



COUNTY

QUARTERLY NEWSLETTER

FALL 2020

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ISACo Co-Founder Jim Healy Retires

from County Board Service



Time flies! Jim Healy at the beginning of his County Board service.



A Message from the President



By: Deborah Sims, Cook County Commissioner
The best word to describe this update is “bittersweet.”

On the one hand I extend my heartfelt congratulations to my good friend Jim Healy upon his retirement from the DuPage County Board after deciding not to seek re-election after 23 years of service. On the other hand, I’m going to miss the close working relationship we developed as co-founders of the Illinois State Association of Counties (ISACo).

I first met Jim about 6 years ago while serving together on the board of another association.

We couldn’t be more different politically. I’m a Democrat serving on the Cook County Board of Commissioners and Jim is a Republican who served on the DuPage County Board. Despite these political differences, Jim and I discovered that we had two things in common. First, an appreciation for good

food. Second, and more importantly, a shared vision of a strong and effective association of Illinois counties. For this reason, we collaborated to lay the groundwork for what is now ISACo. It is an understatement to say that ISACo would not have been created in 2018 without Jim’s boundless energy and enthusiasm.

I’m heartened to know that Jim will continue working to support Illinois counties despite no longer serving on the DuPage County Board or the ISACo Board of Directors. At the October 16, 2020, ISACo Board of Directors meeting, the Board voted to confer upon Jim “lifetime member” status in accordance with the Association’s by-laws. In this capacity Jim will donate some of his time to assist the Board of Directors and staff of ISACo to grow the organization during the years ahead. I’m looking forward to this new, albeit different collaboration with Jim.

Along with his work in support of ISACo, I’m certain Jim will remain a staunch advocate for getting Illinois county officials more actively involved in the National Association of Counties (NACo). NACo is a fantastic organization working in support of counties at the national level.

In this edition of ISACo’s *County Quarterly*, Jim offers some insights as a long-serving county board member and shares his sentiments about the future of ISACo. I hope you enjoy reading his thoughts as much as I did.



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A Message from the Executive Director

By: Joe McCoy, Executive Director

I want to provide an update on some exciting developments for the Illinois State Association of Counties (ISACo) as we approach the new year.

I'm pleased to report that ISACo welcomed 13 new counties into the association in 2020. ISACo has a total of 26 member counties. We value our member counties and are committed to working in partnership with them as they fulfill their mission of service to their residents. The new developments discussed below will help ISACo better serve our member counties in support of their essential mission.

On November 1, 2020, ISACo relocated our office to a 3,000 square foot space in the heart of downtown Springfield. Our previous office space several blocks south of the new location served us well for the first two years of our existence, but the new venue better positions ISACo for future growth. We will be in the new location for at least three years. One of the features about the new location we like the most is the availability of additional individual offices and our own conference room. As an added benefit of ISACo membership, we intend to offer the use of these offices and our conference room to county officials visiting Springfield.

In addition to having a new physical home, ISACo is launching a reconceptualized virtual home in the form

of a completely redesigned website. Our new website is being designed and built to become an indispensable source of information for county officials, their professional staff and other interested parties. The website will feature news stories, resources for counties, a blog, video updates, archived newsletters, ISACo social media content and much more.

The new website will also include a specially-designed bill tracking feature that identifies all ISACo tracked legislation and allows ISACo staff to add value to the tracked bills by including our position, whether a bill would create a state mandate or preempt local authority and any other materials and news articles relevant to a particular bill that will expand knowledge about the issue and strengthen our legislative advocacy efforts. While the website content will be available to everyone, the tracked bill feature will be an exclusive benefit for ISACo member counties and corporate partners.

On the subject of corporate partners, ISACo recently entered into a business partnership with GIS Benefits and Pro Insurance Resources to offer programs intended to reduce health insurance costs for local governments. We're excited about the prospect of working with Illinois local governments to achieve health insurance cost savings, particularly when budgets are increasingly tight. Information about

these opportunities will be available on our website and within various ISACo publications.

Over the coming months ISACo looks forward to finding more opportunities to work on behalf of county officials. Please feel welcome to contact me at 217/836-9164 or jmccoy@isacoil.org if we can be of service. Thanks.

New Address:



427 E. Monroe
Suite 200
Springfield, IL 62701



Please feel welcome to contact me at (217) 679-3368 or jmccoy@isacoil.org if I can be of assistance. It is an honor to serve you. Thanks.

A Letter from Former Vice President Jim Healy



The Illinois State Association of Counties (ISACO) asked former ISACO Vice President Jim Healy to address Illinois county officials on the occasion of his retirement following his decision not to seek re-election to the DuPage County Board. Along with Cook County Commissioner and Association President Deborah Sims, Jim is a co-founder of ISACO and an ardent champion for ISACO and the National Association of Counties (NACo). During ISACO's October 16, 2020, Board of Directors meeting, Jim was conferred lifetime member status within ISACO in accordance with the Association's by-laws. In his letter below, Jim continues his strong advocacy for counties to become active participants within both ISACO and NACo. ISACO extends its sincere appreciation and gratitude for Jim's many years of honorable public service.

Honored friends and colleagues ...

And that is what you've been, my honored friends and colleagues. Thirty years ago I wasn't sure I would make it through my first election. Since then, it seems like all I do is run for re-election - a never ending story. But four years ago I made the decision to end that part of my story and start another chapter in my life. When announcing my retirement, I said it was time for this dinosaur to voluntarily walk into the tar pits. However, like the fossils of dinosaurs, I still hope to contribute something.

I am very proud of my accomplishments on the DuPage County Board. I am prouder still of the work we did together to create ISACO. Some said it could not be done, that our state was too fractured

- Democrat/Republican, Conservative/Moderate/Liberal, Urban/Suburban/Rural. But we did it!

In just 3 years almost 30% of Illinois Counties are members of ISACO - and over 50% are members of NACo. It is also significant that 80% of Illinois residents live in an ISACO member County! And many more Counties are lining up to join.

For too long Illinois Counties have not been aggressive participants in the legislative process in Springfield.

The Governor and legislative leadership now look to ISACO to understand County needs, and they hear all 102 Counties in Illinois speaking loudly, clearly and with one united voice.

You did this!

It wasn't me. It wasn't just our President Deborah Sims, Secretary Dave Meyer, Treasurer Bill Crowley, nor even the Board of Directors; all of them took time away from their work, County duties and their families to help make ISACO a success. **You did this!** Without your support for ISACO and NACo, none of this would have happened.

But there is still more to do.

Over the next 3 years we must meet with every County Board in Illinois and ask them to join us; and we must thank our existing member Counties for their participation. It is our goal to have over 60% of Illinois Counties as members of ISACO by December 31, 2023. We also want to continue growing the participation of Illinois Counties in NACo. We can, and we will, make this happen!

Within ISACO we must actively support our caucuses: the Large County Board Caucus, the Cook and Collar County Caucus, and we must convince the United Counties Council of Illinois (UCCI) to lead the Rural Action Caucus. While we must each work within our own caucus

for our special needs, we must also come to the aid of the other caucuses when called upon to do so. We must also strive to involve the various County affiliate organizations to join us and be active in ISACO (our Clerks, Recorders, State's Attorneys, Engineers, Auditors, etc.). Together we are the most potent force in Illinois local government. The future of ISACO and NACo is in our membership.

Our future is you!

I like to think we are the bus drivers of our lives and for our Counties - driving on that County road our Creator made for us (*with a little help from our County DOT*). Deciding what route we will take and making sure our passengers are safe and taken care of. That bus is finally letting me off. I think it is time for someone else to take the steering wheel and drive the County bus.

So paraphrasing the poet Seamus Heaney, I am utterly grateful for the tonic of your tributes. To me they are more than retirement presents, but a ratification that my life had meaning and our accomplishments will live on through ISACO and NACo.

I look forward to seeing all of you as I travel around Illinois over the next 3 years, encouraging every County to join ISACO and NACo. I hope to see you at the NACo Conferences (*yes, I'm still going to NACo every year*), where I will encourage new County Board Members to grab the wheel and drive that County bus in directions we never believed possible.

God Bless you all, and thank you for being my honored friends and colleagues.

Jim Healy

James D. Healy

DuPage County Board Member

Illinois State Association of Counties - Vice President





Better Investment Returns With The

Illinois Funds

By: Illinois State Treasurer Michael Ferichs



Michael Ferichs
Illinois State Treasurer

Improved Billing Security, Customer Service with ePay

Your local government may earn more money by investing in the Illinois Funds than it would using only local investment partners.

Your local government may earn more money because the Illinois Funds program pools money from local gov-

ernments and state agencies across Illinois. The economy of scale from this larger investment pool is intended to yield better rates of return, which is why your local government may earn more money by investing in the Illinois Funds than it would by investing alone.

There is no minimum investment amount to participate in the Illinois Funds.

To be clear, the Illinois Funds is designed to complement, not replace, local banking relationships. Better still, the Illinois Funds has overnight liquidity and has repeatedly earned S&P Global Rating's highest rating of AAAm and has never been downgraded in its entire history. S&P indicates this highest rating is based on their analysis of the Illinois Funds credit quality, market price exposure, and management. (See S&P Global Ratings, Illinois Funds, September 27, 2019)

That's right: A stellar investment rating for Illinois rather than the usual dire warnings of a ratings downgrade.

The Illinois Funds is a little-known way that the Illinois State Treasurer's Office can help local governments better serve their constituents. In this article, we also will discuss:

- How the Illinois Funds can help units of local government.
- How ePay offers a secure electronic payment platform that costs less than private-sector options.
- How ePay's state-of-the-art encryption can help combat fraud.

The Illinois Funds

For the past 45 years - since 1975 - the Illinois Funds is a Local Government Investment Pool that has been continually operated by the Illinois State Treasurer's Office under Treasurers of both parties. More than 1,600 local and state government entities have used this investment tool to leverage the economies of scale provided by the Illinois Funds. Examples of these local government entities include counties, cities, park districts, libraries, town-

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ships, school districts and community colleges. However, the fund is open to any unit of local government.

Currently, the Illinois Funds has a balance of over \$7 Billion. Investment duration can be as short as overnight. The funds are invested to ensure sufficient liquidity to provide immediate access to funds. These investment monies are not available for any other use by state government, including the General Assembly. In fact, it is illegal for the Governor and General Assembly to even consider these dollars when making budgeting and spending decisions.

The Illinois Funds accrues interest daily and does not apply a fee for any transaction on your Illinois Funds account. And, there is no minimum balance requirement with Illinois Funds accounts.

The Illinois Funds investment objectives, in priority order, are: (1) safety of principal; (2) ensure immediate access to funds; and (3) provide a competitive rate of return relative to comparable investment options.

The Illinois Funds offers free, online account access to view transaction history and perform financial transactions including account inquiries, transfers, purchases and redemptions.

ePay

Available since 2002, ePay is an electronic payment service available to local governments to help them better serve their constituents. It allows customers to pay bills electronically. It is similar to services that merchants such as Target or Kohl's use when customers pay with a credit card, whether they are shopping at the store or online. In addition to credit cards, other payment forms such as e-checks, ApplePay and GooglePay also are accepted.

ePay is specifically designed to serve

units of government in Illinois. ePay quickly and securely accepts and processes transactions to pay bills and fees 24 hours a day, seven days a week. For example, a county could use ePay to accept tax payments; a city could use ePay to accept utility payments; a school could use ePay to accept athletic fees or charges associated with driver's ed; a community college or university could use ePay to accept payments for books or other learning materials.

If a person needs to pay a unit of government for practically anything, ePay can be used.

There are private-sector options in the market. However, our ePay service typically is less expensive. This is because ePay achieves an economy of scale by pooling hundreds of governments processing millions of transactions across Illinois. And, the Treasurer's Office offers ePay as a service to help local governments make life easier for their constituents, not to make a large profit margin like the private companies.

Launching ePay for your government is easy. No contract or Request for Proposal (RFP) is required. Instead under state law local governments in Illinois can leverage economies of scale provided by the Treasurer's master processing contract.

Among the ePay's stellar benefits:

- Speed and convenience – ePay offers both online and Point-of-Sale (POS) capabilities so your constituents can pay in-person or wherever they get online. Constituents can easily pay bills 24 hours a day, seven days a week, from any location. That is an incredibly convenient feature, especially for those helping to pay bills of parents or other family members. ePay even offers a secure Kiosk solution.

- Security and Compliance – ePay is compliant with the Local Government Acceptance of Credit Cards Act (50 ILCS 345), the Deposit of Statement Monies Act (15 ILCS 520), Payment Card Industry (PCI) Data Security Standards and prevailing credit card industry rules. Local governments can stop worrying about audit findings and, instead, focus on serving their constituents.
- Competitive Pricing – Multiple pricing options allow units of government to pay processing fees themselves or pass those fees on to their constituents.
- Settlement Options – ePay funds can be deposited directly into an Illinois Funds account or a local bank or credit union chosen by the local government.
- Exemplary Customer Service – Help desk assistance is available 24/7/365 for units of government and their constituents.

Encryption Security Against Fraud

Let us talk about fraud. Or, perhaps equally important, the slew of negative newspaper headlines should there be a data breach involving your constituents' personal financial data.

ePay uses the latest technology to make sure all personal and credit card information is protected and in compliance with the Payment Card Industry (PCI) Data Security Standards.

In fact, the back-end of the payment system ensures that all sensitive data is not held by the unit of government.

State-of-the-art encryption ensures that credit card information is immediately encrypted to further protect the unit of government and its constituents during the payment process.

Invested In You

At the Illinois State Treasurer's Office, we are committed to helping people who want to help themselves. To help people help themselves, we have established a variety of programs.

Many families are familiar with our college savings programs, Bright Start and Bright Directions, which provide a tax-advantaged way to pay for the most common college expenses.

Many family farmers leverage our Ag Invest program, which provides below-market loans for such expenses as seed, livestock and specialty crops.

Secure Choice provides a way for workers to retire with dignity by creating a retirement account that travels with the worker rather than remaining with a single employer. Business leaders also appreciate this investment tool because it helps them attract and retain quality employees.

ABLE – Achieving a Better Life Experience – allows individuals with a disability to save money without jeopardizing their federal benefits, such as Social Security Disability Insurance.

We also provide loan products to help small businesses expand, investment products to help entrepreneurs access investor funding and grant products to help non-profits further their mission.

And, don't forget our iCash program. Not only do local governments report unclaimed monies to the State Treasurer, often times they have money waiting to be claimed. We have returned over \$1 billion in the last five years to individuals, nonprofits, businesses and even local governments.

All of these programs do such incredible work without burdening taxpayers.

All of these programs show that the Illinois Treasurer's Office is *Invested in You*.

However, the Illinois Funds and ePay programs are among the most innovative ways units of government can safely and securely serve their constituents with little to no impact on their budgets. Providing a valuable customer service without a budgetary impact is a win-win in the most delicate of financial times, let alone the challenges associated with 2020.

The Illinois Funds allows your local government to join the over 1,600 local and state government agencies that have leveraged the economies of scale of a \$7 billion investment pool with S&P Global's highest rating. You may be able to earn more money for your government while safeguarding

the money taxpayers have entrusted to you.

For more information on the Illinois Funds, please call (800) 947-8479 or email Illinoisfunds@illinoistreasurer.gov

ePay is specifically designed to serve units of government in Illinois and will safely and securely process billing transactions 24 hours a day, seven days a week. For more information on ePay please call 855-226-7337.

Please visit us at IllinoisTreasurer.gov in the Local Government section to learn how you can leverage the State Treasurer's Office to help you better serve your constituents.

IMPORTANT LEGAL INFORMATION

This article is not intended to provide substantive disclosure of the terms and conditions of the ePay program ("ePay") or of an investment in the Illinois Funds program ("Illinois Funds"). Please contact the Office of the Illinois State Treasurer to obtain important information that you should review before participating in ePay or opening an account in the Illinois Funds, including information about the benefits and risks of investing in Illinois Funds.

All information contained herein is for general informational purposes only and should not be construed as investment advice. It does not constitute an offer, solicitation or recommendation to purchase any security. Neither the funds contributed to an Illinois Funds account, nor earnings thereon, are guaranteed or insured by the United States, the State of Illinois, the Office of the Illinois State Treasurer ("Treasurer"), any other state, any agency or instrumentality thereof, the Federal Deposit Insurance Corporation ("FDIC"), or any other entity. Participating entities in the Program assume all investment risk, including the potential loss of principal. The Program and its associated persons make no representation regarding the suitability of the Program's investment portfolio for any particular investor. Other types of investments may be more appropriate depending on the investor's particular circumstances. Any financial or investment decision should be made only after considerable research, consideration and involvement with an experienced professional engaged for the specific purpose. Past performance is not an indication of future performance. Additional disclosures can be found at www.illinoisfunds.com.



Find Ways To Stay Focused On Your

Retirement Goals

Submitted By: Nationwide Retirement Solutions, ISACo Corporate Partner

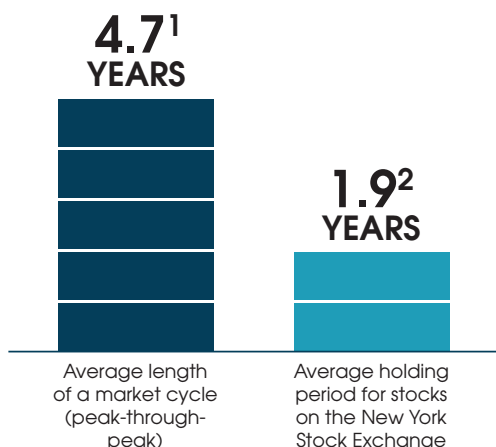
Thanks to 24-hour financial news channels, the Internet and the mobile devices we all seem to have these days, there is so much more news and information about the markets available to us. While you might expect that it would help us get better investment results, the opposite is true for many investors.

This is because our emotions can take over and negatively affect our investment decisions. With this guide, we'll help you understand why this happens and what you can do to make better choices for your portfolio.

Why do these decisions happen?

Media interest in the financial markets rises in times of market stress

Business models are driven by attracting more viewers or subscribers, and for a financial media platform, nothing attracts individual investors more than bad news. All of that noise may push your emotional buttons, leading you to make hasty decisions and buy or sell your investments too quickly.



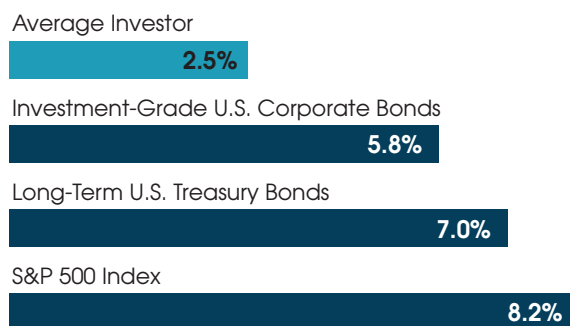
Individual investors often underperform market indexes

This is often a result of a vicious chain of events. News headlines drive their emotions, which can cause irrational investment decisions, which then may lead to poor performance.

And this is a significant performance reduction.

- Major stock and bond indexes returned between 5% and 8% on average over the last 20 years
- Individual investors earned just half of that over the same time period

ANNUALIZED PERFORMANCE 1995-2014³

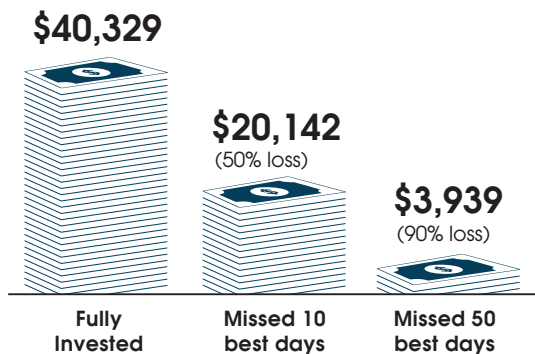


Reacting and trying to time the market takes a toll

Individual investors reacting emotionally to news headlines tend to buy and sell investments frequently and at inopportune times.

Movement in and out of the market runs the risk of missing many of the best days — the more good days missed, the more potential gains given up.

**S&P 500 INDEX (DAILY PRICE RETURN)
GROWTH OF \$10,000 (JAN. 1995-FEB. 2016)⁴**



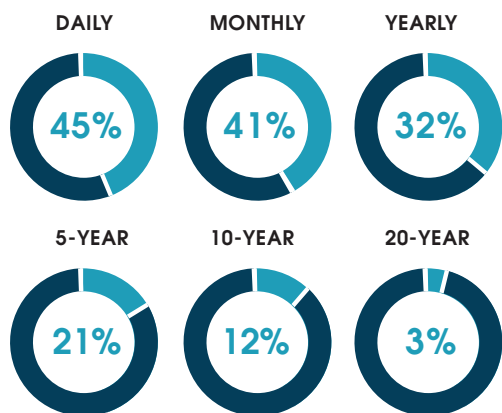
What you can do to make better choices for your portfolio

Stay invested

To make the most of market opportunities, it's best to tune out the daily news and stay invested for your long-term goals. Although there will be down days for the stock market and negative headlines that may go along with them, the likelihood of market losses drops dramatically over time.

You can see this with the S&P 500 Index going back to 1929. Negative returns become much less likely when you stay invested for 10-year or 20-year periods.

**ANNUALIZED PERFORMANCE 1995-2014³
(1929-2015)⁵**

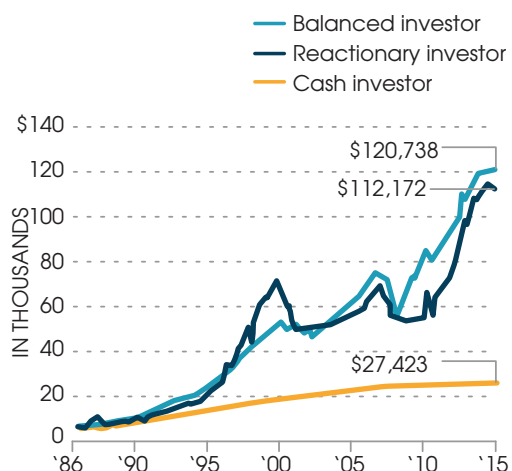


Balance your portfolio for potential value

You'll be in a better position to reduce the amount of risk you take on and may potentially increase the returns you realize over time if you:

- Avoid the temptation to trade in or out of the market
- Stay invested in a balanced portfolio based on your long-term goals

**COMPARISON OF INVESTING STRATEGIES –
GROWTH OF \$10,000 (MARCH 1986 - MARCH 2016)⁶**



Maintain your discipline and remember these principles:

1. Tune out the noise from the financial news media and if you feel like you taking action in response to news events, seek out professional advice.
2. Stay focused on your plan. Remember, you are investing for the long term.
3. To help lessen the impact of market fluctuations, maintain a diversified portfolio that's suitable for your retirement goals and risk tolerance.
4. Take advantage of opportunities to invest when others react based on emotion; consider buying when they are selling in falling markets.

1. National Bureau of Economic Research (NBER), Sept. 2010.
 2. Ned Davis Research, Dec. 2014.
 Source for index data: Morningstar; Source for average investor data: Dalbar, Inc. QIAB study, 2015.
 3. Source: FactSet (Feb. 2016). Past performance does not guarantee future results.
 4. Source: FactSet (Feb. 2016).
 Source: Morningstar and Fact Set. Past performance does not guarantee future results.

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Contact Any One of Your Nationwide Retirement Specialist Team For Further Questions



Brian Miller
(847) 573-0156
Milleb24@nationwide.com



Al Horton
(224) 442-3158
Al.horton@nationwide.com



Stacy Kopach
(224) 377-9774
Stacy.kopach@nationwide.com



RETURN TO WORK IDEAS



ISACo corporate partner Wight & Company is offering tips and guidance for counties to consider before fully re-opening their facilities.

Research

1. Establish a site to host documents; establish how information will be disseminated
2. Find external peer network for insight to best practices, lessons learned

Regulations

1. Stay aware of all federal, state and local mandates
2. Review Building Owner/Landlord protocols for safe entry and egress from building including all public access points used by employees including garage, toilets, janitor closets, etc.
3. Review means of secure entry (no touch badging, disinfectant availability for handles, etc.)
4. Review standards for testing and assurance that employees are healthy to return
5. Confer with your legal representation to advise on employee issues
6. Review and understand Building Owner/Landlord responsibilities and protocols

Cleaning and Hygienic Environment Maintenance

1. Meet with current cleaning leadership
2. Establish new cleaning protocols
3. Establish cleaning schedules
4. Write employee memo on heightened safety and health guidelines
5. Provide PPE per CDC Guidelines (masks, gloves, shields, disinfectant stations)
6. Post policy at entrance and post reminders

7. Study costs and implementation plan for longer term adjustments:
 - touchless soap
 - automatic towel dispenser
 - evaluate air hand dryers
 - automatic door openers and no hands badging

Physical Space Evaluation

1. Place 6' diameter circle around each seated position to establish safe distance when occupied
2. Create Occupancy Floor Plan
3. Assess best division of teams if staggered attendance is desired
4. Disband with hoteling and free-addressing to maintain assigned and controlled locations
5. Address the need of any field staff or outsourced employees to access the space and plan accordingly
6. Add panel separations to maintain social distancing and mitigate transference of germs
7. Allow continued remote work, part-time and full-time
8. Respace conference rooms and café spaces by removing extra furniture
9. Begin discussions on air quality enhancements and filtration systems
10. Establish and communicate waste protocol with employees and building services
11. Explore use of proximity watches to alert infringement of social distance protocol

Strategic Plan and Communication Protocols

1. As you shape the overall plan, include the impact to budget and schedule

2. Develop a communication plan outlining and explaining how your organization will communicate

Evaluating Employee Wellness

1. Create survey for employee physical and mental health evaluation
2. Establish employee risk status prior to proposing return to work plan
3. Poll employee's interest in remote work and returning to work
4. Once deployed, establish how to continually monitor employee health
5. Explore technology tools/surveys to provide feedback on employee health
6. Explore fitness amenities and use of the outdoor space

Exploring Ways to Safely Redeploy Staff

1. Deploy an eased program of workforce re-entry
2. Pre-evaluate and monitor quarantine procedures and health status of employees
3. Distribute package prior to entry for safety (e.g. masks, hand-sanitizer, disinfectant spray)
4. Establish point of entry protocols - temperature check, hand-sanitizer cleaning, etc.
5. Review viability of staggered, alternate Team deployment to maintain social distancing such as Team A and B attending at different times
6. Develop system for recording incoming and outgoing persons to the building and office
7. Evaluate incoming and outgoing mail

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Christopher B. Burke
Engineering



2im Group



Comcast



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Nationwide

Become an ISACo Corporate Partner!

ISACo's Corporate Partner Program was established to provide a forum for companies and organizations to build relationships with county officials while supporting the important work of ISACo.

The program offers five options for corporations and organizations to become associate members of ISACo while receiving benefits for this status.

Contact us for additional information about how your company or organization can become a part of ISACo.

News & Views e-Newsletter Subscription



Are you receiving our
ISACO NEWS & VIEWS
e-newsletter?

If not, please check your spam folder to make sure our newsletter is not being blocked. Otherwise, please e-mail Brenna Metrow at bmetrow@isacoil.org with a request to be added.

*Don't miss out
on these valuable
ISACo updates!*

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Illinois State Association of Counties
427 E. Monroe
Suite 200
Springfield, IL 62701



Counties Count!



County Quarterly Newsletter

CONTACT US

Email: jmccoy@isacoil.org

Address: 427 E. Monroe
Suite 200
Springfield, IL 62701

Phone: (217) 679-3368