house last 6 months: breakfast	763	10.3%	78
Family restaurant/steak house last 6 months: lunch	1,977	26.6%	107
Family restaurant/steak house last 6 months: snack	106	1.4%	51
Family restaurant/steak house last 6 months: dinner	3,498	47.1%	89
Family restaurant/steak house last 6 months: weekday	2,779	37.4%	98
Family restaurant/steak house last 6 months: weekend	3,008	40.5%	91
Family restaurant/steak house last 6 months: Applebee's	1,689	22.7%	90
Family restaurant/steak house last 6 months: Bennigan's	113	1.5%	69
Family restaurant/steak house last 6 months: Bob Evans Farm	432	5.8%	129
Family restaurant/steak house last 6 months: Cheesecake Factory	212	2.9%	43
Family restaurant/steak house last 6 months: Chili's Grill & Bar	516	6.9%	60
Family restaurant/steak house last 6 months: Cracker Barrel	1,085	14.6%	133
Family restaurant/steak house last 6 months: Denny's	410	5.5%	61
Family restaurant/steak house last 6 months: Friendly's	212	2.9%	73
Family restaurant/steak house last 6 months: Golden Corral	696	9.4%	130
Family restaurant/steak house last 6 months: Intl Hse of Pancakes	562	7.6%	65
Family restaurant/steak house last 6 months: Lone Star	249	3.4%	125
<b>Steakhouse</b>			
Family restaurant/steak house last 6 months: Old Country Buffet	212	2.9%	102
Family restaurant/steak house last 6 months: Olive Garden	1,049	14.1%	80
Family restaurant/steak house last 6 months: Outback Steakhouse	647	8.7%	76
Family restaurant/steak house last 6 months: Perkins	559	7.5%	209
Family restaurant/steak house last 6 months: Red Lobster	886	11.9%	89
Family restaurant/steak house last 6 months: Red Robin	339	4.6%	81
Family restaurant/steak house last 6 months: Ruby Tuesday	475	6.4%	77
Family restaurant/steak house last 6 months: Ryan's	599	8.1%	217
Family restaurant/steak house last 6 months: Sizzler	81	1.1%	36
Family restaurant/steak house last 6 months: T.G.I. Friday's	415	5.6%	54
Went to fast food/drive-in restaurant in last 6 months	6,574	88.5%	100
Went to fast food/drive-in restaurant <6 times/month	2,801	37.7%	108
Went to fast food/drive-in restaurant 6-13 times/month	2,300	31.0%	108
Went to fast food/drive-in restaurant 14+ times/month	1,472	19.8%	80
Fast food/drive-in last 6 months: breakfast	1,979	26.7%	97
Fast food/drive-in last 6 months: lunch	4,506	60.7%	103
Fast food/drive-in last 6 months: snack	888	12.0%	69
Fast food/drive-in last 6 months: dinner	3,930	52.9%	110



## Consumer Lifestyles and Spending Habits

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Fast food/drive-in last 6 months: weekday	5,335	71.9%	108
Fast food/drive-in last 6 months: weekend	3,295	44.4%	92
Fast food/drive-in last 6 months: A & W	443	6.0%	132
Fast food/drive-in last 6 months: Arby's	1,737	23.4%	115
Fast food/drive-in last 6 months: Boston Market	133	1.8%	37
Fast food/drive-in last 6 months: Burger King	2,793	37.6%	105
Fast food/drive-in last 6 months: Captain D's	662	8.9%	176
Fast food/drive-in last 6 months: Carl's Jr.	90	1.2%	19
Fast food/drive-in last 6 months: Checkers	219	2.9%	93
Fast food/drive-in last 6 months: Chick-fil-A	824	11.1%	86
Fast food/drive-in last 6 months: Chipotle Mex. Grill	164	2.2%	36
Fast food/drive-in last 6 months: <b>Chuck E. Cheese's</b>	263	3.5%	79
Fast food/drive-in last 6 months: Church's Fr. Chicken	232	3.1%	73
Fast food/drive-in last 6 months: Dairy Queen	1,972	26.6%	168
Fast food/drive-in last 6 months: Del Taco	58	0.8%	23
Fast food/drive-in last 6 months: Domino's Pizza	557	7.5%	56
Fast food/drive-in last 6 months: Dunkin' Donuts	359	4.8%	42
Fast food/drive-in last 6 months: Fuddruckers	115	1.5%	55
Fast food/drive-in last 6 months: Hardee's	999	13.5%	201
Fast food/drive-in last 6 months: Jack in the Box	322	4.3%	41
Fast food/drive-in last 6 months: KFC	2,211	29.8%	109
Fast food/drive-in last 6 months: Little Caesars	514	6.9%	95
Fast food/drive-in last 6 months: Long John Silver's	741	10.0%	160
Fast food/drive-in last 6 months: McDonald's	4,229	57.0%	102
Fast food/drive-in last 6 months: Panera Bread	417	5.6%	58
Fast food/drive-in last 6 months: Papa John's	412	5.5%	64
Fast food/drive-in last 6 months: Pizza Hut	2,048	27.6%	126
Fast food/drive-in last 6 months: Popeyes	265	3.6%	49
Fast food/drive-in last 6 months: Quiznos	491	6.6%	73
Fast food/drive-in last 6 months: Sonic Drive-In	1,109	14.9%	127
Fast food/drive-in last 6 months: Starbucks	481	6.5%	43
Fast food/drive-in last 6 months: Steak n Shake	454	6.1%	122
Fast food/drive-in last 6 months: Subway	2,624	35.3%	112
Fast food/drive-in last 6 months: Taco Bell	2,168	29.2%	91
Fast food/drive-in last 6 months: Wendy's	1,908	25.7%	83
Fast food/drive-in last 6 months: Whataburger	232	3.1%	64
Fast food/drive-in last 6 months: White Castle	224	3.0%	76
Fast food/drive-in last 6 months: eat in	3,376	45.5%	121
Fast food/drive-in last 6 months: home delivery	448	6.0%	58
Fast food/drive-in last 6 months: take-out/drive-thru	3,940	53.1%	102
Fast food/drive-in last 6 months: take-out/walk-in	<b>1,442</b>	19.4%	79



*Analysis Geography: Newton TIF District Primary Trade Area*

*Date: 2/28/2014*

**Sports and Leisure Market Potential**

<b>Demographic Summary</b>	<b>2012</b>	<b>2017</b>	
Population	9,557	9,621	
Population 18+	7,425	7,503	
Households	3,857	3,925	
Median Household Income	\$40,777	\$47,212	
<b>Product/Consumer Behavior</b>	<b>Expected # of Adults</b>	<b>Percent</b>	<b>MPI</b>
Participated in aerobics	417	5.6%	56
Participated in archery	283	3.8%	146
Participated in backpacking/hiking	492	6.6%	70
Participated in baseball	312	4.2%	81
Participated in basketball	514	6.9%	74
Participated in bicycling (mountain)	165	2.2%	60
Participated in bicycling (road)	469	6.3%	65
Participated in boating (power)	379	5.1%	83
Participated in bowling	678	9.1%	78
Participated in canoeing/kayaking	280	3.8%	79
Participated in downhill skiing	126	1.7%	58
Participated in fishing (fresh water)	1,354	18.2%	141
Participated in fishing (salt water)	226	3.0%	67
Participated in football	389	5.2%	84
Participated in Frisbee	307	4.1%	76
Participated in golf	593	8.0%	77
Play golf < once a month	217	2.9%	74
Play golf 1+ times a month	319	4.3%	80
Participated in horseback riding	389	5.2%	172
Participated in hunting with rifle	772	10.4%	218
Participated in hunting with shotgun	723	9.7%	233
Participated in ice skating	141	1.9%	65
Participated in jogging/running	389	5.2%	49
Participated in martial arts	70	0.9%	67
Participated in motorcycling	323	4.4%	119
Participated in Pilates	251	3.4%	102
Participated in roller skating	149	2.0%	96
Participated in snowboarding	56	0.8%	39
Participated in soccer	170	2.3%	53
Participated in softball	313	4.2%	108
Participated in swimming	1,365	18.4%	95
Participated in target shooting	392	5.3%	138
Participated in tennis	164	2.2%	51
Participated in volleyball	226	3.0%	87
Participated in walking for exercise	2,233	30.1%	101
Participated in weight lifting	440	5.9%	50
Participated in yoga	351	4.7%	81
Spent on high end sports/recreation equipment/12 mo: <\$250	265	3.6%	81
Spent on high end sports/recreation equipment/12 mo: \$250+	191	2.6%	66
Attend sports event: auto racing (NASCAR)	371	5.0%	69
Attend sports event: auto racing (not NASCAR)	405	5.5%	87
Attend sports event: baseball game	708	9.5%	65



## Consumer Lifestyles and Spending Habits

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Attend sports event: basketball game (college)	492	6.6%	83
Attend sports event: basketball game (pro)	380	5.1%	60
Attend sports event: football game (college)	582	7.8%	76
Attend sports event: football-Monday night game (pro)	302	4.1%	67
Attend sports event: football-weekend game (pro)	398	5.4%	59
Attend sports event: golf tournament	279	3.8%	68
Attend sports event: ice hockey game	320	4.3%	65
Attend sports event: soccer game	265	3.6%	58
Attend sports event: tennis match	286	3.9%	78
Attended adult education course in last 12 months	443	6.0%	90
Attended auto show in last 12 months	673	9.1%	110
Went to bar/night club in last 12 months	1,220	16.4%	86
Went to beach in last 12 months	1,025	13.8%	56
Attended dance performance in last 12 months	198	2.7%	59
Danced/went dancing in last 12 months	439	5.9%	62
Dined out in last 12 months	3,688	49.7%	101
Dine out < once a month	297	4.0%	86
Dine out once a month	624	8.4%	137
Dine out 2-3 times a month	1,011	13.6%	118
Dine out once a week	716	9.6%	83
Dine out 2+ times per week	658	8.9%	90
Gambled at casino in last 12 months	1,053	14.2%	88
Gambled at casino 6+ times in last 12 months	180	2.4%	90
Gambled in Atlantic City in last 12 months	92	1.2%	49
Gambled in Las Vegas in last 12 months	187	2.5%	52
Attended horse races in last 12 months	126	1.7%	57
Attended movies in last 6 months	3,473	46.8%	79
Attended movies in last 90 days: < once a month	2,147	28.9%	90
Attended movies in last 90 days: once a month	449	6.0%	59
Attended movies in last 90 days: 2-3 times a month	298	4.0%	59
Attended movies in last 90 days: once/week or more	145	2.0%	76
Prefer to see movie after second week of release	1,472	19.8%	84
Went to museum in last 12 months	520	7.0%	54
Attended music performance in last 12 months	1,477	19.9%	84
Attended country music performance in last 12 mo	512	6.9%	137
Attended rock music performance in last 12 months	441	5.9%	54
Attended classical music/opera performance/12 mo	305	4.1%	89
Went to live theater in last 12 months	742	10.0%	76
Visited a theme park in last 12 months	1,002	13.5%	63
Visited Disney World (FL)/12 mo: Magic Kingdom	181	2.4%	72
Visited any Sea World in last 12 months	127	1.7%	50
Visited any Six Flags in last 12 months	165	2.2%	38
Went to zoo in last 12 months	775	10.4%	82
Played backgammon in last 12 months	77	1.0%	51
Participated in book club in last 12 months	196	2.6%	83
Played billiards/pool in last 12 months	424	5.7%	59
Played bingo in last 12 months	377	5.1%	120
Did birdwatching in last 12 months	712	9.6%	155
Played board game in last 12 months	1,058	14.2%	87





## Consumer Lifestyles and Spending Habits

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Played cards in last 12 months	1,642	22.1%	106
Played chess in last 12 months	220	3.0%	81
Cooked for fun in last 12 months	1,262	17.0%	82
Did crossword puzzle in last 12 months	982	13.2%	91
Participated in fantasy sports league last 12 mo	147	2.0%	61
Flew a kite in last 12 months	155	2.1%	74
Did furniture refinishing in last 12 months	226	3.0%	95
Did indoor gardening/plant care in last 12 months	708	9.5%	95
Participated in karaoke in last 12 months	236	3.2%	71
Bought lottery ticket in last 12 months	2,724	36.7%	107
Bought lottery ticket in last 12 mo: Daily Drawing	270	3.6%	75
Bought lottery ticket in last 12 mo: Instant Game	1,393	18.8%	119
Bought lottery ticket in last 12 mo: Lotto Drawing	1,652	22.2%	104
Played lottery: <3 times in last 30 days	1,137	15.3%	97
Played lottery: 3-7 times in last 30 days	839	11.3%	118
Played lottery: 8+ times in last 30 days	748	10.1%	109
Played musical instrument in last 12 months	545	7.3%	92
Did painting/drawing in last 12 months	397	5.3%	81
Did photography in last 12 months	835	11.2%	89
Read book in last 12 months	2,816	37.9%	93
Participated in trivia games in last 12 months	312	4.2%	69
Played video game in last 12 months	747	10.1%	76
Did woodworking in last 12 months	529	7.1%	153
Participated in word games in last 12 months	704	9.5%	100
Member of AARP	1,314	17.7%	116
Member of business club	129	1.7%	69
Member of charitable organization	409	5.5%	87
Member of church board	419	5.6%	132
Member of fraternal order	334	4.5%	128
Member of religious club	568	7.6%	120
Member of union	464	6.2%	120
Member of veterans club	468	6.3%	189
Bought any children`s toy/game in last 12 months	2,711	36.5%	106
Spent on toys/games in last 12 months: <\$50	465	6.3%	103
Spent on toys/games in last 12 months: \$50-99	286	3.9%	140
Spent on toys/games in last 12 months: \$100-199	615	8.3%	116
Spent on toys/games in last 12 months: \$200-499	804	10.8%	100
Spent on toys/games in last 12 months: \$500+	353	4.8%	83
Bought infant toy in last 12 months	711	9.6%	115
Bought pre-school toy in last 12 months	657	8.8%	110
Spent on toys/games (for child <6)/12 mo: <\$100	1,141	15.4%	139
Spent on toys/games (for child <6)/12 mo: \$100-199	555	7.5%	111
Spent on toys/games (for child <6)/12 mo: \$200+	421	5.7%	74
Bought for child in last 12 mo: boy action figure	468	6.3%	78
Bought for child in last 12 mo: girl action figure	246	3.3%	108
Bought for child in last 12 mo: bicycle	513	6.9%	101
Bought for child in last 12 mo: board game	961	12.9%	109



## Consumer Lifestyles and Spending Habits

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Bought for child in last 12 mo: builder set	254	3.4%	102
Bought for child in last 12 mo: car	826	11.1%	121
Bought for child in last 12 mo: construction toy	374	5.0%	103
Bought for child in last 12 mo: large/baby doll	485	6.5%	100
Bought for child in last 12 mo: fashion doll	502	6.8%	133
Bought for child in last 12 mo: plush doll/animal	599	8.1%	96
Bought for child in last 12 mo: doll accessories	337	4.5%	114
Bought for child in last 12 mo: doll clothing	381	5.1%	125
Bought for child in last 12 mo: educational toy	890	12.0%	88
Bought for child in last 12 mo: electronic game	559	7.5%	81
Bought for child in last 12 mo: mechanical toy	284	3.8%	96
Bought for child in last 12 mo: model kit/set	175	2.4%	91
Bought for child in last 12 mo: sound game	202	2.7%	97
Bought for child in last 12 mo: water toy	592	8.0%	84
Bought for child in last 12 mo: word game	318	4.3%	111
Bought book in last 12 months	3,149	42.4%	84
Bought 1-3 books in last 12 months	1,239	16.7%	85
Bought 4-9 books in last 12 months	916	12.3%	79
Bought 10+ books in last 12 months	993	13.4%	88
Bought paperback book in last 12 months	2,291	30.9%	81
Bought <3 paperback books in last 12 months	869	11.7%	90
Bought 3-6 paperback books in last 12 months	686	9.2%	70
Bought 7+ paperback books in last 12 months	736	9.9%	84
Bought hardcover book in last 12 months	1,734	23.4%	83
Bought <3 hardcover books in last 12 months	856	11.5%	94
Bought 3-5 hardcover books in last 12 months	413	5.6%	69
Bought 6+ hardcover books in last 12 months	516	6.9%	88
Bought book (fiction) in last 12 months	1,736	23.4%	83
Bought book (non-fiction) in last 12 months	1,451	19.5%	77
Bought biography in last 12 months	338	4.6%	62
Bought children`s book in last 12 months	761	10.2%	81
Bought cookbook in last 12 months	867	11.7%	107
Bought desk dictionary in last 12 months	108	1.5%	71
Bought history book in last 12 months	309	4.2%	55
Bought mystery book in last 12 months	747	10.1%	90
Bought personal/business self-help book last 12 mo	300	4.0%	56
Bought religious book (not bible) last 12 months	510	6.9%	91
Bought romance book in last 12 months	563	7.6%	117
Bought science fiction book in last 12 months	231	3.1%	68
Bought book through book club in last 12 months	311	4.2%	97
Bought book at book store in last 12 months	1,672	22.5%	67
Bought book at Barnes & Noble in last 12 months	784	10.6%	53
Bought book at Borders in last 12 months	370	5.0%	45
Bought book at convenience store in last 12 months	217	2.9%	131
Bought book at department store in last 12 months	777	10.5%	138
Bought book at drug store in last 12 months	157	2.1%	93
Bought book through Internet in last 12 mo	554	7.5%	73
Bought book through mail order in last 12 months	305	4.1%	121
Bought book at supermarket in last 12 months	489	6.6%	127
Bought book at warehouse store in last 12 months	320	4.3%	74



**Automotive Aftermarket Consumer Expenditures**

<b>Demographic Summary</b>		<b>2012</b>	<b>2017</b>
Population		9,557	9,621
Households		3,857	3,925
Families		2,735	2,770
Median Age		43.1	44.1
Median Household Income		\$40,777	\$47,212
		<b>Spending Potential Index</b>	<b>Average Amount Spent</b>
			<b>Total</b>
<b>Products</b>			
Vehicle Coolant/Brake/Transmission Fluids	106	\$5.83	\$22,499
Gasoline	90	\$2,575.42	\$9,933,393
Motor Oil	123	\$16.81	\$64,851
Vehicle Parts/Equipment and Accessories	91	\$53.15	\$205,005
Tire Purchase/Replacement	90	\$165.32	\$637,639
Vehicle Audio/Video Equipment and Installation	42	\$1.94	\$7,467
Vehicle Cleaning Products and Services	64	\$6.32	\$24,380
<b>Services</b>			
Auto Repair Service Policy	73	\$14.76	\$56,919
Membership Fees for Automobile Service Clubs	79	\$20.26	\$78,149
Global Positioning Services	89	\$2.00	\$7,709
Vehicle Air Conditioning Repair	69	\$12.50	\$48,216
Vehicle Body Work and Painting	63	\$20.52	\$79,161
Vehicle Brake Work	73	\$58.40	\$225,230
Vehicle Clutch/Transmission Repair	78	\$34.34	\$132,454
Vehicle Cooling System Repair	76	\$22.54	\$86,930
Vehicle Drive Shaft and Rear-end Repair	114	\$9.62	\$37,090
Vehicle Electrical System Repair	78	\$30.19	\$116,437
Vehicle Exhaust System Repair	66	\$9.93	\$38,313
Vehicle Front End Alignment/Wheel Balance & Rotation	79	\$17.98	\$69,353
Lube/Oil Change and Oil Filters	93	\$91.09	\$351,324
Vehicle Motor Repair/Replacement	64	\$54.17	\$208,933
Vehicle Motor Tune-up	55	\$34.65	\$133,627
Vehicle Shock Absorber Replacement	62	\$4.33	\$16,693
Vehicle Steering/Front End Repair	81	\$21.32	\$82,234
Tire Repair and Other Repair Work	73	\$48.31	\$186,351



**Financial Expenditures**

<b>Demographic Summary</b>		<b>2012</b>	<b>2017</b>
Population		9,557	9,621
Households		3,857	3,925
Families		2,735	2,770
Median Age		43.1	44.1
Median Household Income		\$40,777	\$47,212
	<b>Spending Potential Index</b>	<b>Average Amount Spent</b>	<b>Total</b>
<b>Assets</b>			
<b>Market Value</b>			
Checking Accounts	75	\$4,095.73	\$15,797,248
Savings Accounts	86	\$10,704.48	\$41,287,187
U.S. Savings Bonds	84	\$273.35	\$1,054,329
Stocks, Bonds & Mutual Funds	54	\$15,639.91	\$60,323,120
<b>Annual Changes</b>			
Checking Accounts	66	\$136.73	\$527,375
Savings Accounts	113	-\$383.61	-\$1,479,596
U.S. Savings Bonds	395	\$55.50	\$214,052
<b>Earnings</b>			
Dividends, Royalties, Estates, Trusts	82	\$685.89	\$2,645,459
Interest from Savings Accounts or Bonds	74	\$427.28	\$1,648,025
Retirement Plan Contributions	63	\$844.72	\$3,258,070
<b>Liabilities</b>			
Original Mortgage Amount	52	\$7,084.76	\$27,325,908
Vehicle Loan Amount 1	76	\$1,351.73	\$5,213,616
<b>Amount Paid: Interest</b>			
Home Mortgage	62	\$2,500.95	\$9,646,161
Lump Sum Home Equity Loan	86	\$79.48	\$306,538
New Car/Truck/Van Loan	83	\$116.88	\$450,815
Used Car/Truck/Van Loan	92	\$127.19	\$490,559
<b>Amount Paid: Principal</b>			
Home Mortgage	71	\$1,467.85	\$5,661,479
Lump Sum Home Equity Loan	85	\$98.11	\$378,429
New Car/Truck/Van Loan	83	\$738.63	\$2,848,883
Used Car/Truck/Van Loan	96	\$682.85	\$2,633,742
Checking Account and Banking Service Charges	89	\$25.85	\$99,685
Finance Charges, excluding Mortgage/Vehicle	69	\$150.20	\$579,332



*Analysis Geography: Newton TIF District Primary Trade Area*

*Date: 2/28/2014*

**Household Budget Consumer Expenditures**

<b>Demographic Summary</b>		<b>2012</b>	<b>2017</b>
Population		9,557	9,621
Households		3,857	3,925
Families		2,735	2,770
Median Age		43.1	44.1
Median Household Income		\$40,777	\$47,212

	<b>Spending Potential Index</b>	<b>Average Amount Spent</b>	<b>Total</b>	<b>Percent</b>
Total Expenditures	76	\$50,185.80	\$193,566,647	100.0%
Food	81	\$6,323.12	\$24,388,278	12.6%
Food at Home	86	\$4,107.44	\$15,842,377	8.2%
Food Away from Home	73	\$2,215.69	\$8,545,901	4.4%
Alcoholic Beverages	66	\$335.00	\$1,292,087	0.7%
Housing	70	\$14,068.10	\$54,260,648	28.0%
Shelter	64	\$9,940.95	\$38,342,253	19.8%
Utilities, Fuel and Public Services	86	\$4,127.14	\$15,918,396	8.2%
Household Operations	74	\$1,217.68	\$4,696,602	2.4%
Housekeeping Supplies	90	\$605.04	\$2,333,621	1.2%
Household Furnishings and Equipment	70	\$1,192.84	\$4,600,794	2.4%
Apparel and Services	44	\$950.34	\$3,665,480	1.9%
Transportation	85	\$7,745.42	\$29,874,068	15.4%
Travel	70	\$1,226.76	\$4,731,598	2.4%
Health Care	94	\$3,973.27	\$15,324,888	7.9%
Entertainment and Recreation	83	\$2,568.32	\$9,906,014	5.1%
Personal Care Products & Services	74	\$520.11	\$2,006,070	1.0%
Education	58	\$807.99	\$3,116,407	1.6%
Smoking Products	122	\$563.75	\$2,174,373	1.1%
Miscellaneous (1)	98	\$1,090.09	\$4,204,208	2.2%
Support Payments/Cash Contributions/Gifts in Kind	86	\$1,882.74	\$7,261,711	3.8%
Life/Other Insurance	101	\$418.73	\$1,615,035	0.8%
Pensions and Social Security	71	\$4,696.59	\$18,114,766	9.4%



**House and Home Consumer Expenditures**

2012 Housing Summary		2012 Demographic Summary	
Housing Units	4,266	Population	9,557
2012-2017 Percent Change	0.67%	Households	3,857
Percent Occupied	90.4%	Families	2,735
Percent Owner Households	82.5%	Median Age	43.1
		Median Household Income	\$40,777
	Spend Pot. Index	Average Amount Spent	Total
<b>Owned Dwellings</b>	72	\$7,882.76	\$30,403,821
Mortgage Interest	62	\$2,500.95	\$9,646,161
Mortgage Principal	71	\$1,467.85	\$5,661,479
Property Taxes	71	\$1,694.67	\$6,536,344
Homeowners Insurance	94	\$423.54	\$1,633,612
Ground Rent	70	\$46.26	\$178,426
Maintenance and Remodeling Services	88	\$1,348.84	\$5,202,470
Maintenance and Remodeling Materials	133	\$366.86	\$1,414,977
Property Management and Security	34	\$33.80	\$130,350
<b>Rented Dwellings</b>	44	\$1,687.50	\$6,508,705
Rent	42	\$1,562.51	\$6,026,610
Rent Received as Pay	66	\$70.42	\$271,614
Renters' Insurance	64	\$10.52	\$40,577
Maintenance and Repair Services	127	\$33.42	\$128,908
Maintenance and Repair Materials	78	\$10.63	\$40,996
<b>Owned Vacation Homes</b>	55	\$314.44	\$1,212,781
Mortgage Payment	62	\$121.27	\$467,757
Property Taxes	67	\$102.21	\$394,223
Homeowners Insurance	79	\$10.60	\$40,902
Maintenance and Remodeling	33	\$59.51	\$229,532
Property Management and Security	77	\$20.84	\$80,367
Housing While Attending School	67	\$56.25	\$216,946
<b>Household Operations</b>	74	\$1,217.68	\$4,696,602
Child Care	58	\$244.29	\$942,238
Care for Elderly or Handicapped	41	\$23.68	\$91,347
Appliance Rental and Repair	96	\$24.22	\$93,399
Computer Information Services	78	\$302.58	\$1,167,045
Home Security System Services	67	\$21.46	\$82,759
Non-Apparel Household Laundry/Dry Cleaning	11	\$2.93	\$11,313
Housekeeping Services	55	\$77.38	\$298,460
Lawn and Garden	105	\$421.27	\$1,624,824
Moving/Storage/Freight Express	57	\$35.53	\$137,045
Installation of Computers	75	\$0.41	\$1,587
PC Repair (Personal Use)	73	\$6.56	\$25,309
Reupholstering/Furniture Repair	77	\$6.01	\$23,178
Termite/Pest Control	70	\$20.59	\$79,416
Water Softening Services	132	\$7.17	\$27,668
Internet Services Away from Home	64	\$3.72	\$14,330
Voice Over IP Service	38	\$4.88	\$18,805
Other Home Services (1)	67	\$15.01	\$57,878



## Consumer Lifestyles and Spending Habits

	Spending Potential Index	Average Amount	
		Spent	Total
<b>Utilities, Fuels, Public Services</b>	86	\$4,127.14	\$15,918,396
Bottled Gas	224	\$160.01	\$617,176
Electricity	92	\$1,700.94	\$6,560,519
Fuel Oil	81	\$88.03	\$339,515
Natural Gas	68	\$380.78	\$1,468,685
Phone Services	84	\$1,302.29	\$5,022,917
Water and Other Public Services	73	\$466.72	\$1,800,134
Coal/Wood/Other Fuel	238	\$28.38	\$109,450
<b>Housekeeping Supplies</b>	90	\$605.04	\$2,333,621
Laundry and Cleaning Supplies	93	\$179.52	\$692,394
Postage and Stationery	90	\$152.70	\$588,947
Other HH Products (2)	87	\$272.82	\$1,052,280
<b>Household Textiles</b>	73	\$72.60	\$280,033
Bathroom Linens	63	\$8.78	\$33,883
Bedroom Linens	67	\$31.79	\$122,604
Kitchen and Dining Room Linens	72	\$1.71	\$6,610
Curtains and Draperies	81	\$15.22	\$58,722
Slipcovers, Decorative Pillows	59	\$2.78	\$10,740
Materials for Slipcovers/Curtains	103	\$11.55	\$44,540
Other Linens	56	\$0.76	\$2,933
<b>Furniture</b>	76	\$347.80	\$1,341,446
Mattresses and Box Springs	75	\$53.34	\$205,746
Other Bedroom Furniture	74	\$64.05	\$247,042
Sofas	74	\$84.74	\$326,826
Living Room Tables and Chairs	85	\$55.66	\$214,654
Kitchen, Dining Room Furniture	74	\$28.57	\$110,182
Infant Furniture	66	\$7.06	\$27,217
Outdoor Furniture	68	\$14.81	\$57,109
Wall Units, Cabinets, Other Furniture (3)	84	\$39.58	\$152,672
<b>Major Appliances</b>	97	\$253.19	\$976,559
Dishwashers and Disposals	69	\$14.70	\$56,708
Refrigerators and Freezers	105	\$76.33	\$294,411
Clothes Washers	105	\$46.11	\$177,863
Clothes Dryers	113	\$38.66	\$149,123
Cooking Stoves and Ovens	81	\$30.83	\$118,901
Microwave Ovens	85	\$10.72	\$41,364
Window Air Conditioners	124	\$8.14	\$31,377
Electric Floor Cleaning Equipment	91	\$18.81	\$72,560
Sewing Machines and Miscellaneous Appliances	76	\$8.88	\$34,252



## Consumer Lifestyles and Spending Habits

	<b>Spending Potential Index</b>	<b>Average Amount Spent</b>	<b>Total</b>
<b>Household Items</b>			
Rugs	67	\$16.11	\$62,130
Housewares	68	\$48.00	\$185,151
Small Appliances	86	\$36.70	\$141,563
Window Coverings	51	\$12.75	\$49,178
Lamps and Other Lighting Fixtures	64	\$12.32	\$47,528
Infant Equipment	32	\$6.47	\$24,946
Rental of Furniture	87	\$5.86	\$22,587
Laundry and Cleaning Equipment	95	\$21.68	\$83,626
Closet and Storage Items	13	\$2.68	\$10,330
Luggage	52	\$4.43	\$17,100
Clocks and Other Household Decoratives	20	\$29.14	\$112,380
Telephones and Accessories	61	\$31.01	\$119,605
Telephone Answering Devices	97	\$0.59	\$2,275
Grills and Outdoor Equipment	20	\$8.99	\$34,663
Power Tools	40	\$19.94	\$76,909
Hand Tools	86	\$6.02	\$23,205
Office Furniture/Equipment for Home Use	63	\$8.72	\$33,617
Computers and Hardware for Home Use	70	\$135.90	\$524,180
Portable Memory	65	\$4.68	\$18,039
Computer Software	66	\$12.40	\$47,820
Computer Accessories	77	\$12.23	\$47,164
Personal Digital Assistants	89	\$6.34	\$24,464
Other Household Items (4)	97	\$76.31	\$294,295





*Analysis Geography: Newton TIF District Primary Trade Area*

*Date: 2/28/2014*

**Medical Consumer Expenditures**

<b>Demographic Summary</b>	<b>2012</b>	<b>2017</b>
Population	9,557	9,621
Households	3,857	3,925
Families	2,735	2,770
Median Household Income	\$40,777	\$47,212
Males per 100 Females	99.4	100.0
<b>Population By Age</b>		
Population <5 Years	5.8%	5.8%
Population 65+ Years	18.1%	20.2%
Median Age	43.1	44.1
	<b>Spending Potential</b>	<b>Average Amount</b>
	<b>Index</b>	<b>Spent</b>
<b>Health Care</b>	94	\$3,973.27
		<b>Total</b>
<b>Medical Care</b>	97	\$1,808.75
		\$6,976,349
Physician Services	84	\$200.11
		\$771,830
Dental Services	81	\$294.16
		\$1,134,565
Eyecare Services	104	\$50.43
		\$194,498
Lab Tests, X-Rays	105	\$64.49
		\$248,738
Hospital Room and Hospital Services	105	\$165.24
		\$637,313
Convalescent or Nursing Home Care	107	\$15.05
		\$58,046
Other Medical services (1)	84	\$86.56
		\$333,853
Nonprescription Drugs	105	\$123.91
		\$477,929
Prescription Drugs	108	\$496.18
		\$1,913,775
Nonprescription Vitamins	88	\$55.02
		\$212,230
Medicare Prescription Drug Premium	123	\$97.94
		\$377,763
Eyeglasses and Contact Lenses	97	\$79.12
		\$305,151
Hearing Aids	116	\$22.54
		\$86,939
Medical Equipment for General Use	64	\$2.66
		\$10,267
Other Medical Supplies (2)	95	\$55.34
		\$213,452
<b>Health Insurance</b>	92	\$2,164.52
		\$8,348,539
Blue Cross/Blue Shield	87	\$659.80
		\$2,544,863
Commercial Health Insurance	76	\$337.34
		\$1,301,122
Health Maintenance Organization	75	\$296.92
		\$1,145,226
Medicare Payments	115	\$535.71
		\$2,066,230
Long Term Care Insurance	103	\$92.34
		\$356,144
Other Health Insurance (3)	117	\$242.40
		\$934,954



Analysis Geography: Newton TIF District Primary Trade Area

Date: 2/28/2014

**Recreation Expenditures**

<b>Demographic Summary</b>		<b>2012</b>	<b>2017</b>
Population		9,557	9,621
Households		3,857	3,925
Families		2,735	2,770
Median Age		43.1	44.1
Median Household Income		\$40,777	\$47,212
	<b>Spending Potential Index</b>	<b>Average Amount</b>	
		<b>Spent</b>	<b>Total</b>
<b>Entertainment/Recreation Fees and Admissions</b>	54	\$325.47	\$1,255,350
Admission to Movies, Theater, Opera, Ballet	55	\$81.34	\$313,722
Admission to Sporting Events, excl. Trips	63	\$37.53	\$144,755
Fees for Participant Sports, excl. Trips	52	\$58.50	\$225,625
Fees for Recreational Lessons	52	\$60.87	\$234,792
Membership Fees for Social/Recreation/Civic Clubs	55	\$86.74	\$334,560
Dating Services	120	\$0.49	\$1,896
Rental of Video Cassettes and DVDs	70	\$18.16	\$70,059
<b>Toys &amp; Games</b>	79	\$103.97	\$401,013
Toys and Playground Equipment	79	\$99.26	\$382,856
Play Arcade Pinball/Video Games	83	\$2.42	\$9,342
Online Entertainment and Games	67	\$2.29	\$8,814
<b>Recreational Vehicles and Fees</b>	96	\$204.77	\$789,794
Docking and Landing Fees for Boats and Planes	52	\$5.98	\$23,061
Camp Fees	52	\$18.11	\$69,864
Purchase of RVs or Boats	110	\$175.47	\$676,778
Rental of RVs or Boats	66	\$5.21	\$20,091
<b>Sports, Recreation and Exercise Equipment</b>	79	\$134.27	\$517,898
Exercise Equipment and Gear, Game Tables	73	\$46.54	\$179,515
Bicycles	56	\$13.68	\$52,766
Camping Equipment	37	\$6.53	\$25,176
Hunting and Fishing Equipment	106	\$40.73	\$157,110
Winter Sports Equipment	93	\$6.22	\$24,006
Water Sports Equipment	108	\$6.83	\$26,348
Other Sports Equipment	122	\$9.88	\$38,126
Rental/Repair of Sports/Recreation/Exercise Equipment	107	\$3.85	\$14,851
<b>Photographic Equipment and Supplies</b>	74	\$54.70	\$210,961
Film	68	\$0.93	\$3,591
Film Processing	92	\$12.15	\$46,844
Photographic Equipment	66	\$21.98	\$84,783
Photographer Fees/Other Supplies & Equip Rental/Repair	76	\$19.64	\$75,743
<b>Reading</b>	79	\$115.17	\$444,220
Magazine/Newspaper Subscriptions	90	\$46.36	\$178,827
Magazine/Newspaper Single Copies	80	\$12.77	\$49,252
Books	72	\$44.17	\$170,381
Digital Book Readers	71	\$11.86	\$45,760



**Retail Goods and Services Consumer Expenditures**

Top Tapestry Segments	Percent	Demographic Summary	2012	2017
Prairie Living	42.7%	Population	9,557	9,621
Heartland Communities	32.4%	Households	3,857	3,925
Salt of the Earth	17.8%	Families	2,735	2,770
Rooted Rural	7.0%	Median Age	43.1	44.1
Southern Satellites	0.1%	Median Household Income	\$40,777	\$47,212

	Spending Potential Index	Average Amount Spent	Total
<b>Apparel and Services</b>	44	\$950.34	\$3,665,480
Men's	43	\$172.12	\$663,872
Women's	38	\$289.47	\$1,116,502
Children's	53	\$187.40	\$722,820
Footwear	35	\$142.90	\$551,155
Watches & Jewelry	62	\$88.28	\$340,501
Apparel Products and Services (1)	78	\$70.17	\$270,631
<b>Computer</b>			
Computers and Hardware for Home Use	70	\$135.90	\$524,180
Portable Memory	65	\$4.68	\$18,039
Computer Software	66	\$12.40	\$47,820
Computer Accessories	77	\$12.23	\$47,164
<b>Entertainment &amp; Recreation</b>	83	\$2,568.32	\$9,906,014
Fees and Admissions	54	\$325.47	\$1,255,350
Membership Fees for Clubs (2)	55	\$86.74	\$334,560
Fees for Participant Sports, excl. Trips	52	\$58.50	\$225,625
Admission to Movie/Theatre/Opera/Ballet	55	\$81.34	\$313,722
Admission to Sporting Events, excl. Trips	63	\$37.53	\$144,755
Fees for Recreational Lessons	52	\$60.87	\$234,792
Dating Services	120	\$0.49	\$1,896
TV/Video/Audio	82	\$1,003.56	\$3,870,742
Cable and Satellite Television Services	88	\$721.35	\$2,782,259
Televisions	70	\$106.07	\$409,123
Satellite Dishes	115	\$1.72	\$6,637
VCRs, Video Cameras, and DVD Players	65	\$7.93	\$30,581
Miscellaneous Video Equipment	44	\$3.21	\$12,371
Video Cassettes and DVDs	73	\$24.48	\$94,427
Video Game Hardware/Accessories	75	\$19.32	\$74,504
Video Game Software	72	\$20.27	\$78,178
Streaming/Downloaded Video	51	\$1.79	\$6,912
Rental of Video Cassettes and DVDs	70	\$18.16	\$70,059
Installation of Televisions	50	\$0.41	\$1,574
Audio (3)	67	\$73.17	\$282,235
Rental and Repair of TV/Radio/Sound Equipment	124	\$5.67	\$21,881
Pets	122	\$615.19	\$2,372,792
Toys and Games (4)	79	\$103.97	\$401,013
Recreational Vehicles and Fees (5)	96	\$204.77	\$789,794
Sports/Recreation/Exercise Equipment (6)	79	\$134.27	\$517,898
Photo Equipment and Supplies (7)	74	\$54.70	\$210,961
Reading (8)	79	\$115.17	\$444,220
Catered Affairs (9)	45	\$11.21	\$43,244
<b>Food</b>	81	\$6,323.12	\$24,388,278
Food at Home	86	\$4,107.44	\$15,842,377



## Consumer Lifestyles and Spending Habits

	<b>Spending Potential Index</b>	<b>Average Amount Spent</b>	<b>Total</b>
Bakery and Cereal Products	88	\$585.80	\$2,259,442
Meats, Poultry, Fish, and Eggs	84	\$877.73	\$3,385,395
Dairy Products	90	\$457.20	\$1,763,438
Fruits and Vegetables	79	\$713.72	\$2,752,825
Snacks and Other Food at Home (10)	90	\$1,472.98	\$5,681,277
Food Away from Home	73	\$2,215.69	\$8,545,901
Alcoholic Beverages	66	\$335.00	\$1,292,087
Nonalcoholic Beverages at Home	89	\$401.26	\$1,547,646
<b>Financial</b>			
Investments	34	\$671.19	\$2,588,783
Vehicle Loans	83	\$3,007.59	\$11,600,284
<b>Health</b>			
Nonprescription Drugs	105	\$123.91	\$477,929
Prescription Drugs	108	\$496.18	\$1,913,775
Eyeglasses and Contact Lenses	97	\$79.12	\$305,151
<b>Home</b>			
Mortgage Payment and Basics (11)	68	\$6,133.27	\$23,656,023
Maintenance and Remodeling Services	88	\$1,348.84	\$5,202,470
Maintenance and Remodeling Materials (12)	133	\$366.86	\$1,414,977
Utilities, Fuel, and Public Services	86	\$4,127.14	\$15,918,396
<b>Household Furnishings and Equipment</b>			
Household Textiles (13)	73	\$72.60	\$280,033
Furniture	76	\$347.80	\$1,341,446
Rugs	67	\$16.11	\$62,130
Major Appliances (14)	97	\$253.19	\$976,559
Housewares (15)	68	\$48.00	\$185,151
Small Appliances	86	\$36.70	\$141,563
Luggage	52	\$4.43	\$17,100
Telephones and Accessories	61	\$31.01	\$119,605
<b>Household Operations</b>			
Child Care	58	\$244.29	\$942,238
Lawn and Garden (16)	105	\$421.27	\$1,624,824
Moving/Storage/Freight Express	57	\$35.53	\$137,045
Housekeeping Supplies (17)	90	\$605.04	\$2,333,621
Insurance			
Owners and Renters Insurance	93	\$434.07	\$1,674,189
Vehicle Insurance	78	\$878.36	\$3,387,844
Life/Other Insurance	101	\$418.73	\$1,615,035
Health Insurance	92	\$2,164.52	\$8,348,539
Personal Care Products (18)	77	\$326.47	\$1,259,192
School Books and Supplies (19)	80	\$143.11	\$551,953
Smoking Products	122	\$563.75	\$2,174,373
<b>Transportation</b>			
Vehicle Purchases (Net Outlay) (20)	87	\$2,974.69	\$11,473,396
Gasoline and Motor Oil	91	\$2,685.74	\$10,358,906
Vehicle Maintenance and Repairs	80	\$828.44	\$3,195,305
<b>Travel</b>			
Airline Fares	54	\$234.69	\$905,210
Lodging on Trips	75	\$304.38	\$1,173,977
Auto/Truck/Van Rental on Trips	58	\$18.48	\$71,269
Food and Drink on Trips	74	\$308.37	\$1,189,388



## Local Industries and Workforce

The Local Industries and Workforce section displays valuable information about the current business mix, workforce, wage rates and the worker inflow/outflow patterns. It is important to study the current business mix and compare it to state averages and that of other surrounding and similar communities. It is also important for existing and prospective businesses to be familiar with the local wage rates and how these compare to other areas within the state. Some of the data being used includes individuals who work in the community, but may live in another region; therefore presenting the inflow/outflow of workers is essential in this section.

### Employment and Earnings

When analyzing the earning mix of the Primary Trade Area population, the figures are based off of those representing Jasper County. The U.S. Bureau of Economic Analysis and the U.S. Bureau of Labor Statistics were used in gathering data for this section. Unfortunately this data set is not able to be manipulated to align with the Primary Trade Area limits, but instead is only gathered on the county level. For use here, the most accurate area to study that aligns with the Primary Trade Area is the data available for Jasper County.

When looking at unemployment rates for Jasper County, the rate has increased slightly over the course of one year- from December of 2012 to December of 2013. It has gone from 8.4% to 8.5% with an average 2012 rate of 8.3%. The average unemployment rate for the State of Illinois was 8.9% for 2012, while the U.S. average rate was 8.1%.

In 2012, the total earnings of those living in the county was \$388,066,000, of which \$92,833,000 was paid in wages and salaries, \$29,540,000 was paid in supplements to those wages and salaries (employer contributions to pension, insurance and government social security/Medicare), and \$77,134,000 was proprietors' income. The total number of full-time and part-time jobs in the county equaled 2,447. The average earnings per job (yearly) at a median wage were \$35,993. Per capita personal income was \$40,365. During 2012, the State of Illinois showed average earnings per job (yearly) as \$57,943 and per capita personal income as \$45,832.

The following table displays the wages paid to those employed in Jasper County broken out by SOC Codes. When comparing this data to the data collected in May of 2012 for the East Central Illinois nonmetropolitan area (includes Clark, Clay, Coles, Crawford, Cumberland, Douglas, Edgar, Effingham, Fayette, Iroquois, Jasper, Lawrence, Marion and Richland counties), Jasper County has a higher median wage than the region as a whole. Jasper County also has a higher median wage for the following occupations: Management, Community and Social Services, Food Preparation and Serving-Related, Building and Grounds Cleaning and Maintenance, Janitors and Cleaners, Sales and Related Occupations, Office and Administrative Support, Bookkeeping/Accounting and Auditing Clerks, Installation/Maintenance and Repair Workers, Production, Transportation and Material Moving, Truck Drivers (Heavy and Tractor-Trailer), and Laborers and Freight/Stock and Material Movers.



# Local Industries and Workforce

## Occupational Wages Illinois Department of Employment Security Wage Data: 2012 Annual

Region: Jasper County

SOC Code	SOC Occupational Title	Entry Wage		Median Wage		Experienced Wage	
		Hourly	Annual	Hourly	Annual	Hourly	Annual
00-0000	Total all occupations	\$10.26	\$21,340	\$17.30	\$35,983	\$24.08	\$50,048
11-0000	Management Occupations	\$16.80	\$34,946	\$33.85	\$70,401	\$40.85	\$85,169
11-1011	Chief Executives	\$28.22	\$58,701	\$39.97	\$83,145	\$45.21	\$94,028
11-1021	General and Operations Managers	\$9.37	\$19,493	\$30.11	\$62,636	\$37.16	\$77,284
13-0000	Business and Financial Operations Occupations	\$14.69	\$30,585	\$21.49	\$44,702	\$25.12	\$52,245
19-0000	Life, Physical, and Social Science Occupations	\$13.05	\$27,135	\$24.24	\$50,425	\$26.22	\$54,529
21-0000	Community and Social Services Occupations	\$13.98	\$29,107	\$24.42	\$50,802	\$28.93	\$60,178
21-1012	Educational, Vocational, and School Counselors	\$22.92	\$47,682	\$30.49	\$63,415	\$36.08	\$75,039
25-0000	Education, Training, and Library Occupations	\$10.32	\$21,462	\$16.97	\$35,296	\$21.08	\$43,797
25-9041	Teacher Assistants	N/A	\$17,879	N/A	\$18,509	N/A	\$20,682
35-0000	Food Preparation and Serving-Related Occupations	\$8.80	\$18,312	\$9.40	\$19,552	\$11.43	\$23,786
37-0000	Building and Grounds Cleaning and Maintenance Occupations	\$10.86	\$22,596	\$13.99	\$29,095	\$16.48	\$34,230
37-2011	Janitors and Cleaners, Except Maids and Housekeeping Cleaners	\$10.76	\$22,388	\$13.64	\$28,377	\$15.68	\$32,632
41-0000	Sales and Related Occupations	\$9.08	\$18,885	\$15.50	\$32,244	\$20.15	\$41,921
41-4012	Sales Representatives, Wholesale and Manufacturing, Except Technical and Scientific Products	\$18.29	\$38,048	\$26.77	\$55,681	\$33.08	\$68,803
43-0000	Office and Administrative Support Occupations	\$9.53	\$19,822	\$12.89	\$26,811	\$17.41	\$36,207
43-3031	Bookkeeping, Accounting, and Auditing Clerks	\$10.49	\$21,813	\$15.10	\$31,398	\$17.66	\$36,731
43-5052	Postal Service Mail Carriers	\$19.22	\$39,979	\$19.46	\$40,474	\$23.48	\$48,847
43-6011	Executive Secretaries and Administrative Assistants	\$13.52	\$28,129	\$16.81	\$34,959	\$19.13	\$39,787
43-6014	Secretaries, Except Legal, Medical, and Executive	\$8.72	\$18,142	\$11.28	\$23,470	\$14.09	\$29,316
43-8061	Office Clerks, General	\$8.70	\$18,099	\$10.87	\$22,828	\$13.08	\$27,174
47-0000	Construction and Extraction Occupations	\$14.37	\$29,894	\$18.10	\$37,655	\$26.14	\$54,363
47-1011	First-Line Supervisors/Managers of Construction Trades and Extraction Workers	\$31.44	\$65,403	\$36.97	\$83,129	\$43.85	\$90,800
49-0000	Installation, Maintenance, and Repair Occupations	\$13.85	\$28,879	\$18.05	\$39,622	\$29.01	\$60,339
49-9071	Maintenance and Repair Workers, General	\$12.23	\$25,448	\$15.56	\$32,374	\$16.70	\$34,741
51-0000	Production Occupations	\$11.56	\$24,044	\$24.27	\$50,491	\$30.25	\$62,918
51-1011	First-Line Supervisors/Managers of Production and Operating Workers	\$16.76	\$34,858	\$21.23	\$44,154	\$23.34	\$48,538
53-0000	Transportation and Material Moving Occupations	\$10.22	\$21,250	\$18.11	\$37,688	\$23.61	\$49,112
53-3032	Truck Drivers, Heavy and Tractor-Trailer	\$18.96	\$39,437	\$26.15	\$54,401	\$28.27	\$58,796
53-3033	Truck Drivers, Light or Delivery Services	\$12.43	\$25,850	\$13.10	\$27,253	\$13.94	\$29,000
53-7062	Laborers and Freight, Stock, and Material Movers, Hand	\$10.82	\$22,511	\$13.57	\$28,231	\$14.68	\$30,524

N/A = Wage data not available

More information is available at [www.ides.illinois.gov](http://www.ides.illinois.gov) under Tools & Resources, Data & Statistics

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<b>East Central Illinois Nonmetropolitan Area Occupational Wages</b>		
<b>Period: May 2012</b>		
<b>Occupation (SOC code)</b>	<b>Hourly median wage</b>	<b>Annual median wage(2)</b>
<b>All Occupations(000000)</b>	13.65	28,400
<b>Management Occupations(110000)</b>	31.74	66,010
<b>Chief Executives(111011)</b>	48.74	101,380
<b>General and Operations Managers(111021)</b>	30.34	63,100
<b>Business and Financial Operations Occupations(130000)</b>	23.90	49,710
<b>Community and Social Service Occupations(210000)</b>	15.14	31,500
<b>Education Training and Library Occupations(250000)</b>	20.06	41,720
<b>Food Preparation and Serving Related Occupations(350000)</b>	9.02	18,760
<b>Building and Grounds Cleaning and Maintenance Occupations(370000)</b>	10.66	22,170
<b>Janitors and Cleaners Except Maids and Housekeeping Cleaners(372011)</b>	11.28	23,460
<b>Personal Care and Service Occupations(390000)</b>	9.33	19,400
<b>Sales and Related Occupations(410000)</b>	10.53	21,890
<b>Office and Administrative Support Occupations(430000)</b>	11.84	24,630
<b>Bookkeeping Accounting and Auditing Clerks(433031)</b>	12.94	26,920
<b>Postal Service Mail Carriers(435052)</b>	22.43	46,640
<b>Executive Secretaries and Executive Administrative Assistants(436011)</b>	17.89	37,210
<b>Secretaries and Administrative Assistants Except Legal Medical and Executive(436014)</b>	12.48	25,960
<b>Office Clerks General(439061)</b>	10.04	20,880
<b>Construction and Extraction Occupations(470000)</b>	16.97	35,300
<b>Installation Maintenance and Repair Occupations(490000)</b>	16.96	35,280
<b>Maintenance and Repair Workers General(499071)</b>	16.27	33,840
<b>Production Occupations(510000)</b>	14.49	30,130
<b>First-Line Supervisors of Production and Operating Workers(511011)</b>	23.11	48,070
<b>Transportation and Material Moving Occupations(530000)</b>	13.71	28,530
<b>Heavy and Tractor-Trailer Truck Drivers(533032)</b>	17.23	35,840
<b>Laborers and Freight Stock and Material Movers Hand(537062)</b>	11.19	23,280
Footnotes: (2) Annual wages have been calculated by multiplying the hourly mean wage by 2080 hours; where an hourly mean wage is not published the annual wage has been directly calculated from the reported survey data.		



(4) Wages for some occupations that do not generally work year-round full time are reported either as hourly wages or annual salaries depending on how they are typically paid.

(5) This wage is equal to or greater than \$90.00 per hour or \$187199 per year.

(8) Estimate not released.

SOC code: Standard Occupational Classification code -- see <http://www.bls.gov/soc/home.htm>

Data extracted on August 1 2013

## Industry Distribution

Industry distribution can be analyzed by figuring percentages of individual industries based on specific industry employment divided by the total employment in Jasper County. These calculations were found on the U.S. Bureau of Labor Statistics website. Some industries are not represented here as the information is not available to avoid disclosure of confidential information; however estimates for these items are included in the figure for total earnings.

The following table compares the percentage of total earnings for Jasper County to Illinois figures. It is clearly seen that Jasper County's largest industries by employment are retail trade (12.13%) and manufacturing (11.03%). Although the Jasper County percentage of retail trade employment is one of the highest, it is still below the state percentage. The same holds true for manufacturing. Newton serves as home to several manufacturing operations, including GSI Group, TPS Enterprises, Skyline Steel and EVAPCO. Jasper County does have a higher percentage of people employed in the Agriculture, Forestry, Fishing and Hunting Industry than the state, which is not surprising due to the location of several natural areas, lakes and hunting operations within the county. Other Jasper County industries that have higher percentages of employment than the state include: Mining, quarrying, and oil and gas extraction; Construction, Wholesale trade; and Other services, except public administration. Due to the size of Jasper County and the limited number of businesses within various industries, much of the information is not disclosable, such as Utilities; Professional and Technical Services; Administrative and Waste Services; Health Care and Social Assistance; Transportation and Warehousing; Finance and Insurance; Real Estate and Rental and Leasing; Arts, Entertainment and Recreation; and Accommodation and Food Services.





Percentage of Employment (Calculated from Qtrly Census of Employment & Wages Data-2012)

	Illinois	Jasper
<b>Base Industry: Total, all industries</b>	100.00%	100.00%
<b>NAICS 11 Agriculture, forestry, fishing and hunting</b>	0.34%	7.74%
<b>NAICS 21 Mining, quarrying, and oil and gas extraction</b>	0.21%	2.19%
<b>NAICS 22 Utilities</b>	0.49%	ND%
<b>NAICS 23 Construction</b>	3.90%	5.00%
<b>NAICS 31-33 Manufacturing</b>	12.02%	11.03%
<b>NAICS 42 Wholesale trade</b>	6.08%	8.96%
<b>NAICS 44-45 Retail trade</b>	12.32%	12.13%
<b>NAICS 54 Professional and technical services</b>	7.50%	ND%
<b>NAICS 55 Management of companies and enterprises</b>	2.12%	NC
<b>NAICS 56 Administrative and waste services</b>	8.20%	ND%
<b>NAICS 61 Educational services</b>	2.91%	NC
<b>NAICS 62 Health care and social assistance</b>	14.66%	ND%
<b>NAICS 48-49 Transportation and warehousing</b>	4.65%	ND%
<b>NAICS 51 Information</b>	2.07%	1.65%
<b>NAICS 52 Finance and insurance</b>	5.79%	ND%
<b>NAICS 53 Real estate and rental and leasing</b>	1.49%	ND%
<b>NAICS 71 Arts, entertainment, and recreation</b>	1.63%	ND%
<b>NAICS 72 Accommodation and food services</b>	9.43%	ND%
<b>NAICS 81 Other services, except public administration</b>	4.10%	7.01%
<b>NAICS 99 Unclassified</b>	0.11%	ND%
Footnotes:		
<a href="#">(ND)</a> Not Disclosable		
<a href="#">(NC)</a> Not Calculable, the data does not exist or it is zero		
Percentage of Employment: Ratio of industry employment to base-industry employment times 100.		

Source: U.S. Bureau of Labor Statistics

Another mode of analyzing an area’s distribution of employment by industry is to compare it to a reference or base area’s distribution using ratios or Location Quotients (LQ). In this instance, the State of Illinois will be used as the reference area. The reference industry is the All Industry total. If a LQ is equal to or greater than 1, then the industry has the same or greater share of its area employment as it does in the reference area. The following table shows the LQs for each of the major sectors. Some are not represented due to confidentiality. The LQs show that both NAICS 11 (Agriculture, forestry, fishing and hunting) and NAICS 21 (Mining, quarrying, and oil and gas extraction) have a greater share of the local area employment than that of the State of Illinois. All other sectors do not have a strong variance when compared to the state levels.



<b>Location Quotients</b> calculated from Quarterly Census of Employment and Wages Data	
<b>Industry</b>	<b>Jasper County, Illinois</b>
Base Industry: Total, all industries	1.00
NAICS 11 Agriculture, forestry, fishing and hunting	22.79
NAICS 21 Mining, quarrying, and oil and gas extraction	10.53
NAICS 22 Utilities	ND
NAICS 23 Construction	1.28
NAICS 31-33 Manufacturing	0.92
NAICS 42 Wholesale trade	1.47
NAICS 44-45 Retail trade	0.98
NAICS 54 Professional and technical services	ND
NAICS 55 Management of companies and enterprises	NC
NAICS 56 Administrative and waste services	ND
NAICS 61 Educational services	NC
NAICS 62 Health care and social assistance	ND
NAICS 48-49 Transportation and warehousing	ND
NAICS 51 Information	0.80
NAICS 52 Finance and insurance	ND
NAICS 53 Real estate and rental and leasing	ND
NAICS 71 Arts, entertainment, and recreation	ND
NAICS 72 Accommodation and food services	ND
NAICS 81 Other services, except public administration	1.71
NAICS 99 Unclassified	ND
Footnotes:	
<a href="#">(ND)</a> Not Disclosable	
<a href="#">(NC)</a> Not Calculable, the data does not exist or it is zero	
Location Quotient: Ratio of analysis-industry employment in the analysis area to base-industry employment in the analysis area divided by the ratio of analysis-industry employment in the base area to base-industry employment in the base area.	

Source: U.S. Bureau of Labor Statistics

Jasper County is bordered to the north by Cumberland County, to the east by Crawford County, to the south by Richland County and to the west by Effingham County. Effingham County is not comparable to Jasper County because of its much larger population and demographical makeup. Therefore we compare Jasper to its other three neighbors. The following tables demonstrate how the four counties compare.



**Employment calculated from Quarterly Census of Employment and Wages Data**

Industry	Jasper County, Illinois	Richland County, Illinois	Cumberland County, Illinois	Clark County, Illinois
Base Industry: Total, all industries	1,641	5,143	1,926	3,470
NAICS 11 Agriculture, forestry, fishing and hunting	127	34	ND	46
NAICS 21 Mining, quarrying, and oil and gas extraction	36	157	ND	62
NAICS 22 Utilities	ND	ND	ND	ND
NAICS 23 Construction	82	106	73	329
NAICS 31-33 Manufacturing	181	475	451	1,120
NAICS 42 Wholesale trade	147	353	177	111
NAICS 44-45 Retail trade	199	714	404	474
NAICS 54 Professional and technical services	ND	ND	ND	ND
NAICS 55 Management of companies and enterprises	NC	NC	NC	NC
NAICS 56 Administrative and waste services	ND	ND	ND	ND
NAICS 61 Educational services	NC	NC	NC	NC
NAICS 62 Health care and social assistance	ND	ND	ND	ND
NAICS 48-49 Transportation and warehousing	ND	ND	ND	ND
NAICS 51 Information	27	92	ND	27
NAICS 52 Finance and insurance	ND	ND	ND	ND
NAICS 53 Real estate and rental and leasing	ND	ND	ND	ND
NAICS 71 Arts, entertainment, and recreation	ND	ND	ND	ND
NAICS 72 Accommodation and food services	ND	ND	ND	ND
NAICS 81 Other services, except public administration	115	126	44	74
NAICS 99 Unclassified	ND	ND	ND	ND

Footnotes:

[\(ND\)](#) Not Disclosable

[\(NC\)](#) Not Calculable, the data does not exist or it is zero



**Percentage of Employment** calculated from Quarterly Census of Employment and Wages Data

Industry	Jasper County, Illinois	Richland County, Illinois	Cumberland County, Illinois	Clark County, Illinois
<b>Base Industry: Total, all industries</b>	100.00%	100.00%	100.00%	100.00%
<b>NAICS 11 Agriculture, forestry, fishing and hunting</b>	7.74%	0.66%	ND%	1.33%
<b>NAICS 21 Mining, quarrying, and oil and gas extraction</b>	2.19%	3.05%	ND%	1.79%
<b>NAICS 22 Utilities</b>	ND%	ND%	ND%	ND%
<b>NAICS 23 Construction</b>	5.00%	2.06%	3.79%	9.48%
<b>NAICS 31-33 Manufacturing</b>	11.03%	9.24%	23.42%	32.28%
<b>NAICS 42 Wholesale trade</b>	8.96%	6.86%	9.19%	3.20%
<b>NAICS 44-45 Retail trade</b>	12.13%	13.88%	20.98%	13.66%
<b>NAICS 54 Professional and technical services</b>	ND%	ND%	ND%	ND%
<b>NAICS 55 Management of companies and enterprises</b>	NC	NC	NC	NC
<b>NAICS 56 Administrative and waste services</b>	ND%	ND%	ND%	ND%
<b>NAICS 61 Educational services</b>	NC	NC	NC	NC
<b>NAICS 62 Health care and social assistance</b>	ND%	ND%	ND%	ND%
<b>NAICS 48-49 Transportation and warehousing</b>	ND%	ND%	ND%	ND%
<b>NAICS 51 Information</b>	1.65%	1.79%	ND%	0.78%
<b>NAICS 52 Finance and insurance</b>	ND%	ND%	ND%	ND%
<b>NAICS 53 Real estate and rental and leasing</b>	ND%	ND%	ND%	ND%
<b>NAICS 71 Arts, entertainment, and recreation</b>	ND%	ND%	ND%	ND%
<b>NAICS 72 Accommodation and food services</b>	ND%	ND%	ND%	ND%
<b>NAICS 81 Other services, except public administration</b>	7.01%	2.45%	2.28%	2.13%
<b>NAICS 99 Unclassified</b>	ND%	ND%	ND%	ND%

Footnotes:

[\(ND\)](#) Not Disclosable

[\(NC\)](#) Not Calculable, the data does not exist or it is zero

Percentage of Employment: Ratio of industry employment to base-industry employment times 100.



Location Quotients (LQ) can also be used to compare Jasper County to other counties' distribution of employment by industry to see how it measures against its neighbors. Previously we used the State of Illinois as the reference area and compared Jasper County to it. In this instance, Jasper County will be used as the reference area and we will compare the surrounding counties to it. The reference industry is the All Industry total. If a LQ is equal to or greater than 1, then the industry has the same or greater share of its area employment as it does in the Jasper County.

<b>Location Quotients calculated from Quarterly Census of Employment and Wages Data</b>			
<b>Industry</b>	<b>Richland County, Illinois</b>	<b>Cumberland County, Illinois</b>	<b>Clark County, Illinois</b>
<b>Base Industry: Total, all industries</b>	1.00	1.00	1.00
<b>NAICS 11 Agriculture, forestry, fishing and hunting</b>	0.09	ND	0.17
<b>NAICS 21 Mining, quarrying, and oil and gas extraction</b>	1.39	ND	0.81
<b>NAICS 22 Utilities</b>	ND	ND	ND
<b>NAICS 23 Construction</b>	0.41	0.76	1.90
<b>NAICS 31-33 Manufacturing</b>	0.84	2.12	2.93
<b>NAICS 42 Wholesale trade</b>	0.77	1.03	0.36
<b>NAICS 44-45 Retail trade</b>	1.14	1.73	1.13
<b>NAICS 54 Professional and technical services</b>	ND	ND	ND
<b>NAICS 56 Administrative and waste services</b>	ND	ND	ND
<b>NAICS 62 Health care and social assistance</b>	ND	ND	ND
<b>NAICS 48-49 Transportation and warehousing</b>	ND	ND	ND
<b>NAICS 51 Information</b>	1.09	ND	0.47
<b>NAICS 52 Finance and insurance</b>	ND	ND	ND
<b>NAICS 53 Real estate and rental and leasing</b>	ND	ND	ND
<b>NAICS 81 Other services, except public administration</b>	0.35	0.33	0.30
Footnotes: <a href="#">(ND)</a> Not Disclosable <a href="#">(NC)</a> Not Calculable, the data does not exist or it is zero			
Location Quotient: Ratio of analysis-industry employment in the analysis area to base-industry employment in the analysis area divided by the ratio of analysis-industry employment in the base area to base-industry employment in the base area.			



### **Labor Force and Employment Levels**

In order to make proper decisions on future business attraction, a community must take a look at the current business mix within the community. Future business success is affected by these current conditions. When looking at the current base, a community must search for businesses with drawing power and inquire about complimentary businesses that align with the current offerings. This will also assist in identifying niche markets that are currently within the area or could be developed. Furthermore, identifying these employers, their number of employees, and their locations may help in further analysis as they aid in determining daytime employee populations and trends within the Trade Area.

Within the Primary Trade Area, there are 749 businesses. Out of those, 120 businesses (or 16%) are located in the TIF District. Those 749 businesses employ approximately 2,760 people. The businesses located in the TIF District employ 768 of those. This equates to approximately 27.8 percent.

When looking at the number of businesses within a particular NAICS Code in the Trade Area, Agriculture, Forestry, Fishing & Hunting has the largest number of establishments at 29.1% (218 businesses). This industry also employs the greatest number of people at 14.7% (405 employees). A close second in employment is the Manufacturing industry at 14.6% (402 employees). The breakdown of businesses and employees can be found on the following page.

When looking at the number of businesses within a particular NAICS Code in the TIF District, Other Services (except Public Administration) has the largest number of establishments at 17.5% (21 businesses). Other services includes general automotive repair; automotive body, paint, and interior repair and maintenance; automotive glass replacement shops; car washes; all other automotive repair and maintenance; computer and office machine repair and maintenance; commercial machinery repair and maintenance; funeral homes and funeral services; cemeteries and crematories; coin-operated laundries and drycleaners; dry cleaning and laundry services; all other personal services; religious organizations; grantmaking foundations; civic and social organizations; business associations; labor unions and similar labor organizations. The industry that employs the greatest number of people however is the Manufacturing industry at 20.8% (159 employees).



## Primary Trade Area Business Summary

by NAICS Codes	Businesses		Employees	
	Number	Percent	Number	Percent
Agriculture, Forestry, Fishing & Hunting	218	29.1%	405	14.7%
Mining	8	1.0%	19	0.7%
Utilities	1	0.1%	70	2.5%
Construction	53	7.1%	143	5.2%
Manufacturing	27	3.5%	402	14.6%
Wholesale Trade	28	3.7%	225	8.1%
Retail Trade	46	6.2%	130	4.7%
Motor Vehicle & Parts Dealers	6	0.8%	27	1.0%
Furniture & Home Furnishings Stores	1	0.1%	3	0.1%
Electronics & Appliance Stores	2	0.2%	3	0.1%
Bldg Material & Garden Equipment & Supplies Dealers	5	0.7%	10	0.4%
Food & Beverage Stores	3	0.4%	15	0.5%
Health & Personal Care Stores	2	0.3%	9	0.3%
Gasoline Stations	1	0.1%	1	0.0%
Clothing & Clothing Accessories Stores	4	0.5%	9	0.3%
Sport Goods, Hobby, Book, & Music Stores	7	0.9%	17	0.6%
General Merchandise Stores	1	0.1%	5	0.2%
Miscellaneous Store Retailers	12	1.6%	29	1.1%
Nonstore Retailers	3	0.4%	3	0.1%
Transportation & Warehousing	35	4.7%	96	3.5%
Information	6	0.8%	47	1.7%
Finance & Insurance	20	2.7%	137	5.0%
Central Bank/Credit Intermediation & Related Activities	6	0.8%	102	3.7%
Securities, Commodity Contracts & Other Financial Investments & Other Related Activities	4	0.5%	8	0.3%
Insurance Carriers & Related Activities; Funds, Trusts & Other Financial Vehicles	10	1.3%	27	1.0%
Real Estate, Rental & Leasing	20	2.6%	32	1.2%
Professional, Scientific & Tech Services	24	3.2%	70	2.5%
Legal Services	6	0.8%	17	0.6%
Management of Companies & Enterprises	0	0.0%	0	0.0%
Administrative & Support & Waste Management & Remediation Services	103	13.7%	169	6.1%
Educational Services	8	1.0%	203	7.4%
Health Care & Social Assistance	26	3.5%	225	8.1%
Arts, Entertainment & Recreation	7	0.9%	14	0.5%
Accommodation & Food Services	16	2.2%	96	3.5%
Accommodation	3	0.5%	8	0.3%
Food Services & Drinking Places	13	1.7%	89	3.2%
Other Services (except Public Administration)	79	10.6%	183	6.6%
Automotive Repair & Maintenance	16	2.1%	51	1.8%
Public Administration	25	3.3%	94	3.4%
<b>Total</b>	<b>749</b>	<b>100%</b>	<b>2,760</b>	<b>100%</b>

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## TIF District Business Summary

by NAICS Codes	Businesses		Employees	
	Number	Percent	Number	Percent
Agriculture, Forestry, Fishing & Hunting	4	3.0%	4	0.5%
Mining	1	1.2%	6	0.8%
Utilities	0	0.0%	0	0.0%
Construction	7	5.9%	24	3.1%
Manufacturing	6	5.3%	159	20.8%
Wholesale Trade	5	4.5%	50	6.5%
Retail Trade	13	10.9%	45	5.8%
Motor Vehicle & Parts Dealers	2	1.3%	9	1.2%
Furniture & Home Furnishings Stores	0	0.0%	0	0.0%
Electronics & Appliance Stores	0	0.0%	0	0.0%
Bldg Material & Garden Equipment & Supplies Dealers	2	1.8%	4	0.6%
Food & Beverage Stores	1	0.9%	6	0.8%
Health & Personal Care Stores	1	0.8%	4	0.6%
Gasoline Stations	0	0.0%	0	0.0%
Clothing & Clothing Accessories Stores	2	1.9%	5	0.7%
Sport Goods, Hobby, Book, & Music Stores	0	0.4%	1	0.2%
General Merchandise Stores	1	0.5%	3	0.4%
Miscellaneous Store Retailers	3	2.8%	11	1.4%
Nonstore Retailers	1	0.5%	1	0.1%
Transportation & Warehousing	3	2.2%	13	1.7%
Information	2	1.9%	18	2.4%
Finance & Insurance	8	6.7%	64	8.4%
Central Bank/Credit Intermediation & Related Activities	3	2.2%	51	6.7%
Securities, Commodity Contracts & Other Financial Investments & Other Related Activities	1	0.5%	1	0.1%
Insurance Carriers & Related Activities; Funds, Trusts & Other Financial Vehicles	5	4.0%	12	1.6%
Real Estate, Rental & Leasing	3	2.2%	8	1.0%
Professional, Scientific & Tech Services	9	7.2%	19	2.5%
Legal Services	3	2.1%	5	0.7%
Management of Companies & Enterprises	0	0.0%	0	0.0%
Administrative & Support & Waste Management & Remediation Services	14	11.7%	23	3.0%
Educational Services	2	1.9%	91	11.8%
Health Care & Social Assistance	9	7.1%	114	14.8%
Arts, Entertainment & Recreation	2	1.3%	3	0.4%
Accommodation & Food Services	4	3.6%	39	5.1%
Accommodation	0	0.1%	0	0.0%
Food Services & Drinking Places	4	3.5%	39	5.1%
Other Services (except Public Administration)	21	17.5%	61	7.9%
Automotive Repair & Maintenance	3	2.3%	17	2.2%
Public Administration	7	5.9%	27	3.6%
<b>Total</b>	<b>120</b>	<b>100%</b>	<b>768</b>	<b>100%</b>

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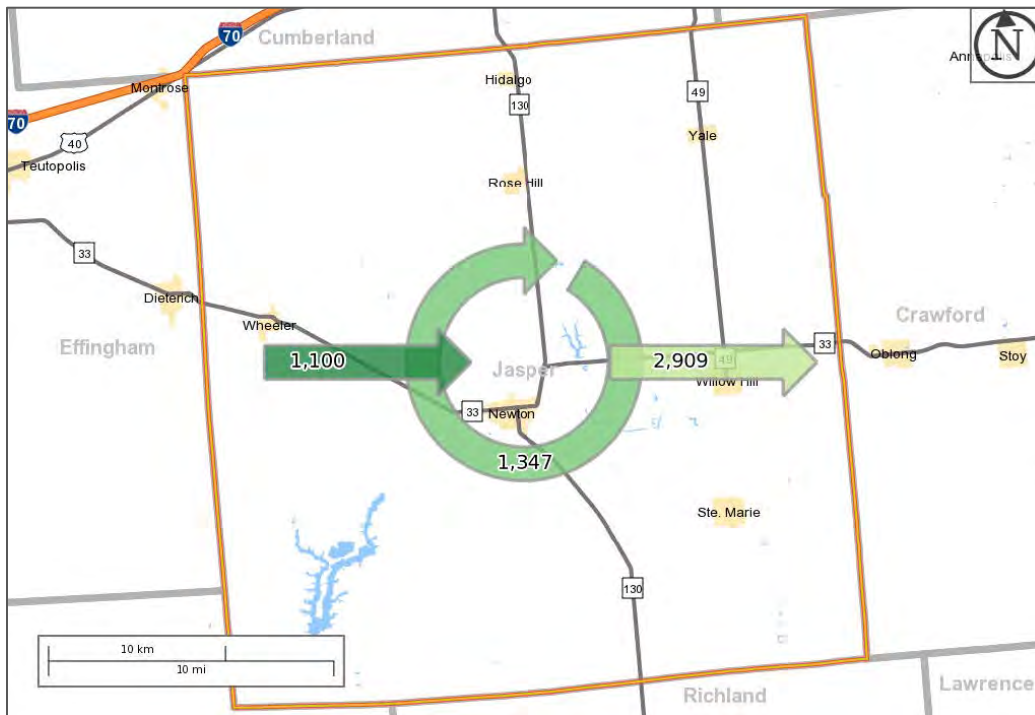




### Inflow/Outflow of Workers

It is important to understand the flow of workers into and out of the City of Newton for many reasons. First off it is important to see where these workers are traveling to better understand traffic counts on the main highways through town. It is also important to see how these workers' travel patterns impact the daytime population of the community. Lastly, it is beneficial to know where the highest concentrations of these workers are in the community in identifying the most fitting locations for future retail or service establishments.

According to the "OnTheMap" application created by the U.S. Census Bureau, in 2011, 4,256 Jasper County residents were employed in a job. Of those, 1,347 worked in the County and 2,909 worked outside the County. In that same year, 1,100 workers were employed in Jasper County but resided outside the County borders. This results in a net job outflow of 1,809 workers.



### Map Legend

**Selection Areas**  
★ Analysis Selection

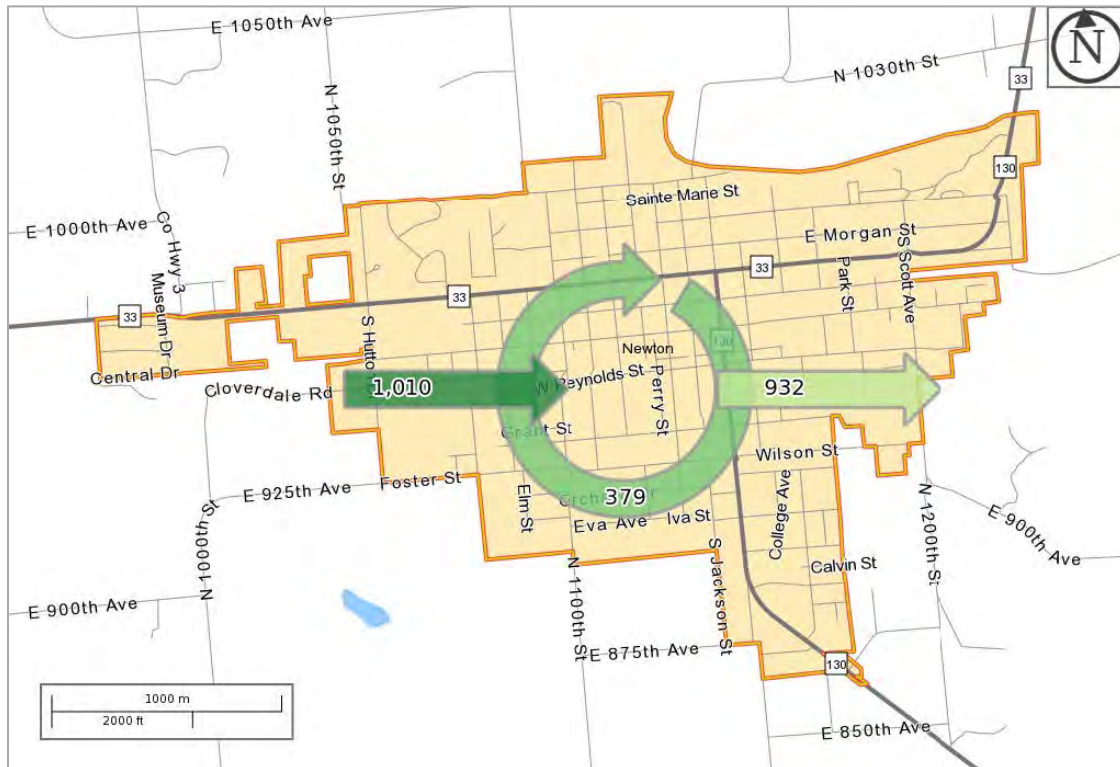
**Inflow/Outflow**

- ◆ Employed and Live in Selection Area
- ◆ Employed in Selection Area, Live Outside
- ◆ Live in Selection Area, Employed Outside

Note: Overlay arrows do not indicate directionality of worker flow between home and employment locations.



In 2011, City of Newton businesses employed 1,389 workers. During that same year, 1,311 workers lived in the City. Of those living in the City, 379 were also employed inside the City limits. The remaining 932 were employed outside the limits. Workers living outside the City but working inside the City equals 1,010. Therefore 72.7% of employees working in the City of Newton did not reside here.



### Map Legend

**Selection Areas**  
 \* Analysis Selection

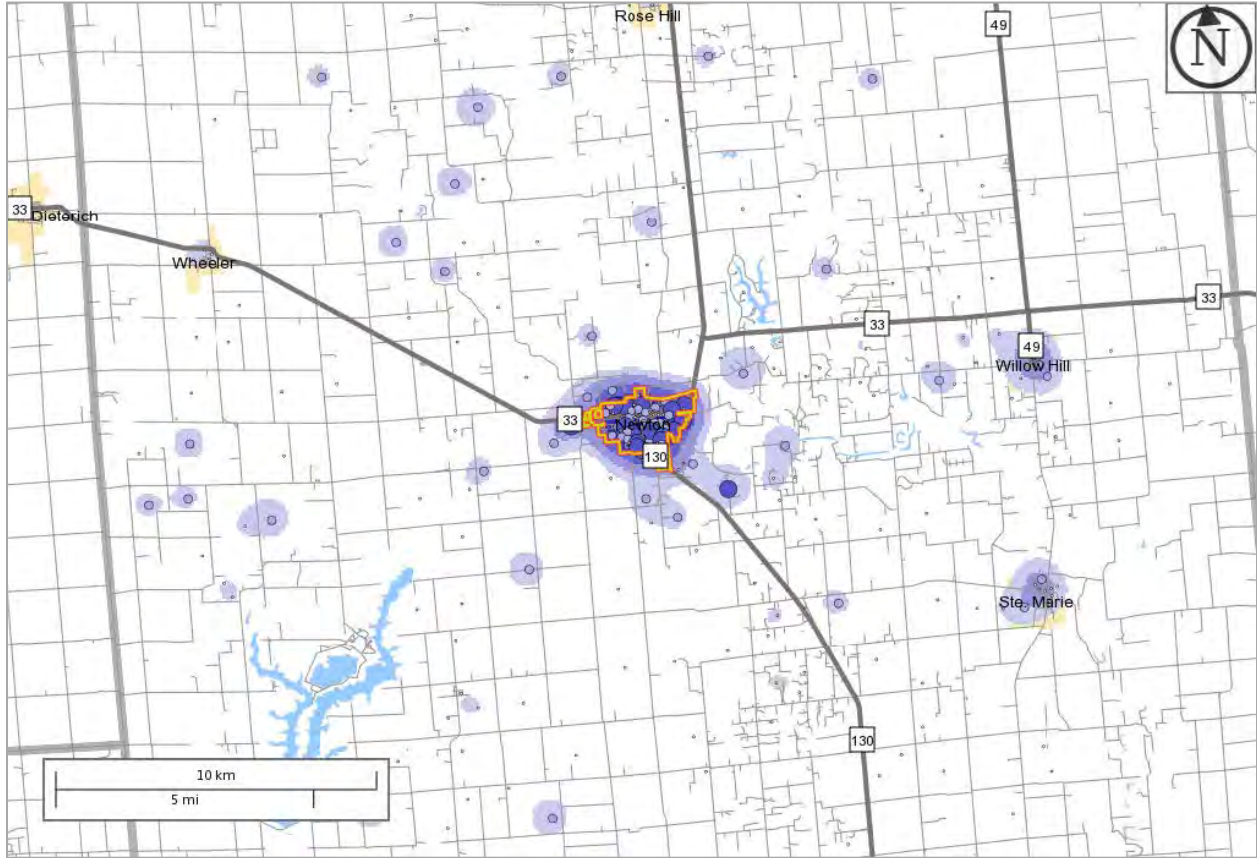
**Inflow/Outflow**

- \* Employed and Live in Selection Area
- \* Employed in Selection Area, Live Outside
- \* Live in Selection Area, Employed Outside
- \* Note: Overlay arrows do not indicate directionality of worker flow between home and employment locations.

However, 52.5% of employees lived less than 10 miles away from their jobs. Three hundred fourteen workers live between 10 and 24 miles from their place of work (22.6%) and 8.6% live 25 to 50 miles from work. Workers living more than 50 miles from work totaled 226.



### Counts and Density of Home Locations for All Jobs in the City of Newton in 2011 Less than 10 Miles of Work



#### Map Legend

**Job Density [Jobs/Sq. Mile]**

- 5 - 15
- 16 - 46
- 47 - 98
- 99 - 172
- 173 - 266

**Job Count [Jobs/Census Block]**

- 1 - 2
- 3 - 6
- 7 - 14

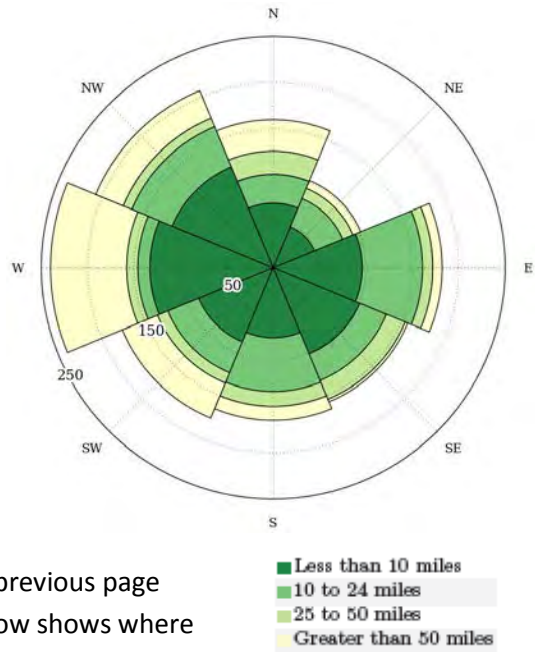
**Selection Areas**

- Analysis Selection



The distance from workers' residences in relation to workplace is important, but more importantly is what direction they are traveling to/from. The graph here shows the distance and direction employees travel from work to home. As shown, the majority of workers travel west or northwest when heading home from work.

Of greatest interest are those who live within 25 miles of work. This population is the most likely to shop for goods and services within Newton. Depending on where these individuals live, Newton may be the most convenient location for them to purchase food, prescriptions, household products or clothing for their children. This may also be the best location to shop for services such as insurance, investments, legal counsel, etc. The map on the previous page shows where the workers live within 10 miles. The map below shows where these workers reside from 10 miles to 24 miles from work.

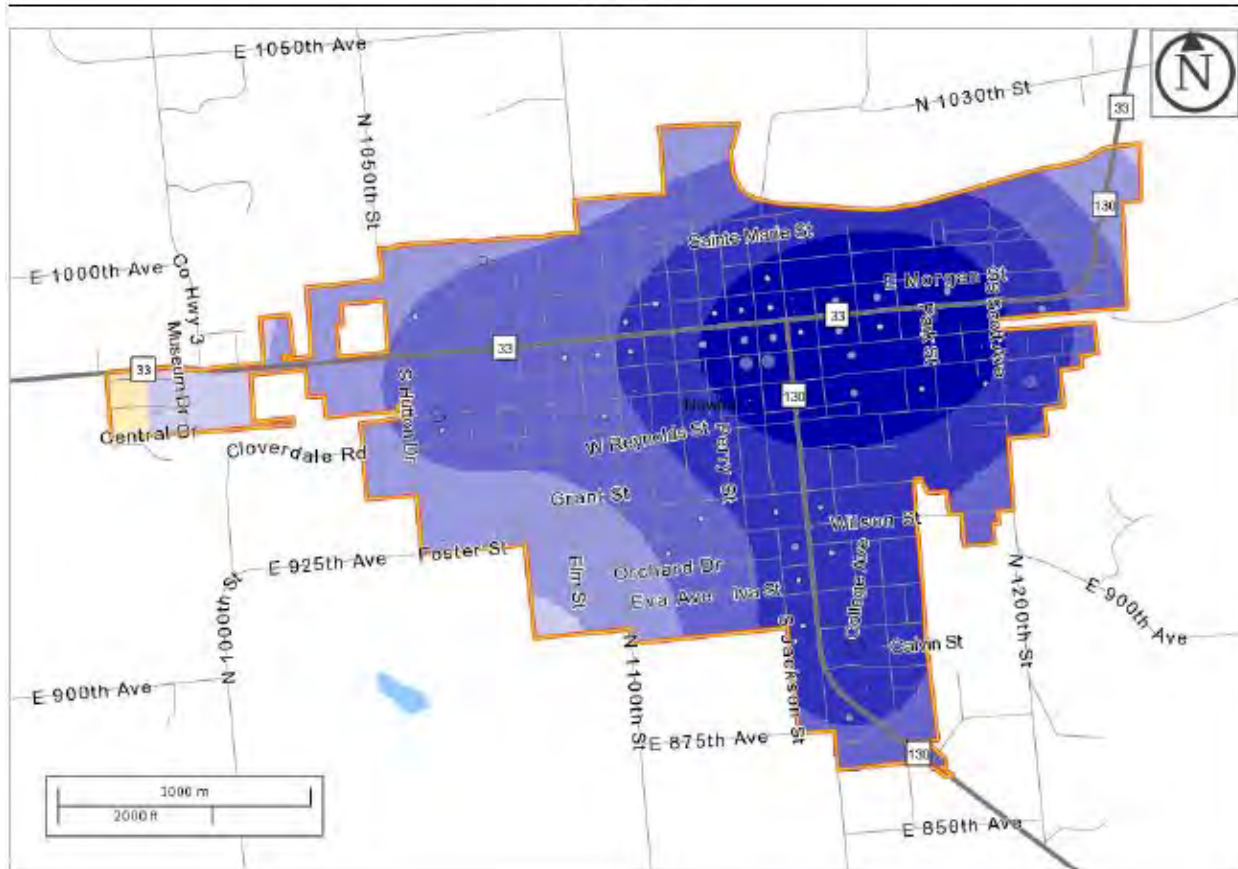




After examining where workers are coming from, we must identify where they are going to. The map below gives a visual depiction of where the workforce is employed. The highest concentration of those employed is located in the area shaded dark blue along IL Rtes. 33 and 130.

Counts and Density of All Jobs in Work Selection Area in 2011

All Workers



Map Legend

- Job Density [Jobs/Sq. Mile]**
- 5 - 64
  - 65 - 244
  - 245 - 543
  - 544 - 961
  - 962 - 1,500

- Job Count [Jobs/Census Block]**
- 1 - 2
  - 3 - 16
  - 17 - 53
  - 54 - 124
  - 125 - 242

- Selection Areas**
- Analysis Selection







## Local Business Climate

Analyzing the current business climate is an important step in identifying future opportunities for any community. The first portion of this section reports information found through data sources and verified by local business owners and leadership. The second portion of this section reports information collected from one-on-one business-owner interviews, business-owner surveys, a facilitated focus group session, and reliable secondary sources. The local business climate in Newton as described by the citizens is strong. Business owners can attest to the cooperation they receive from the local government, the strong customer loyalty and the sense of community pride.

### Current Business Mix

The current business mix in the City of Newton TIF District, as well as the Primary Trade Area is rather diverse. Regardless which mix is analyzed, however, the service industries account for the largest share of the mix when looking at the number of establishments present. A listing of businesses located within the Trade Area is included in the Appendix A.

### Primary Trade Area Businesses

<b>Data for all businesses in area</b>		<b>12 miles</b>
Total Businesses:		749
Total Employees:		2,760
Total Residential Population:		9,557
Employee/Residential Population Ratio:		0.29
<b>by NAICS Codes</b>	<b>Number</b>	<b>Businesses Percent</b>
Agriculture, Forestry, Fishing & Hunting	218	29.1%
Mining	8	1.0%
Utilities	1	0.1%
Construction	53	7.1%
Manufacturing	27	3.5%
Wholesale Trade	28	3.7%
Retail Trade	46	6.2%
Motor Vehicle & Parts Dealers	6	0.8%
Furniture & Home Furnishings Stores	1	0.1%
Electronics & Appliance Stores	2	0.2%
Bldg Material & Garden Equipment & Supplies Dealers	5	0.7%
Food & Beverage Stores	3	0.4%
Health & Personal Care Stores	2	0.3%
Gasoline Stations	1	0.1%
Clothing & Clothing Accessories Stores	4	0.5%
Sport Goods, Hobby, Book, & Music Stores	7	0.9%
General Merchandise Stores	1	0.1%
Miscellaneous Store Retailers	12	1.6%
Nonstore Retailers	3	0.4%
Transportation & Warehousing	35	4.7%
Information	6	0.8%
Finance & Insurance	20	2.7%
Central Bank/Credit Intermediation & Related Activities	6	0.8%
Securities, Commodity Contracts & Other	4	0.5%



## Local Business Climate

Financial Investments & Other Related Activities		
Insurance Carriers & Related Activities:	10	1.3%
Funds, Trusts & Other Financial Vehicles		
Real Estate, Rental & Leasing	20	2.6%
Professional, Scientific & Tech Services	24	3.2%
Legal Services	6	0.8%
Management of Companies & Enterprises	0	0.0%
Administrative & Support & Waste Management & Remediation Services	103	13.7%
Educational Services	8	1.0%
Health Care & Social Assistance	26	3.5%
Arts, Entertainment & Recreation	7	0.9%
Accommodation & Food Services	16	2.2%
Accommodation	3	0.5%
Food Services & Drinking Places	13	1.7%
Other Services (except Public Administration)	79	10.6%
Automotive Repair & Maintenance	16	2.1%
Public Administration	25	3.3%
<b>Total</b>	<b>749</b>	<b>100%</b>

### TIF District Businesses

#### Data for all businesses in area

Total Businesses:	<b>120</b>
Total Employees:	<b>768</b>
Total Residential Population:	<b>348</b>
Employee/Residential Population Ratio:	<b>2.21</b>

by NAICS Codes	Businesses	
	Number	Percent
Agriculture, Forestry, Fishing & Hunting	4	3.0%
Mining	1	1.2%
Utilities	0	0.0%
Construction	7	5.9%
Manufacturing	6	5.3%
Wholesale Trade	5	4.5%
Retail Trade	13	10.9%
Motor Vehicle & Parts Dealers	2	1.3%
Furniture & Home Furnishings Stores	0	0.0%
Electronics & Appliance Stores	0	0.0%
Bldg Material & Garden Equipment & Supplies Dealers	2	1.8%
Food & Beverage Stores	1	0.9%
Health & Personal Care Stores	1	0.8%
Gasoline Stations	0	0.0%
Clothing & Clothing Accessories Stores	2	1.9%
Sport Goods, Hobby, Book, & Music Stores	0	0.4%
General Merchandise Stores	1	0.5%
Miscellaneous Store Retailers	3	2.8%
Nonstore Retailers	1	0.5%
Transportation & Warehousing	3	2.2%
Information	2	1.9%
Finance & Insurance	8	6.7%
Central Bank/Credit Intermediation & Related Activities	3	2.2%
Securities, Commodity Contracts & Other	1	0.5%
Financial Investments & Other Related		



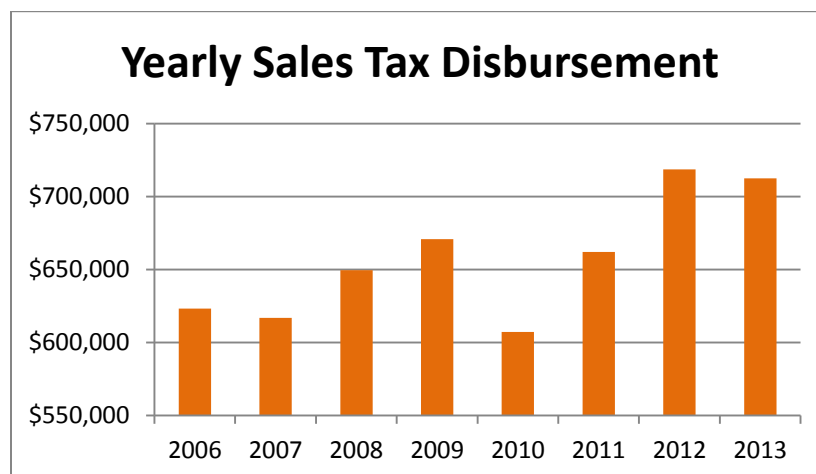


## Local Business Climate

Activities		
Insurance Carriers & Related Activities; Funds, Trusts & Other Financial Vehicles	5	4.0%
Real Estate, Rental & Leasing	3	2.2%
Professional, Scientific & Tech Services	9	7.2%
Legal Services	3	2.1%
Management of Companies & Enterprises	0	0.0%
Administrative & Support & Waste Management & Remediation Services	14	11.7%
Educational Services	2	1.9%
Health Care & Social Assistance	9	7.1%
Arts, Entertainment & Recreation	2	1.3%
Accommodation & Food Services	4	3.6%
Accommodation	0	0.1%
Food Services & Drinking Places	4	3.5%
Other Services (except Public Administration)	21	17.5%
Automotive Repair & Maintenance	3	2.3%
Public Administration	7	5.9%
<b>Total</b>	<b>120</b>	<b>100%</b>

### Local Tax Structure

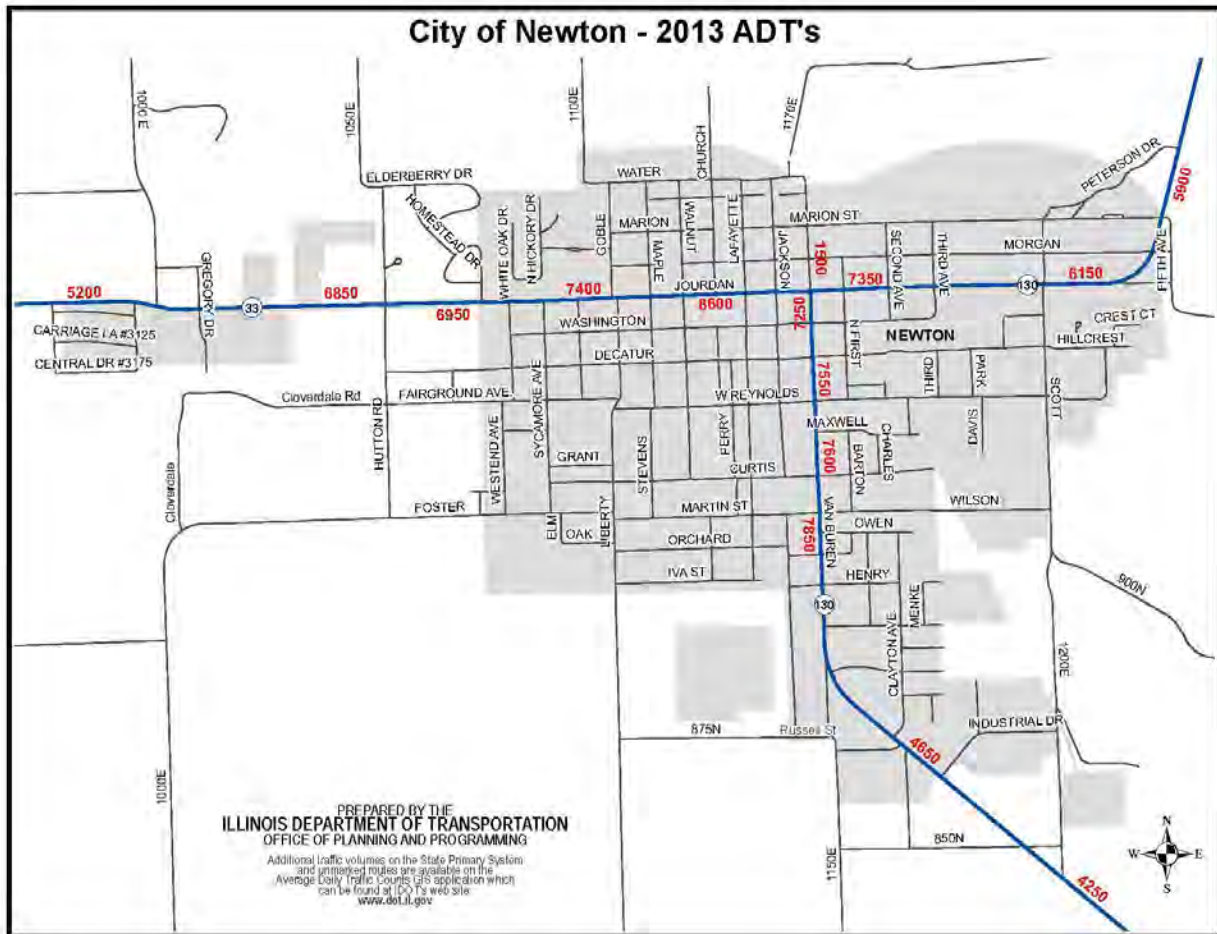
Currently the State of Illinois includes several types of taxes within its tax structure, but the majority of its collections come from income and sales tax. The State currently imposes a 6.25% tax on the sale and use of tangible personal property. Of this, 5% is the share that supports state programs and 1.25% is collected for and distributed back to local governments. Besides sales tax revenue, local government's biggest revenue source is from local property tax. In the fiscal year ending on April 30, 2013, the City of Newton had property tax revenue of \$594,075 and sales & use tax revenue of \$712,373. According to the Illinois Department of Revenue's records, 293 entities pay sales tax to the City of Newton. As seen in the chart below, Newton had a steadily increasing growth in sales tax collections until 2010, when it hit a decline which was caused by the national financial crisis. The economy has recovered from the decline and is projected for continual growth. The projected sales tax revenue for 2014 is \$725,000.





### Transportation Patterns

Current business owners often mentioned their locations along IL Rtes 33 and 130 as a strong benefit. These state routes are heavily trafficked and carry a high number of transient travelers through Newton. Also previously mentioned in the Local Industries and Workforce section, most of the individuals who work in Newton reside outside its boundaries, drawing in additional traffic to the community. The map below shows ADT's reported in 2013.





### Major Employers

Newton serves home to many small, independent businesses; however it does include some larger employers. Here are amongst the top employers:

Employer	Product/Service	Employees	Year Established
JCCU#1	Education	193	1971
GSI Group	Grain Equipment	140	1997
Newton Power Station	Electricity Generator	125	1977
Norris Electric Coop	Electricity Cooperative	59	1938
Skyline Steel	Welding	54	1980
TPS Enterprises, Inc.	Short Run Books	47	1973
EVAPCO	Cooling Systems	30	2007

### Entrepreneurial Activity

The majority of businesses located in the TIF District are proprietor-owned. These businesses serve as the backbone of the local economy. Several resources are available to these entrepreneurs to assist in starting and growing their businesses. They include the local SCORE Chapter, the EIU Business Solutions Center, and the Illinois Small Business Development Center. The City can put interested residents in touch with representatives from any of these organizations. The Jasper County Economic Development, Inc. (JEDI) and the Jasper County Area Chamber of Commerce also provide assistance, resources and networking opportunities for local business owners. See more on local incentives and assistance in the Local Incentives section.

### Business Interviews

Five business interviews were conducted during the development of this report. These five businesses were very different in nature and chosen for that reason-in order to get a better picture of what the business climate in Newton holds. They are representative of: Automotive Sales, Restaurants, Banking/Financial Services, Specialty Products Retail, and Implement Sales/Service. Each was asked similar questions.

**When asking these representatives where their customers come from, there was a varied response:**

Automotive Sales: 70% are within 20 miles, but with the introduction of the internet they now see customers from across the country, recently one from Nashville, Tennessee, and one from Alaska. The internet influences 50% of what they sell. Customers are now able to find out more about a product and get exactly what they want. Dealers are able to deliver what customers want through dealer trades or special orders. This allows dealers to keep a lower inventory which reduces their operating costs.



Restaurant: Most customers come from rural Jasper County, but they also pull from the surrounding counties. It is an estimated 40/60 split. People drive through town, just passing by, and will stop in once. Then they become long-term customers.

Banking/Financial Services: The customer base lives in Jasper County.

Specialty Products Retail: Most customers come from Jasper County and the neighboring southeastern communities, including the Oblong and Olney areas. The western communities go to Effingham.

Implement Sales/Services: Most customers come from Jasper, Crawford, Richland, Clay, Cumberland and Effingham counties.

**When asked if their customer-base has changed in the last 5 years and the reason for the change, the following responses were received:**

Automotive Sales: Five years ago fifty percent of the population or more didn't have the internet and now eighty-five percent of them do. People over 60 years old are still relying on dealerships for information but the others access it all online. They know what they want before they ever walk through the door or pick up the phone, while others don't even do that-they email.

Restaurant: The market continues to broaden. The recent expansion and remodel, the addition of serving alcohol, and the added room for special events have worked to increase the market this particular restaurant serves.

Banking/Financial Services: The market has not changed significantly, however their reach has expanded due to technology. They are now able to retain young people as customers who leave the area for college or careers due to the ease of access to online banking and electronic communications.

Specialty Products Retail: The market currently served is very close to the market served 5 years ago.

Implement Sales/Services: The agriculture industry has seen a decline in the past 4 years, which has impacted sales.

**When asked why their customers do business with them, the following responses were given:**

Automotive Sales: "We are in the people business and we enjoy what we do."

Restaurant: "We have a great product and serve it in a clean and friendly environment. We use quality products and have a friendly staff."

Banking/Financial Services: "We provide exceptional service and expertise while having competitive price points and provide just as good of a customer experience as larger regional/national banks. Many customers do business with us because they know us. We have employees who are neighbors and friends of our customers and this will continue to be vitally important as a community bank."



Specialty Products Retail: “The number one reason is because of great service; and secondly, there are no other types of stores near us that sell the products I provide.”

Implement Sales/Services: “Customer service is key, but also attributing to an increase in the shop and parts department is the modernization of equipment. Implements and machinery are now computer-driven; therefore farmers are no longer able to service their own equipment. They must rely on dealerships with highly-trained technicians to provide these services.”

**What challenges has your business faced in the last 5 years? What about perceived challenges in the 5 years to come?**

Automotive Sales: The biggest challenge is keeping up with the demands of the manufacturer which are becoming more and more stringent, along with having to purchase special tools needed for the service department to work on vehicles, while meeting the market demand. It is forecasted that the manufacturer will continue to increase demands on the dealerships. This is a concern because if this becomes too costly or constraining, then Newton will begin losing their automobile dealerships.

Restaurant: The development of new business is the largest challenge, both past and future. We need more jobs in town, jobs that fit with our current workforce-those that require technical skills and can be filled with people with a high school diploma or a 2-year degree.

Banking/Financial Services: This industry faces a challenge to grow our customer base and loan portfolio. Being in Southern Illinois presents certain additional challenges. We are currently operating in a very dysfunctional and anti-business climate in Illinois. We have customers whose biggest, most problematic account receivable is the State of Illinois. It also makes it very difficult to attract and retain local businesses as most new industry, particularly manufacturing is going to the Southern and Southeastern states. We now have to “travel” with certain customers as their new products are almost entirely out of state. We have continued to grow by entering a new market through acquisition and continuing to capitalize on existing customer relationships. We have benefited the past several years by a strong farm economy, which largely insulated us from national economic problems from 2008-2010.

Specialty Products Retail: The biggest challenges have come with the addition of Kohl’s in Effingham and Wal-Mart. Consumers are becoming more price-driven than quality-driven. It is becoming more about how much the consumer is paying for a product, not what quality the consumer is getting for the price. Internet shopping has also hurt this retailer because most websites provide free shipping and don’t charge tax on products.

Implement Sales/Services: Some of the current and future challenges include finding quality labor, meeting the demands of the manufacturer and expanding their residential customer base. Technicians need to not only be mechanically-inclined, but also technologically savvy. The local community colleges have developed specialized training programs for these types of professions, but there is still a shortage of these workers. They must also meet the continuous demands of our manufacturer. They must have



certain trainings and/or systems in place before they can sell certain implements or equipment. They not only sell equipment to agricultural producers, but also offer equipment and lawn mowers for residential use. In the past, they have struggled to build a strong residential customer base. They want to increase this type of traffic and advertise these products on local radio. They rarely use newspaper advertising.

#### What other businesses best compliment yours?

Automotive Sales: “The implement dealers, financial institutions, grocery store, Dollar General, Norris Electric, GSI, CIPS and the farmers compliment us best.”

Restaurant: “The new hotel brings in additional customers. If Newton had additional entertainment venues in town, this would increase our business.”

Banking/Financial Services: Almost all other successful businesses in the County benefit them. They benefit from additional employers, particularly manufacturers and producers of goods. “In many ways, our success is very closely tied to the vibrancy of the local business community. If we have a new employer come to town that employs 30 people with good paying jobs, then that is an opportunity for us to have that many more home and auto loan and core customer deposits.”

Specialty Products Retail: “Customers walk through our door because they have sought out to do so. However when they are visiting us, they may also come into town for groceries, hardware, insurance or banking.”

Implement Sales/Services: “Usually this is perceived as competition, but since there are three implement dealers in town, people can come to Newton and get everything they need. This draws more customers in. We work together with the other dealers. Another business that compliments us is Jensen Equipment Company. Even though they aren’t in town, they are in Jasper County and it is one of the only parts supply companies for sprayer equipment in southern Illinois.”

#### Additional Comments:

“Newton has a good representation of retail and service businesses. For a town the size of Newton, it is nice to have an IGA, Dollar General and ALCO. I think we also have good services offerings with a variety of medical providers and professional services. If anything, we are in the need of more manufacturers/distributors/producers.”

“The community could use a ladies/children clothing store, furniture and appliance store, small farm supply store, more entertainment venues, small truck stop and/or full-service restaurant by the new hotel.”

Concerns were expressed regarding the lack of new money coming into the community and the low-income apartments being built. A comment was made that those living in the dilapidated houses in town



will abandon these homes to move into the apartments-adding to the dilapidated housing issue. This respondent suggested an incentive for homeowners to make improvements to their properties.

### **Business Surveys**

A business survey was created and distributed to many found on the Jasper County Chamber of Commerce membership list. The survey was emailed or mailed to approximately 100 businesses and community organizations. Nineteen responses were received. The results of these nineteen surveys give a glimpse into the minds of the current and established businesses in Newton. Overall, the results portray Newton as a positive place to do business.

Overall, the results of the business survey show that owners believe the local police and fire protection is outstanding. Owners try to purchase products and services locally, direct customers to other local businesses and seek ways to cooperate with these other establishments. The business owners feel that the existing local business mix helps their business, that Newton has a positive image that attracts customers and that Newton is a good place to have a business.

Respondents were given a list of seventeen possible business challenges. They were asked to rate to what degree each was a challenge they were experiencing (1 to 5). When averaging results, it appears the biggest challenge for businesses is out-of-town competition (3.20). The next highest-rated challenge was expensive or unavailable products (2.54) followed by difficulty recruiting or retaining employees (2.43). The last notable challenge was competition via internet (2.36).

Respondents were then given a list of ten topics and asked if they could use information on or assistance with each. None of the ten topics averaged over a 2.5 response on a 1 to 5 scale with 1 being definitely not interested and 5 being definitely interested. The highest rated item was marketing/branding/advertising at 2.38 followed by building improvements with a 2.17.

The two most popular responses when asked what the biggest reasons people shop in Newton were local and convenient. Other responses included friendly environment, unique items/stores, customer service/trust, work ethic, specific industry/product/service, transient traffic, no transportation to get out of town, smaller crowds, convenience, know business owners, word of mouth and economic reasons.

The business survey next gave respondents a list of technical or financial assistance programs that included: TIF grants, SBDC technical assistance, local revolving loan fund, and other local incentives. The respondents were asked to state whether they have used, have not used, or were not aware of each program. The majority of responded had not used any of the programs. Two had used a TIF grant, three had used SBDC technical assistance, three had used the local revolving loan fund and one had used other local incentives. Three were not aware of the TIF grant program or the SBDC technical assistance, two were not aware of the revolving loan fund and five were not aware of other local incentives.

Ninety-four percent of respondents are satisfied with their present location of business. Only one respondent rated their satisfaction with the present location as a "1" on a 1 to 5 scale, with 1 being Plan



to Move and 5 being Very Satisfied. Comments made regarding these responses included: been at present location for over 40 years; enough traffic and parking; convenient; great location on a major highway through Newton; established location, along highway and 20 minutes from the interstate; beside Peoples State Bank; great location; best situation for us.

When asked if businesses planned to expand or reduce operations in the coming year, 76 percent responded that no changes are planned, while the remaining respondents stated plans for expansion at their current locations. In addition, the average number of years in business of the respondents is 40 years. This question was answered with a wide variety of responses but it is important to note that three of the respondents have been in business for over 100 years, with the oldest business being 154 years old.

Many businesses have set hours that align with the needs of the local market and no business responded with varying hours or “by appointment only.” Out of the businesses that responded, the average number of employees is 11 employees with less than half of those employees living within Newton. Most businesses felt that local events did not directly impact their sales volume. However, of those events that were mentioned to impact certain businesses included ball park usage, festivals and the Veteran’s Day Program.

When responding to the question regarding demographics that are representative of the business’s primary market, the responses were quite varied, but most included both males and females, ages 25 and older, who reside in Jasper County with a medium income.

Respondents answered the question regarding additional businesses that they would most like to see attracted to Newton. Sixty-eight percent of respondents mentioned a full-service restaurant, while many others mentioned office supply store, women’s and children’s clothing and shoes, movie theater, general rental center, bakeries, bar/grill, sporting goods, dry cleaners, computer/software store, fitness center, books and news store, pet care/grooming store, beer/wine/liquor, sewing/needlework store, mail/copy services, night club and a physician.

### VOICE Session

On February 18, 2014 a Vision for Increased Commerce & Entertainment (VOICE) Session was held in conjuncture with the regularly scheduled Rotary meeting. Over thirty participants gathered at the Parklanes Restaurant in Newton for the focus group session.

### Meeting Notes

Trish Vitale began with a short presentation showing the participants some of the information gathered for use in the Commercial Market Analysis and then she opened the floor for conversation.





1. What is the #1 thing that Newton offers businesses (why would businesses locate here)?  
*The participants mentioned many positive qualities associated with having a business in Newton which include: specializing/market control, TIF/Enterprise Zone incentives, strong leadership, the City's willingness to help businesses, loyal customers, large amount of traffic that goes through Newton daily, strong work ethic in employees, the school system, access to high speed internet/Fiber, JEDI and the City helping businesses and acting in a partnership, and high quality of life.*
2. What is the #1 downfall (or hurdle) for Newton businesses?  
*The participants mentioned a few downfalls during the session that include: difficulty recruiting skilled professionals to the area, the image Newton has from outsiders (little town, nothing to offer), and lack of indoor entertainment option. One participant stated that Effingham County is the worst with its perception of Newton. Participants agreed that Newton does not promote the natural resource offerings/outdoor recreational opportunities enough. Another perception discussed was that Newton does not have adequate healthcare options because a hospital is not within the community.*
3. What other types of businesses do you feel Newton consumers could support?  
*The participants responded with the following: cheaper groceries, sporting goods, bicycle shop, clothing stores for women and children and additional entertainment options-movie theater, winery, etc. Participants say they leave town to find the variety they are searching for or they go to Effingham because there they can have dinner, watch a movie, go grocery shopping and do other activities. The focus is to create enough "things to do" that Newton becomes more of a destination center. Two high school students mentioned that they go out of town for fun because they do have a greater variety of things to do in Effingham or other locations. Participants mentioned that the type of community Newton is appeals to many. It is clean and has great aesthetics. People want to live in a place like this. More options just need to be available to them to meet their needs.*
4. As business owners, do you have a succession plan?  
*The participants agreed that this is an issue because businesses that exist today, may not exist tomorrow if a plan isn't in place to keep them operational. One participant mentioned that the CEO Program may assist with helping to bring up future leaders and business owners. The participants stated that currently a job-shadowing or career mentoring program doesn't exist. Mrs. Vitale stated that this may be another way of showing the youth that there are opportunities for them in Newton and increase the likelihood of those students returning from college to plant roots in the community. Participants mentioned again the trouble with recruiting talent because of the perception that nothing is in Newton for them.*
5. As business owners, do you have a marketing budget?  
*Mrs. Vitale posed this question and didn't want to cause anyone to be on the spot, so she rephrased and asked what the most successful form of marketing was for their businesses. The answer was strongly "word of mouth." Others mentioned facebook and the web. Some businesses still find success with direct mailings.*



6. As business owners, do you have a web-presence?  
*Many businesses have a web presence, whether it is facebook or a website. Businesses find this to be a useful tool in drawing in additional business.*
7. Where is the first place you go to search for the goods/services you need?  
*Many locals go to the web to search first; while some who are not comfortable with the internet go into town to search for what they need.*
8. Do you feel the appearance of your business impacts your sales?  
*The participants believed that the appearance has a huge impact on their businesses. They also believe that the accessibility and the visibility of their businesses play a large role. Many businesses are located along IL Rtes 130 or 33 so passer-bys can easily see them.*

Some additional comments were made following the session regarding the need to cater businesses to the aging population and the local organizations providing more activities for these seniors which draws them into town more often. Others mentioned a concern about the risk of losing their auto dealers due to others not wanting to continue the businesses upon the current owners retiring. This participant stated how important the dealerships are to the community and the detriment that would be felt if lost. Another comment was made regarding the lack of businesses taking debit/credit cards as a form of payment and that this can discourage customers from purchasing goods/services from them.



### **Retail Leakage and Surplus Analysis**

The Retail Leakage and Surplus Analysis examines the quantitative aspect of the community's retail opportunities. It is a guide to understanding retail opportunities but it is not deem these opportunities as unconditional. The analysis is sometimes called "a gap analysis" or "a supply and demand analysis" and can aid in the following:

- \*Indicating how well the retail needs of local residents are being met with current retail mix
- \*Uncovering unmet demand and possible opportunities
- \*Measuring the difference between actual and potential retail sales

#### **Understanding Retail Leakage**

Retail leakage means that residents are spending more for products than local businesses capture. Retail sales leakage suggests that there is unmet demand in the Primary Trade Area and that the community can support additional store space for that type of business.

However, retail leakage does not necessarily translate into opportunity. For example, there could be a strong competitor in a neighboring community that dominates the market for that type of product or store.

#### **Understanding Retail Surplus**

A retail surplus means that the community's Primary Trade Area is capturing the local market plus attracting non-local shoppers. A retail surplus does not necessarily mean that the community cannot support additional business. Many communities have developed strong clusters of stores that have broad geographic appeal. Examples of these types of retailers include: sporting goods stores, home furnishing stores, restaurants, and other specialty operations that become destination retailers and draw customers from outside the trade area. Newton has already developed such clusters in automotive dealers and implement/equipment dealers.

Examining the quantitative aspects (Leakage/Surplus) is only part of the evaluation of a community's retail opportunities. Before any conclusions can be drawn about potential business expansion or recruitment opportunities, qualitative considerations such as Primary Trade Area psychographics and buying habits must be analyzed in context of other market factors.

#### **Understanding Leakage/Surplus Factor**

The Leakage/Surplus Factor presents a snapshot of retail opportunity. This is a measure of the relationship between supply and demand that ranges from +100 (total leakage) to -100 (total surplus). A positive value represents 'leakage' of retail opportunity outside the Primary Trade Area. A negative value represents a surplus of retail sales, a market where customers are drawn in from outside this area.



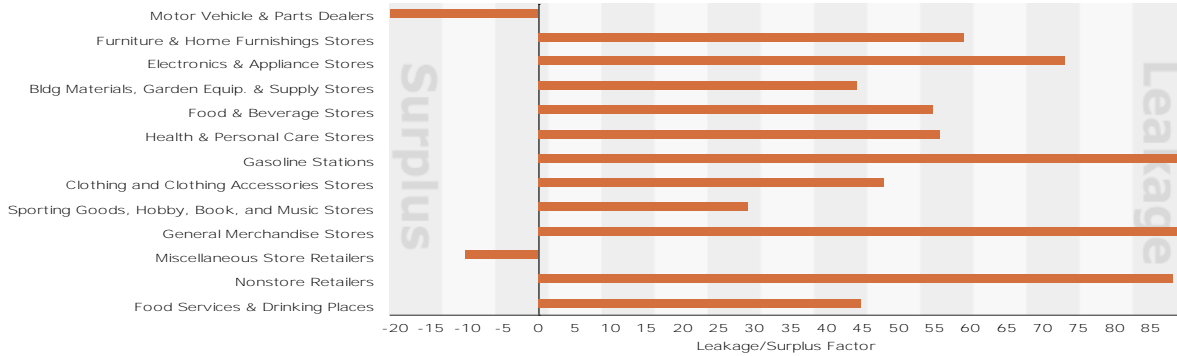
## Retail Leakage and Surplus Analysis

Analysis Geography: Newton TIF District Primary Trade Area

Date: 2/28/2014

### Retail Leakage/Surplus for Industry Subsectors

Leakage/Surplus Factor by Industry Subsector



Industry Summary	NAICS	Demand (Potential)	Supply (Sales)	Retail Gap	Leakage/Surplus Factor	# of Businesses
Total Retail Trade and Food & Drink	44-45,722	\$91,325,383	\$41,587,667	\$49,737,715	37.4	52
Total Retail Trade	44-45	\$83,760,711	\$38,717,046	\$45,043,666	36.8	43
Total Food & Drink	722	\$7,564,671	\$2,870,622	\$4,694,049	45.0	9
Industry Subsector	NAICS	Demand	Supply	Retail Gap	L/S Factor	# of Businesses
Motor Vehicle & Parts Dealers	441	\$15,558,452	\$23,678,952	-\$8,120,500	-20.7	5
Furniture & Home Furnishings Stores	442	\$1,503,290	\$383,510	\$1,119,780	59.3	1
Electronics & Appliance Stores	4431	\$2,064,270	\$317,973	\$1,746,297	73.3	2
Bldg Materials, Garden Equip. & Supply Stores	444	\$3,307,364	\$1,273,400	\$2,033,964	44.4	4
Food & Beverage Stores	445	\$13,479,339	\$3,940,443	\$9,538,896	54.8	3
Health & Personal Care Stores	446,4461	\$7,812,611	\$2,214,808	\$5,597,803	55.8	2
Gasoline Stations	447,4471	\$9,465,638	\$537,097	\$8,928,540	89.3	1
Clothing & Clothing Accessories Stores	448	\$4,021,084	\$1,410,626	\$2,610,458	48.1	3
Sporting Goods, Hobby, Book & Music Stores	451	\$2,029,639	\$1,108,696	\$920,942	29.3	7
General Merchandise Stores	452	\$14,669,166	\$822,618	\$13,846,548	89.4	1
Miscellaneous Store Retailers	453	\$2,072,974	\$2,546,142	-\$473,168	-10.2	11
Nonstore Retailers	454	\$7,776,885	\$482,780	\$7,294,105	88.3	3
Food Services & Drinking Places	722	\$7,564,671	\$2,870,622	\$4,694,049	45.0	9



## Retail Leakage and Surplus Analysis

Analysis Geography: Newton TIF District Primary Trade Area

Date: 2/28/2014

### Retail Leakage/Surplus for Industry Groups

Leakage/Surplus Factor by Industry Group





## Retail Leakage and Surplus Analysis

### Leakage/Surplus by Major Store Type

Industry Group	NAICS	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor
<b>Motor Vehicle &amp; Parts Dealers</b>	441	\$15,558,452	\$23,678,952	-\$8,120,500	-20.7
Automobile Dealers	4411	\$13,414,102	\$23,493,774	-	-27.3
Other Motor Vehicle Dealers	4412	\$1,081,355	\$0	\$1,081,355	100.0
Auto Parts, Accessories & Tire Stores	4413	\$1,062,995	\$185,178	\$877,818	70.3
<b>Furniture &amp; Home Furnishings Stores</b>	442	\$1,503,290	\$383,510	\$1,119,780	59.3
Furniture Stores	4421	\$912,146	\$381,611	\$530,535	41.0
Home Furnishings Stores	4422	\$591,144	\$1,899	\$589,245	99.4
<b>Electronics &amp; Appliance Stores</b>	4431	\$2,064,270	\$317,973	\$1,746,297	73.3
<b>Bldg Materials, Garden Equip. &amp; Supply Stores</b>	444	\$3,307,364	\$1,273,400	\$2,033,964	44.4
Bldg Material & Supplies Dealers	4441	\$2,565,558	\$529,140	\$2,036,418	65.8
Lawn & Garden Equip & Supply Stores	4442	\$741,806	\$744,261	-\$2,454	-0.2
<b>Food &amp; Beverage Stores</b>	445	\$13,479,339	\$3,940,443	\$9,538,896	54.8
Grocery Stores	4451	\$12,157,571	\$1,271,197	\$10,886,373	81.1
Specialty Food Stores	4452	\$404,123	\$153,862	\$250,261	44.9
Beer, Wine & Liquor Stores	4453	\$917,646	\$2,515,383	-\$1,597,738	-46.5
<b>Health &amp; Personal Care Stores</b>	446,4461	\$7,812,611	\$2,214,808	\$5,597,803	55.8
<b>Gasoline Stations</b>	447,4471	\$9,465,638	\$537,097	\$8,928,540	89.3
<b>Clothing &amp; Clothing Accessories Stores</b>	448	\$4,021,084	\$1,410,626	\$2,610,458	48.1
Clothing Stores	4481	\$2,897,316	\$844,705	\$2,052,610	54.9
Shoe Stores	4482	\$651,495	\$0	\$651,495	100.0
Jewelry, Luggage & Leather Goods Stores	4483	\$472,274	\$565,920	-\$93,647	-9.0
<b>Sporting Goods, Hobby, Book &amp; Music Stores</b>	451	\$2,029,639	\$1,108,696	\$920,942	29.3
Sporting Goods/Hobby/Musical Instr Stores	4511	\$1,632,382	\$1,108,696	\$523,685	19.1
Book, Periodical & Music Stores	4512	\$397,257	\$0	\$397,257	100.0
<b>General Merchandise Stores</b>	452	\$14,669,166	\$822,618	\$13,846,548	89.4
Department Stores Excluding Leased Depts.	4521	\$5,152,354	\$822,618	\$4,329,737	72.5
Other General Merchandise Stores	4529	\$9,516,811	\$0	\$9,516,811	100.0
<b>Miscellaneous Store Retailers</b>	453	\$2,072,974	\$2,546,142	-\$473,168	-10.2
Florists	4531	\$137,415	\$463,985	-\$326,570	-54.3
Office Supplies, Stationery & Gift Stores	4532	\$289,121	\$36,197	\$252,924	77.7
Used Merchandise Stores	4533	\$143,043	\$294,220	-\$151,177	-34.6
Other Miscellaneous Store Retailers	4539	\$1,503,395	\$1,751,741	-\$248,346	-7.6
<b>Nonstore Retailers</b>	454	\$7,776,885	\$482,780	\$7,294,105	88.3
Electronic Shopping & Mail-Order Houses	4541	\$6,529,372	\$0	\$6,529,372	100.0
Vending Machine Operators	4542	\$226,120	\$2,820	\$223,300	97.5
Direct Selling Establishments	4543	\$1,021,393	\$479,960	\$541,432	36.1
<b>Food Services &amp; Drinking Places</b>	722	\$7,564,671	\$2,870,622	\$4,694,049	45.0
Full-Service Restaurants	7221	\$3,326,336	\$1,475,141	\$1,851,195	38.6
Limited-Service Eating Places	7222	\$3,563,135	\$1,005,287	\$2,557,847	56.0
Special Food Services	7223	\$346,740	\$0	\$346,740	100.0
Drinking Places - Alcoholic Beverages	7224	\$328,461	\$390,194	-\$61,733	-8.6



## Local Incentives

The Local Incentives section displays valuable information for current and prospective businesses. This section gives a brief overview of what programs and assistance are available to those interested in growing or locating a business within the Newton TIF District. Specific inquiries can be made to Ken Larimore available at (618) 783-3409 or by emailing [larimore@illinois.edu](mailto:larimore@illinois.edu).

### TIF District Incentives

The Newton TIF District was created in 2008 (expires in 2031 if not extended). The TIF District also includes two Industrial Park Conservation (IPC) Areas located on the west (48 acres) and south (52 acres) parts of the community. TIF funds can be used to assist with land assembly and site preparation, which includes acquisition of land, demolition of structures, and ground level site preparation (parking lots and other concrete or asphalt barriers, and clearing and grading of land) in order to induce private investment. The TIF Plan also allows the City to make necessary public utility improvements to serve the needs of and retain existing users and to induce private investment into the area. The City can assist in private renovation of existing buildings, including façade improvements. TIF funds can also be used to cover the cost of job training and retraining projects implemented by the businesses located within the TIF District or to cover interest costs incurred by a redeveloper related to the construction, renovation or rehabilitation of a redevelopment project as long as the project meets certain criteria. The TIF District map is included in Appendix B.

### Enterprise Zone Incentives

The TIF District overlaps the City of Newton/Jasper County Enterprise Zone in certain locations. The Enterprise Zone Map is included in Appendix B. For businesses locating within the Enterprise Zone that fall in certain SIC codes, property tax abatement is available. The schedule is as follows:

First 2 years	100% abatement
Third year	80% abatement
Fourth year	60% abatement
Fifth year	40% abatement
Sixth year	20% abatement
Seventh year	0% abatement

A sales tax exemption will be granted for all businesses located in the Zone which exempts the business from the 6.25% state sales tax for tangible personal property to be used or consumed within the Zone. Eligible businesses will receive a 0.5% credit against the state income tax for investments in qualified property which is placed in service within the Zone and eligible businesses will receive fee waivers for water and sewer connections for property which is placed in service within the Zone.



### **Financing Assistance**

Many financing options are available to expanding and new businesses. The City of Newton has a Revolving Loan Fund that is often used by local businesses. South Central Illinois Regional Planning and Development Commission (SCIRPDC) has several programs including: Rural Business Initiative (RBI) Loans, Title IX Revolving Loans, and Commission Section 504 Certified Development Company Loans and Bank Loan Guarantees (SBA 7{a} and Rural Development Loans). More information can be found at SCIRPDC's website (<http://www.scirpdc.com/newfinassistprivate.htm>). The Illinois Department of Commerce and Economic Opportunity has several grant, loan, tax credit and job training programs available. More information can be found at [www.illinois.gov/dceo](http://www.illinois.gov/dceo). The USDA Rural Development offers several different grant and loan programs for businesses to utilize. More information can be sought at [www.rurdev.usda.gov/IL\\_BusinessPrograms.html](http://www.rurdev.usda.gov/IL_BusinessPrograms.html).

### **Illinois Small Business Development Centers (SBDC)**

Our local SBDC is located at the Illinois Eastern Community Colleges office in Olney. The friendly staff can provide several personalized services, including one-on-one business counseling, feasibility studies, business planning, marketing/research, business management, loan structuring, and financial analysis. The SBDC can also provide additional financial resources, including SBA programs and venture capital funds. The SBDC provides several free or low-cost training and education opportunities. More information can be found at <http://www.illinois.gov/dceo/SmallBizAssistance/BeginHere/Pages/SBDC.aspx>.

### **City of Newton Zoning and Permitting**

The zoning plan helps to guide the growth and development in the community and insures an investor that there are proper guidelines in each area. A zoning map is included in Appendix B.

The building permit process is streamlined to provide quick response with goals to encourage safe structures. Forms for building and zoning are available under the "Download Forms" tab on the City's website ([www.cityofnewtonil.com](http://www.cityofnewtonil.com)).

### **City of Newton Utilities and Services**

The City of Newton provides electric, water and sewer services to its residents. Cable television, high speed internet and digital telephone services can be obtained through NewWave Communications. Garbage/sanitation services are provided by Republic Services. Gas is provided by AmerenCIPS. Telephone service is provided by Frontier Communications. Visit [http://www.cityofnewtonil.com/city\\_services.htm](http://www.cityofnewtonil.com/city_services.htm) to find out more information on service rates and providers.





## Local Available Properties

The TIF District currently has a number of properties available for lease or purchase for new commercial development. These properties are plotted on a current ADT map following the individual property information with locations specified through a numbering system. Additional sites may also be available in the area but are not currently being advertised as available. For specific space/site inquires/needs please contact Ken Larimore at (618) 783-3409 or by emailing [larimore@illinois.edu](mailto:larimore@illinois.edu).

### Available Buildings (All Located Within TIF District)



100 S. Lafayette Street, Newton, IL 62448  
4 Office Spaces (3 @ 580 sq. ft, 1 @ 1,260 sq. ft) with IL Rte 33 frontage  
Located across from CVS and .5 blocks from downtown  
\$96,000 – Listed by Jasper County Realty



507 W. Jourdan Street, Newton, IL 62448  
1200 sq. ft. building with IL Rte. 33 frontage  
Located near a financial institution and a new pharmacy  
\$125,000-Listed by Personal Service Realty



124 S. Van Buren Street, Newton, IL 62448  
Approximately 6000 sq. ft. building near intersection IL Rte. 33/130  
Located in downtown on courthouse square  
Contact Paul Johnson for more information (618) 783-2608



104 S. Van Buren Street, Newton, IL 62448  
3800 sq. ft. building near intersection IL Rte 33/130  
Located in downtown on courthouse square  
Contact Phil Boggs for more information (217) 690-3873



## Available Properties

### Available Properties (All Located Within TIF District)



700 S. Van Buren Street, Newton, IL 62448  
Approximately 1.10 acres with IL Rte 130 frontage  
Located across from Casey's General Store  
Contact Jed or Cheryl Earnest for more information at (618)553-5520 or (618)562-8172



301 S. Van Buren Street, Newton, IL 62448  
Approximately 1 acre with IL Rte 130 frontage  
Located 1 block south of courthouse square  
Owner willing to sell lot or potential build-to-suit  
Contact Paul Johnson for more information at (618) 783-2608



1704 W. Jourdan Street (IL Rte 33), Newton, IL 62448  
Approximately 1 acre with IL Rte 33 frontage  
Located next to Cobblestone Hotel & Suites and Villas at Holly Brook  
Contact Paul Johnson for more information at (618) 783-2608



Eaton Street, Newton, IL 62448  
2.43 acres with access to both Eaton and Edwards Street  
Located near Alco, IGA, and Dollar General close to IL Rte 130  
Contact Personal Service Realty for more information

### Local Realtors

Jasper County Realty, 201 N Van Buren,  
Newton, IL 62448  
jaspercountyrealty.com  
Contact Karen Winn  
Tel: (618) 783-5272  
Email: kwinn@jaspercountyrealty.com

Personal Service Realty, 209 W Washington,  
Newton, IL 62448  
psreal.com  
Contact Scott Bierman  
Tel: (618) 783-3524  
Email: psrealty@psbnewton.com







## Recommended Businesses of Focus

Once all data and input was collected and analyzed, Planning Success LLC developed the following list of recommended businesses to recruit. This listing does not suggest that these are the only types of businesses Newton would be able to attract or support. This list however provides guidance based on the information provided and collected to lead Newton to adopt a more focused business growth and attraction strategy. Detailed information on franchises or chain stores is included in Appendix C.

### Retail & Services

#### **Full Service Restaurant**

When looking at the demand and supply of full service restaurants in the Primary Trade Area, it clearly shows that over 38% of the dollars spent at full service restaurants by those residing here are spent at full service restaurants located outside its boundaries. Currently, \$3.8 million dollars is spent at full service restaurants yearly by Trade Area consumers. Less than \$1.5 million is spent inside the Primary Trade Area. Consumer research shows that over 68% of Trade Area adults have dined at a family restaurant/steak house in the past 6 months with the highest volume of visits made a dinner time. Favorite chain restaurants include: Applebee's, Cracker Barrel, Olive Garden and Red Lobster. An average household spends \$2,215.69 per year on food eaten away from home. This would include visits to full service restaurants. More information on consumer spending habits can be found in the Consumer Lifestyles and Spending Habits section of this report. In addition, the survey conducted during the development of this report shows the most wanted new business being a full service restaurant. The community also lacks a banquet facility for special events, family functions and receptions. Many residents host these events in neighboring communities. Now that a hotel is present in Newton that can accommodate out of town guests, the demand and feasibility needed to open a banquet venue has increased immensely. This need should be considered by any prospective business interested in opening a full service restaurant. Because of the local culture, we highly advise new establishments to provide alcoholic beverage service to its patrons.

Currently five full service restaurants exist within Newton and the TIF District. These restaurants are Joe's Pizza and Italian Foods, Yesterday's Pub & Tavern, the Filler Up Buffet, Puerto Vallarta, and Parklanes Restaurant and Lounge. All of these venues serve alcoholic beverages at dinner service.

Below is a possible recruit for the City of Newton to approach. The City and its Primary Trade Area do not meet many of the national branded/franchised restaurant chains' minimum criteria for site consideration. However, there are several locally branded restaurants that the City could approach for recruitment, including Niemerg's Steak House (Effingham, IL) and Olde Tyme Steakhaus (Olney, IL).



## Recommendations

### Possible Branded Recruit:

Huddle House  
5901 Peachtree Dunwoody Road  
Suite B450  
Atlanta, GA 30328  
Contact: Mr. Randy Gilmer (Vice President of Franchise Sales)  
Tel: 800-868-5700  
Email: realestate@huddlehouse.com  
Web: huddlehouse.com

### Limited Service Restaurant

When looking at the demand and supply of limited service restaurants in the Primary Trade Area, it clearly shows that over 56% of the dollars spent at limited service restaurants by those residing in the area are spent at establishments located outside its boundaries. Currently, \$3.5 million dollars is spent at limited service restaurants yearly by Trade Area consumers. Only \$1 million is spent inside the Primary Trade Area. Consumer research shows that over 88% of Trade Area adults have frequented a fast food restaurant/drive-in in the past 6 months with the highest volume of visits made at lunch time. Favorite chain restaurants include: McDonald's, Burger King, Subway, and KFC. An average household spends \$2,215.69 per year on food eaten away from home. This would include limited service restaurants. More information on consumer spending habits can be found in the Consumer Lifestyles and Spending Habits section of this report. In addition, many comments were received during the interviews and focus group session conducted during the development of this report regarding the desire for a McDonald's in the community.

Currently six limited service restaurants exist within Newton and the TIF District. These restaurants are Hardee's, Subway, Dairy Queen, the Freeze, Pizza Man and Solid Grounds.

### Possible Recruits:

McDonald's Corporation  
2111 McDonald's Drive  
Suite 099 Oak Brook, IL 60523  
Contact: Ms. Cindy Talkovic (Division Portfolio Director Central)  
Tel: 630-623-2168  
Email: cindy.talkovic@us.mcd.com  
Web: mcdonalds.com



## Recommendations

KFC

1900 Colonel Sanders Lane

Louisville, KY 40213

Contact: Ms. Heather Johnson (Sr. Manager, Franchise Development)

Tel: 502-874-8626

Email: heather.johnson@yum.com

Web: yum.com

A & W, All American Food

1648 Mcgrathiana Parkway

Suite 380

Lexington, KY 40511-1339

Contact: Ms. Jeana Banks (Development & Real Estate)

Tel: 855-766-8232

Email: jbanks@awrestaurants.com

Web: awrestaurants.com

### **General Merchandise-Discount Store**

When looking at consumer spending at discount stores or general merchandise stores within the Primary Trade Area, total households spent over \$14 million at these stores with less than \$1 million of that total being spent within the Primary Trade Area. The Primary Trade Area population is very budget-conscious and price-driven; therefore they enjoy shopping at these types of establishments. According to the data collected, this market shows a large gap between demand and supply which suggests the market would support additional types of these stores.

Currently two discount stores are located in Newton: Dollar General and Alco.

Possible Recruit:

Family Dollar Stores, Inc.

1403 Peabody Avenue

Memphis, TN 38104

Contact: Mr. Richard Groff, CCIM (Real Estate Manager)

Tel: 901-569-4565

Email: rgroff@familydollar.com

Web: familydollar.com

### **Furniture, Appliances and Electronics Rental Store**

When looking at consumer expenditures on the rental of furniture, appliances and electronics within the Primary Trade Area, it shows total households spent \$137,877 on these rentals last year. Currently a furniture and electronic rental store does not exist in Newton, therefore these expenditures would likely increase if such an establishment was present. Consumers in the Primary Trade Area have spent \$1.3



## Recommendations

million on furniture, over \$1 million on appliances and an additional \$1 million on electronics this past year. The closest rental store is Rent-To-Own in Olney, Illinois.

Possible Recruit:

Rent-A-Center, Inc.  
5501 Headquarters Drive  
Plano, TX 75024-3566  
Contact: Ms. Esmeralda Lopez (Real Estate Manager-US New Site Development)  
Tel: 972-624-6424  
Email: [esmeralda.lopez@rentacenter.com](mailto:esmeralda.lopez@rentacenter.com)  
Web: [rentacenter.com](http://rentacenter.com)

### **Farm Supply Store**

The agricultural presence in the Primary Trade Area is very prevalent. These producers must purchase the supplies they need to perform everyday functions from caring for animals to making repairs to buildings and farm structures to servicing equipment. Therefore, farmers often frequent farm supply stores to make these purchases. Currently, a farm supply store is not in the Primary Trade Area. Consumers must travel to Olney, Robinson, or Effingham to purchase these goods. Each of these communities has a Rural King or Big R. Newton does contain the Newton Animal Health Center that has diversified to supply not only animal feed, but also barn and silo equipment, dairy soaps and supplies, maintenance free fencing and decking, and cover and storage buildings. Many agricultural producers make frequent visits to the three implement dealerships in Newton. These existing businesses can serve as a draw in attracting the volume needed to support a farm supply store.

Possible Recruits:

Tractor Supply Company  
200 Powell Place  
Brentwood, TN 37027  
Contact: Mr. Clay Teter (Vice President of Real Estate)  
Tel: 615-440-4764  
Email: [cteter@tractorsupply.com](mailto:cteter@tractorsupply.com)  
Web: [tractorsupply.com](http://tractorsupply.com)

Rural King  
4216 DeWitt Avenue  
Mattoon, IL 61938  
Contact: Alex Melvin  
Tel: 217-235-7101  
Email: [amelvin@ruralking.com](mailto:amelvin@ruralking.com)  
Web: [ruralking.com](http://ruralking.com)





## **Sporting Goods**

According to market research, this population is sports-oriented and enjoys outdoor recreation. Currently a gap of roughly \$500,000 is between the amount of dollars Primary Trade Area consumers are spending on these goods and the amount of those dollars that are being spent within its boundaries. Further, people travel from all over to visit the many outdoor recreational facilities in Jasper County, including the many privately-owned hunting lodges. These visitors would frequent these types of establishments in addition to the local customers. This gap could lend opportunity to an existing establishment currently retailing sporting goods or complementary goods. This retailer could expand its offerings to include sporting equipment and apparel for football, baseball, softball and basketball. It could increase its hunting and fishing equipment and apparel offerings and allow customers to special order products as a convenience. Also this retailer could include camping supplies that would be attractive to local visitors and outdoorsmen.

When comparing the Primary Trade Area to the demographical requirements of the large, franchised sporting goods stores, this area does not meet minimum requirements. Therefore, it is not likely to attract a Gander Mountain, Cabela's, or Dick's Sporting Goods store. Growth in this market will come from local businesses and independent merchants.

## **Book Store**

When looking at consumer expenditures at book, periodical & music stores within the Primary Trade Area, it shows total households spent nearly \$400,000 at these stores last year. Currently a book, periodical & music store does not exist in Newton; therefore consumers must purchase these goods online or at a local discount store, grocery store, or pharmacy. Primary Trade Area consumers currently spend over \$444,000 on reading each year, with over 42% of adults purchasing a book in the last 12 months with over 25% purchasing more than 3 books. Among the most popular book categories are children's books, cookbooks and mystery novels. The largest percentage of adults purchased these books at a bookstore (22.5%) and 10.5% purchased these at a department store (general merchandise). Further, the addition of a book store was mentioned by several survey respondents during the development of this report.

When comparing the Primary Trade Area to the demographical requirements of large branded or chain book stores, this area does not meet minimum requirements for site consideration, however, this market could be large enough to support an independent merchant. It is suggested to pair book store offerings with a coffee shop or some other complimentary service/product in order to increase profitability. In addition, offering to special order books for customers would be encouraged.



### **Children's and Women's Clothing Boutique**

Research shows that over \$3.5 million was spent at clothing and shoe stores by Primary Trade Area consumers last year. These consumers spent over \$1.8 million on women's and children's clothing. Currently only one clothing store is located in the Primary Trade Area-Jasper Clothiers. This store only retails men's clothing. The only place to purchase women's and children's clothing is at the general merchandise stores located in the community. These stores have a limited selection for both adults and children. Clothing boutiques are independently-owned in communities the size of Newton. It is recommended that further market research be performed to better narrow the focus of what goods to carry and at what price points. Again, this market is price-driven so this should be taken into consideration; however quality is indeed important to uphold the boutique image. This boutique would be best suited on the courthouse square in downtown Newton where the existing clothing store is located, along with many other boutique-like businesses including Ardnt's and Griffy Jewelry.

### **Senior Services**

The Primary Trade Area is composed of an aging population where senior services are becoming of greater interest. In 2010, nearly 17.5% of the total population was aged 65 years or older and 47.5% of the population was aged 55 years and older. In addition many of these seniors live outside municipal boundaries where access to the products and services they need can be challenging. Home health care is an important service for the aging. Currently Jasper County does not have any of these service providers based within its borders; however, several companies located in surrounding communities service the area, with the closest providers being located in Olney (Advantage Home Health Inc and Richland Memorial Hospital Home Health). These seniors may not want to be in nursing homes but require some rehabilitation/therapy that is necessary for recovery from injury or illness. Often these individuals must be transported to local clinics/hospitals to receive these services, however St. Anthony's Hospital (Effingham) provides home therapy services to include: physical, occupational and speech therapy. In addition, many seniors and other residents are on prescription medications that must be refilled on a regular basis. Oftentimes, individuals are unable to travel to the pharmacy to pick up these medications. An existing pharmacy should consider providing a delivery service for these individuals. In addition, some local pharmacies established in surrounding communities provide home health care services and home health equipment and supplies. This business model could be explored and implemented by the existing locally-owned pharmacy. The senior population should be further examined in order to develop more targeted market research to better pinpoint how this segment of the population is being underserved.

In addition, the senior population seeks an active and social lifestyle, where they can enjoy fellowship and activities together. Activities such as painting, quilting, pottery-making, bridge, dancing, bingo and chess are among some of the most popular. Local nonprofits, church groups and the senior citizen center should continue to stress upon coordinating these activities to increase the quality of life for this



group. Additional demographic information on the portion of the Primary Trade Area population aged 50 years and older is included in Appendix A.

### **Human Resources and Training Service Provider**

While interviewing local industry, a trend was identified in which many of these employers currently utilize human resource companies to fill vacant positions. These companies utilize various providers of these services located in the neighboring communities. Amongst those named include: Job Match (Effingham, IL), Select Remedy (Charleston, Robinson), Manpower (Mattoon), Unique Personnel Consultants (Effingham, Flora) and Express Employment Professionals (Mattoon). Companies that are also near Newton but not currently utilized by local employers are: Employment Plus (Vincennes, IN) and Modern Personnel Service Inc. and JobWorks Inc., both in Olney. It appears that most retailers in Newton are not utilizing the services of these firms to perform human resource functions; however it might be an effective tool for them if a provider was located within the community. When the companies currently using these services were asked if they would switch to a local firm if one existed, they indicated a willingness to switch if the level of service was the same or better. Further research should be undergone before determining whether the demand for these services could support a local provider and to determine what menu of services to provide. This firm could also offer training courses that are in demand by local employers to increase clients and profitability.



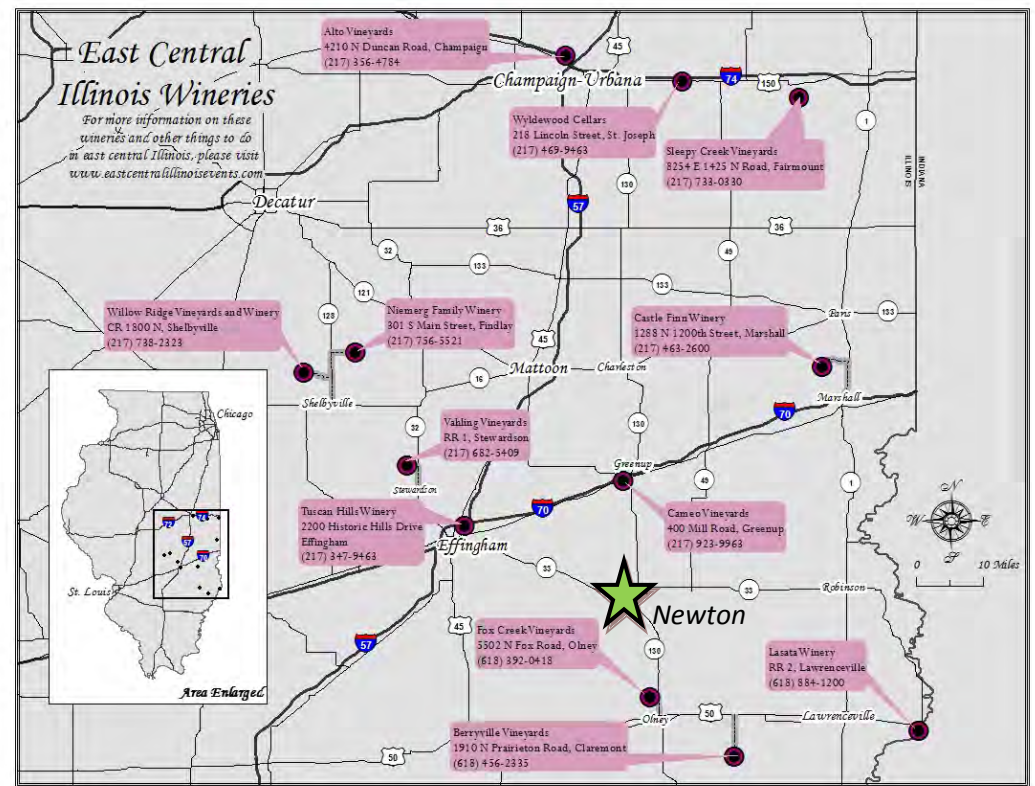
## Entertainment Venues

### Winery or Micro-Brewery

The City of Newton is missing entertainment venues unique to the community. It has a few well-supported bars and adult-type venues that are popular with the local crowd but nothing that would be considered as a destination venue, however drinking places (alcoholic beverages) appear to bring outside sales into the community (surplus of \$61,733). This surplus is likely attributed to the proximity to several outdoor recreation sites and tourist attractions. These visitors frequent the local establishments while staying in the area.

The development of a local winery or micro-brewery could serve as a unique entertainment venue that would draw both locals and tourists into the community. Wineries have gained increased popularity over the last decade and micro-breweries have begun popping up at an increased rate in the past few years. The closest wineries are located near Olney, Greenup and Effingham. These wineries are connected to a much larger network of wineries and publicized as the East Central Illinois Wine Trail. An establishment of this type could be included on the wine trail, connecting this new facility with those already established and increasing tourism in the area. If a local micro-brewery was developed, this

would be the first of its kind in the region, attracting clientele from a much larger region and creating a destination location. The closest micro-brewery is in Champaign, Illinois. This establishment should host special events, entertainment and acts to increase the amount of exposure while providing increased entertainment options for the community and the region.





## Recommended Recruitment & Retention Actions

The City of Newton is a progressive community with strong leadership and an achievable vision. The community contains a group of “doers” and not just “thinkers”. This dynamic group of people has implemented several past projects and policies that have developed Newton into a business-friendly community. However, there is always room to grow and to improve. The following recommendations will assist in just that.

### 1. Embrace the Web.

Utilize the internet to educate outsiders on the many benefits the City of Newton and Jasper County have to offer. Currently both entities have websites; however these websites include outdated information and could be expanded to provide increased benefit and visibility. Each website should be combed through for errors, broken links, and outdated or incorrect information. Utilize the information presented within this report to update and expanded content. In addition, use Facebook to develop a page and post current events, boil orders, festival information and other community announcements. Link the City’s website and facebook pages to other organizations within the City and the County. The idea is to provide connectivity so regardless which web search is performed, somehow the searcher can be guided to other sites that promote and educate him/her on the community. The world is moving in this direction. More people get their information online than from any other source. If you are not developing and utilizing this mode of communication, then you have fallen behind. The Jasper County Chamber of Commerce website is also outdated. It appears this site houses the only community calendar available for the County. We recommend that the updating/maintenance of this calendar become a priority to the community and the County. Another web-based source of outdated information is the Jasper County Tourism information included on the Southeastern Illinois Tourism website ([southeastillinois.com](http://southeastillinois.com)).

### 2. Show Care and Support with Visits.

The most important thing you can do to assist your current businesses is to make regularly scheduled retention visits. These visits will build relationships of trust and proves to business owners that the City cares about their operations and considers them as partners. This is important because your local businesses have made a large investment in your community—there is much to gain by taking the time to implement this approach. These visits can be bi-yearly or yearly and will assist the City in identifying unmet business needs, possible expansion projects, and unveil a hurting or struggling business. Often businesses shut their doors because they do not know where to turn for help or are ashamed to do so. Take the first step in preventing this by building these relationships. If the owner knows that he/she and the City are in this together and the City is there to help, he/she will be much more likely to lean on it for advice and assistance.



### 3. Greet Visitors and Businesses with a Welcoming Environment.

The City of Newton has an overall clean and welcoming appearance. Recently, IL Rte. 33 received significant improvements that included roadway resurfacing, sidewalk additions/reconstruction and drainage improvements. Additional measures will be taken with the implementation of a streetscape/trails project that will extend from the Old Mill bridge (north of City Hall) south on IL Rte. 130 to Newton Elementary School and will include the outside parameter of the downtown square (inside perimeter is County-owned and contains the courthouse) set to be constructed in 2015. When designing this project, we recommend adding decorative lighting to the downtown area with hanging basket hooks and pole banners. Hanging flower baskets can bring color into the downtown during the spring and summer months, while banners can bring additional color and dimension while promoting the community's brand throughout the year. Other impactful design considerations are trees or large planters, local art or sculptures, trash receptacles and benches. We recommend installing electric outlets at the base of each pole or tree/planter. This allows for easy access to outlets during festivals (usually resulting in less exposed cords and less trip hazards) and during the holiday season to plug in decorative lighting that wrap around the trees and/or poles. These elements come together to increase the "friendliness" and "walkability" of the area. These elements create an atmosphere that visitors want to enjoy. It draws people to the area and gets them out of their vehicles to explore the nearby shops and restaurants, resulting in increased traffic and sales. Other improvements that promote this welcoming appearance include wayfinding signage, decorated storefronts and utility pole banners lining the main corridors.

### 4. Invest in Local Entrepreneurs.

Each community grows entrepreneurs, however these future business-owners are often undiscovered until after they have left the community, graduated from college and made a home in another community. Because they have never been exposed to even the possibility of owning their own business, these individuals don't even know themselves until later in life that they have what it takes to become an entrepreneur. This "leakage" of talent is a common problem in rural communities. Newton is not any different, but the community is taking steps to "stop the leak". In the fall of 2014, the CEO Class will begin at Newton Community High School. This class will bring a great benefit to the City and Jasper County as they teach teenagers how to develop a business plan, start and operate a real business as a class and individually, and learn from other local entrepreneurs as they share their stories of success, challenges, and overcoming hardships.

This class will assist in bringing up entrepreneurs into the community but how do you keep them here??? The City will need to work with all partners in showing these students the opportunities that lie within the community and the market share that is available to support them. These students should interact within a network that can provide them counsel and guidance while developing and operating a business. If armed with the resources or access to them, they will be more equipped to succeed and be



more invested in the community. This decreases the likelihood that they will abandon their support system that is already developed to relocate their business to another community.

Another mode of growing your own entrepreneurs is to host a yearly contest for the best business idea. This concept has brought much success in other communities. Potential business-owners are required to attend training sessions on business start-up and writing a business plan. The participants are then required to write a business plan and develop a presentation or “pitch” they will present to a panel of judges. The judges choose the best idea and structured approach. The winner receives a hefty incentive package that will minimize their start up/operating expenses for one year, allowing the business to get established before bearing many of the operating expenses. Often times this competition results in multiple new business start-ups.

### 5. Recruit New Businesses.

Utilize the information provided in this report to actively recruit new businesses. Communicate with each of the possible recruits listed within the Recommended Businesses of Focus portion of this report. Work on developing additional recruiting opportunities, attend ICSC conferences, and network with local commercial development companies, including Garmong, Thompson Thrift and Sperry Van Ness. All of these opportunities bring the City face-to-face with the people who are making the location decisions (or assisting those who do) for retailers. The commercial development companies will have the best understanding of the local business climate, what businesses are currently looking to expand or add new stores, and what the current market trends are.

Business recruitment is a perpetual task. All businesses and industries have a lifecycle, eventually ending in closing the doors for one reason or the other. This is why it is important to provide services and build relationships with your existing businesses. You might be able to intercept a situation and assist in turning it around or match a retiring business owner with a buyer for his/her business guaranteeing succession and saving the community from a loss of an important and established business.

#### **Garmong**

3050 Poplar Street  
Terre Haute, IN 47803  
Contact: Eric Cook  
Tel: 812-208-4649  
Web: garmong.net

#### **Thompson Thrift**

2750 East 146<sup>th</sup> Street  
Carmel, IN 46033  
Contact: Ashlee Boyd, Senior Vice President  
Tel: 317-853-5442  
Email: aboyd@thompsonthrift.com  
Web: thompsonthrift.com

#### **Sperry Van Ness-Ramshaw Real Estate**

505 W. University Avenue  
Champaign, IL 61821  
Contact: Alex Ruggieri, Senior Investment Advisor  
Tel: 217-841-4382  
Email: alex.ruggieri@svn.com  
Web: ramshaw.com

#### **Commercial Development Companies**