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NEW Parts & Service Building





NITE EQUIPMENT INC.



2388 N. Conger Road Pecatonica, IL 61063 Phone: 815-239-9096 Fax: 815-239-9032 www.niteequip.com

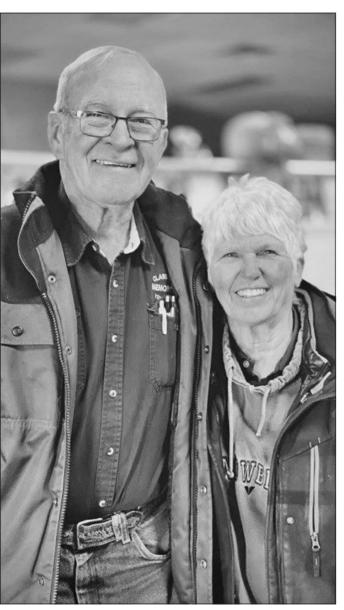
New & Used Tractors - Trucks - 300 Trailers

Located on Highway 20 & N. Conger Rd, Pecatonica, IL

TRAILER BRANDS: BEHNKE (B-B) H-H & TIMPTE **PJ & SURE-TRAC BRAVO ENCLOSED DIAMOND C** TITAN STOCK/HORSE **CALICO STOCK/HORSE CORN PRO STOCK TIMPTE GRAIN** BLACK RHINO (alum) **EBY ALUM TRUCK BEDS MEYER SNOW PLOWS/PARTS RHINO & VIRNIG & BEFCO** EQUIPMENT MI-T-M (generators/pressure washers & air compressors)



NITE Equipment: Sacia family business grows over years



Jim and Jenny Sacia

n the beginning, owning a business of his own wasn't on the mind of a young man from central Wisconsin named Jim Sacia.

He loved anything with an engine and wheels. He loved to drive and he loved to work. He was a real "people person" too. While growing up on a family dairy farm he unknowingly was developing skills needed to become a successful businessman.

Little did he know that someday he would own and operate his own small business, provide a livelihood for many families, and positively impact a community in the heartland of America.

After a stint in the U.S. Army, a college degree from the University of Wisconsin - River Falls, and a short career as a police officer, Jim became an agent with the Federal Bureau of Investigation.

All the while, Jim's love for equipment and the farming industry never faded. He and his wife Jenny (also a Wisconsin native and River Falls graduate) purchased a farm near Winnebago, Ill., just across the Wisconsin/ Illinois border.

There they raised three energetic boys, Paint and Pinto horses, and many beloved dogs. They called their farm "Treasured Times Ranch," an appropriate name only if a ranch can include basketball hoops, four wheelers, sports cars, and lots of musical instruments.

The few pieces of machinery required to do the work on a small farm just weren't enough for Jim. And besides, his boys were getting older and one of them might want to buy and sell equipment with an engine and wheels someday.

So NITE Equipment came to fruition in the late seventies. Oldest son Jerry marveled at all the machinery and he marveled at his Dad. He learned the names of all the tools and soon became pretty good with a wrench himself.

With Jenny's assistance, a little help from the boys (in between school and sports activities), and the sweat equity of a few good employees, NITE Equipment was first operated out of a pole barn at the family farm.

Jim did the buying and selling in his spare time. Used tractors and construction equipment were items typically offered for sale. Then the decision was made to "try to sell a few trailers" and the business began to steadily grow.

In 1997, as Jim approached his retirement date from the FBI, twelve acres at a prime location on Highway 20 just

8 miles west of Rockford, Illinois, was purchased.

An office and shop were erected and tons of gravel was hauled in. On any given day 300 trailers, 40 or so tractors, trucks of all shapes and sizes, and construction machinery are displayed for sale along with farm implements, truck beds, snow plows, salt spreaders and various other items.

NITE continues today as a family owned and operated business. After serving 6 terms (11 years) as the Illinois State Representative of the 89th district, Jim has not slowed down.

Neither has Jenny. In addition to keeping an eye on NITE Equipment Jim keeps busy with a little side project called "Memory Hill – Classics of Yesteryear," where he buys and sells classic cars, trucks, and tractors and unique construction equipment.

And after all these years Jenny is still toiling long hours keeping NITE Equipment's books and serving lunch several times each week for a dozen or so employees.

And let's not forget four bundle-of-joy grandkids -Tully, Ellie, Charleigh, and Rhett, all of whom keep Jim and Jenny on their toes.

Jim and Jenny's eldest son, Jerry, manages the used farm and construction equipment side of the business. He also oversees NITE's line of new compact and mid-size tractors and procurement and sales of new semi style trailers.

He is also proud papa of the youngest Sacia bundle of joy. Middle son, John, continues to serve our country in the Air National Guard.

He flew Apache helicopters in the Persian Gulf War and is now an F16 fighter pilot instructor. Last, but certainly not least, youngest son, Jesse, is married with the three eldest bundle-of-joy Sacia children and is NITE's general manager overseeing the trailer sales business, parts department, and service shop. Needless to say, Jim and Jenny are very proud of their three very special sons.

Today NITE Equipment continues to invest in good employees and better facilities, tools, and programs intended to improve customer service and result in higher levels of customer satisfaction.

Under the direction of the entire Sacia family, NITE employees strive for excellence in what they do on a daily basis while continuing to wrestle with how to make more progress in a market that is rapidly increasing in competitors and competitiveness. We hope you will be a beneficiary of all their efforts.





left: Oldest son Jerry marveled at all the machinery and he marveled at his dad. **right:** Jenny works long hours keeping NITE Equipment's books and serving lunch several times each week for a dozen or so employees.

SUBMITTED PHOTOS Family Owned Business

AW Anderson Agency: A leader of the Loves Park community

was on June 6, 1941, that Arthur W. Anderson embarked on what was to become a very successful career in the insurance profession. His early insurance career, however, was interrupted with the outbreak of World War II where he served in the field artillery division of General Patton's Third Army in Europe. After returning from the war, he resumed working in the insurance field.

In 1955, Art opened his first office at the Meadowmart on Windsor Road with only two employees. With a great deal of hard work in the early years, the AW Anderson Agency began to grow. It was at this time that Art Anderson looked for a more visible location for a new office building.

Groundbreaking for that new location occurred in 1959 at 6464 North Second Street in Loves Park, the current location of the office. The new facility offered housing for the agency as well as the regional claims department for Pekin Insurance.

As the community of Loves Park began to flourish in the early years of the town's incorporation, so did the AW Anderson Agency. The office was incorporated and in 1963, Carl Lee joined the office as a producer and minority partner in the agency. Carl worked primarily in the life and health field in spurring on growth of the newly organized life company of Pekin Insurance.

Crawford DeWitt and Debbie Nelson both joined the agency in 1968 as a producer and secretary respectively. It was shortly after this time that the agency became departmentalized to enable employees to specialize in certain areas of insurance to provide their customers with the best service possible.

The decade of the 1970s saw considerable changes to the agency. First, the agency office had two separate additions to the building to accommodate the need for the added personnel required to provide the best service to their expanding client base.

In 1977, Art's son, Jeff, joined the agency after serving as an adjuster with an insurance company to bring needed



Art and his sons at the groundbreaking in 1959. SUBMITTED PHOTO Family Owned Business

help in personal lines underwriting. Also in 1978 saw the addition of Tim Humpal as Life Department Manager. Tim brought previous experience as a successful life producer with Mass Mutual Financial Services.

In 1980, the agency experienced many changes. Mary Smith retired as a longtime secretary/office manager after 26 years of dedicated service. Steve Anderson was hired as a personal lines and life insurance producer and Gary Anderson followed a few months later to assist with the rapidly growing commercial department.

In this same year, the agency purchased the Peterson-Gibson Insurance Agency in neighboring Rockford which they ran as a separate office until merging it with the AW Anderson Agency in 1989. The acquisition of this agency allowed the AW Anderson Agency to expand to include more clients in the Rockford area.

In 1993, Carl Lee retired as Chairman of the Board after serving 30 years with the agency and was succeeded by Crawford DeWitt. Mark Taylor was added that same year as a commercial lines producer after working several years in the credit life and health field. Crawford DeWitt remained as Chairman of the Board until his retirement in 1998 and was succeeded by Jeff Anderson.

After 2000, the agency was remodeled again and added Chris Anderson in 2005 and Kyle Anderson in 2008 as producers after their graduation from Carthage College. Their addition makes the office a third generation family-owned business bringing energy and new ideas to enhance the progress of the office in the new century.

Another renovation facelift was completed both on the inside and outside of the agency office in 2013 resulting in a more updated look while removing walls within the office. Gary Anderson also retired in that same year after 33 years as a commercial life producer and former President of the agency.

In 2015, a second location was established with the purchase of Apple Insurance located in nearby Roscoe, Ill. The acquisition of this agency allowed that office to continue providing excellent customer service while expanding the services and products to those customers in Roscoe.

In 2016, Debbie Nelson retired after servicing the agency for 48 years. She is the second longest employee in agency history only exceeded by our founder, Arthur W. Anderson. It was in 2017 that Jeff Anderson decided to retire. He served in many capacities at the agency over his 40 years including serving as Chairman of the Board.

The AW Anderson Agency has been the recipient of numerous awards from many companies including Pekin Insurance. They have maintained the status of being one of the top Property and Casualty agencies for Pekin Insurance for over 30 years and have received over 100 awards for outstanding life insurance production. Today, the agency has 13 employees with combined experience of over 250 years with many of our employees working there over 25 years or more.

Since 1941, we have helped navigate our clients through the complexities and ever changing landscape of risk, with innovative insurance products. We can do the same for you.

Remember – who you insure with does make a difference.



Art Anderson was honored for his 50th year in business. SUBMITTED PHOTO Family Owned Business

Arthur Anderson's life of achievements

Born on Flag Day on June 14, 1922, in Rockford, Art's parents had immigrated to the United States from Sweden. He remained ever proud of his Swedish heritage and kept in close contact with his relatives in Sweden. Art grew up in Loves Park and attended schools in the Harlem School District.

Enterprising from a very young age, Art had his first job at the age of eight delivering the Saturday Evening Post. He later worked as a youth as a shoe shine boy at the Forest Hills Country Club only to become the President of the country club as an adult.

On June 6, 1941, he embarked on what was to become a very successful career in the insurance profession. His early insurance career, however, was interrupted with the outbreak of World War II where he served in the field artillery division of General Patton's Third Army in Europe, obtaining the rank of Staff Sergeant. He fought in the Battle of the Bulge. At the end of the war, he helped to liberate prisoners in war camps.

After returning from the war, he married Betty Lou Ralston in 1950. They would later celebrate their 50th wedding anniversary in 2000 prior to her passing in 2001. It was in 1955 that Art opened his first office at the Meadowmart on Windsor Road with only two employees, and in 1959, Art broke ground for an insurance office at 6464 North Second St. in Loves Park – the current location of his office.

Their sons, Jeff, Steve and Gary, have followed in his professional footsteps and are currently the majority owners of their father's agency. In 2004 and 2008, the office added his grandsons, Chris and Kyle, to the staff, making the office a third generation business.

As the community of Loves Park began to flourish in the early years of its incorporation, so also did the AW Anderson Agency. Now the agency employs 12 full-time employees. The agency building has been enlarged and remodeled several times over the past years to accommodate the growing needs of its clients.

The evolution from birth to maturity of a successful business would not have been possible without leadership. It is not surprising that the office continued to grow under the leadership of Art Anderson into a professional and highly successful insurance agency.

Art was very active in the insurance industry during a career that spanned over 50 years. He began his tenure as a Board member of Pekin Insurance in 1970, retiring in 1995 after 25 years of dedicated service.

Art also served on the board for Rockford Mutual Insurance and was the Secretary-Treasurer of the Winnebago County Mutual Insurance Company. He served in 1973 as President of the Illinois Association of Mutual Insurance Companies and was honored with the organization's Lautum Award.

Many Rockford area organizations were beneficiaries of Art's innumerable measures of energy, his constant pride of his hometown, and his vision and passion to do good for his community. To name only a few of Art's contributions to the Rockford/Loves Park area:

* Member of the Harlem School Board for two terms

* Established the Arthur W. Anderson Scholarship Fund, which contributes annually to a deserving Harlem High School senior

* Lifelong member and past President of the Harlem Fans Club

* Board member and past President of Swedish American Hospital

* Director for the Rockford Museum Center

* Director for the Sinnissippi Lung Association

* Director for the Winnebago Center for the Blind

* Director for the United Bank of Loves Park

* Member of the Loves Park Lions Club * Member of the local Shriner and

Mason organizations * Member of the Veterans of Foreign

* Member of the Veterans of Foreign Wars

* Member of the American Legion * Served on many committees for Grace Lutheran Church

Late in his life, Art worked closely with the Rockford Park District and served as the Chairman in establishing and building the Field of Honor Memorial in Loves Park. It was said the genius of the Field of Honor came from Art, who felt the need to honor those veterans who gave their

Considerations when deciding to go Go a

By Hilary Fiene STATELINE SOLAR, CHIEF OFFICE MANAGER

Have you noticed more and more solar panel systems, or photovoltaic (PV) systems, in your neighborhood or community? A rapidly growing number of families and businesses are making the switch to renewable energy due to the variety of federal and state incentives available, making for a quick and valuable return on investment. As a local solar company, our team at Stateline Solar offers education and assistance when making decisions about your energy expenses, choosing a solar company to partner with and having peace of mind when making your decision to go solar.

Reputation

In a fast-growing industry like solar energy, it's important to know the reputation of the company you're dealing with. Outof-state or new solar companies might be showing up in the marketplace, but that doesn't mean they will necessarily offer the best service or be around long enough to support and service their product for years to come.

Selecting the right solar company to work with is an important decision. Solar equipment is built and warrantied to last 25-years on average, so going solar is a long-term commitment. Look for stability in your solar installer. You'll want to conduct personal research for your future energy partner. Find a company that has developed a great reputation with an extensive track record of satisfied customers. If possible, request the solar company provide you with contact information for customers who have already been serviced with a solar PV system similar to the one you plan to have installed. Hearing directly from trusted customers of the company is the best way to see how that solar company interacts and services their customers.

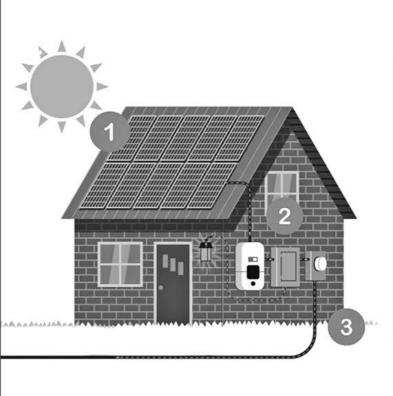
System options

When deciding to go solar, you will want to take the variety of technology and components into mind when making your decision. Your solar PV system can be tied to the existing electrical grid (also known as grid-tied) or tied to a battery system (off grid). Be aware, the equipment for these two types of systems differs and will also be reflected in the price of the solar PV system and the equipment associated.

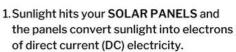
Some solar PV systems generate power more efficiently than others, depending on their design of the system, the location of where the system is placed, and the type of materials used to make up the system. Be sure to ask questions such as if the solar PV system has power optimizers or remote monitoring capability to ensure the system is producing energy to its full potential. These added solar components might be what sets the prices apart when comparing bids, but the overall return on investment of the system will be met sooner when the solar PV system is generating more efficiently to offset your power bill costs.

When considering a solar company, ask them about the warranties on the solar equipment they install and the type of workmanship warranty the company offers. A majority of solar equipment has a 25-year warranty, meaning you will be investing in a long-term solar PV system and, potentially,





How Solar Works:



- 2. The DC electricity flows out of the panels and into an INVERTER. The inverter converts the DC electricity into alternating current (AC) electricity. AC electricity is what your electric devices and appliances use when plugged into a wall outlet.
- 3. A bi-directional electric meter tracks all power consumed from the grid as well as any excess energy your array back-feeds. This is tracked through a program called **NET-METERING** and is shown on your bill as a "roll-over". These excess kWh's can be carried from month to month, but not from year to year.

an equally long-term partnership with the company.

Overall, look closely at the math, and pick the solar PV system that gives you the best return for your money. Many systems will pay for themselves over a number of years, so choosing one to be installed by a well-regarded company can be a wise financial move.

Other services

Homeowners and business owners will often want more than just solar panels installed. It is important to choose a solar company that offers a wide range of services and additional products, such as a battery backup system or electric vehicle (EV) charging station that can be tied into the existing solar PV system.

A common myth is that solar energy systems mean you will have power even when the grid is down. This is not true unless you have a battery backup system paired with your solar PV system. Battery backup systems are great for those who want the capability to be off-grid.

Take into consideration the price of these systems when you compare bids. You should also consider what you would want or need powered by your battery or batteries during a power outage. Battery backup systems have to be sized to what your desired usage of the batteries and what you want versus need powered during a power outage.

With technology ever changing, EVs are becoming more and more common, so to have the ability to pair your solar PV system with an EV charging station is a huge bonus. From a business owner's standpoint, an EV charging station at your business could serve as a financial opportunity as well. Some EV chargers can be paired with a pay-per-charge structure, so you could entice people to come to your establishment to charge their vehicle while they utilize your services. This tactic has been seen and proven financially ideal for places like hotels/motels, restaurants, grocery stores, retail stores and golf courses. When taking advantage of this financial opportunity, the EV charging station pays for itself in no time!

Electric vehicle charging stations and battery backup systems can be installed after an existing solar PV system has installed, so if you decide not to do it now, you can still do it down the road. Keep in mind, you might require an addition to your solar array; however, if you decide to add solar later, it never hurts to ask for a solar bid with these added components when you make your initial solar bids.

Incentives

The solar company you are researching should be familiar with all of the state and federal incentives available to you and be able to provide you with all of these details. State incentives vary from state-to-state, so the solar company should be able to share what incentives potentially apply to you, depending where you live. Your solar PV system could be eligible for the federal incentive called the Investment Tax Credit (ITC), which is a tax credit in the amount of 30% of your solar PV system cost. It is encouraged to consult your financial advisor or tax preparer to verify if you qualify for the ITC.

Depending where you are located, you could be eligible for utility net-metering. Your solar company should be fully educated on net-metering and be able to tell you if this great incentive applies to you.

If you are looking for solar on your business, there are a variety of additional incentives you could be eligible for, including grants and depreciation of the solar equipment. When looking to go solar, ensure you discuss this with your financial advisor and/or tax prepare to verify what incentives apply to you to ensure you have an accurate idea of what the return on investment would be going solar.

Purchasing options

Lastly, the solar companies you research should be able to provide you multiple financing options to ensure you are financially able to make this investment. There are three ways buyers typically purchase their solar PV system:

Paying Cash: The simplest and most direct way of paying for your system is by being a cash buyer. This route will allow you to be eligible to receive both the state and federal incentives to help offset the cost.

Loans: Both home equity loans and unsecured solar loans may be available to help you purchase your system. Some solar companies have partnered with local banking institutions to provide solar financing. Home equity loans may have the benefit of letting you deduct the interest from your income taxes.

Leases: Some solar companies lease your solar PV system with little to no down payment or upfront costs. A solar lease will let you make affordable monthly payments to your existing utility bills. You will not outright own the solar PV system and will have a lease term length. With lease systems, you usually do not receive the state and federal incentives; those incentive funds are absorbed by the solar company.

Are you ready to go solar? Our team at Stateline Solar is ready and willing to be a resource and answer any questions you may have during your research process. Contact us at 815-580-3011 or visit our website at www.statelinesolar.net to learn more.



Alp & Dell Cheese Store is at 657 2nd St, Monroe, Wisconsin. For more information, call 608-328-3355.



call 608-328-3355. SUBMITTED PHOTO Family Owned Business

Alp and Dell Cheese Store: A must visit in the Midwest

Tony and Esther Zgraggen, owners of the Alp and Dell Cheese Store, immigrated in the 1980's to the United States from Switzerland. At that time they had a Dairy farm and for 5 years took cheese to the farmers market in Madison. After being absent from the Dairy industry for several years, they found the way back to the "cheese" with the purchase of the Alp and Dell Cheese Store in April 2009.

The Alp and Dell Cheese Store is located in Green County, the Heart of Wisconsin's Dairy and Cheese Industry. Green County has about 400 Dairy farms producing 530 million pounds of milk annually. In the remaining 13 cheese factories in Green County, many master cheesemakers are busy turning this farm fresh product into Green County gold.

The Alp and Dell Cheese store is a leader in quality, selection and price. Along with the local cheeses, Alp & Dell offers a nice selection of well known imported cheese from Europe. A well balanced selection of wines from throughout the world and some locally brewed beers round out our assortment.

Gilbank Construction: a family-owned business building better since the '70s

Gilbank Construction, located in Clinton, Wis., has been a Merit shop General Contractor Member of Associated Builders and Contractors of Wisconsin since the 1970's.

The company has been a staple in its small-town community. Gilbank Construction, Inc. was incorporated in 1965 and has thrived since. Gilbank has completed a vast amount of commercial, industrial and residential projects in the southern Wisconsin and northern Illinois state line area.

Our teams of office and field management staff are highly skilled and reputable construction professionals. Our job superintendents have an immense body of knowledge generated through decades of construction experience. Several of our superintendents have been with Gilbank Construction, Inc. for over 30 years.

Their knowledge and problem solving abilities on the construction site, combined with our skilled workforce, are a key factor in our success.

Project Management separates us from other commercial construction companies. Our clients have the unique ability to work with a management staff that has a vested interest in the success of the project and in Gilbank Construction, Inc.

Our project management team consists of Tom Gilbank (President) and Gary Gilbank (Vice President). Tom and Gary are second generation employees. Tom has been with Gilbank Construction, Inc. since 1975 and Gary has been with the business since 1986.

John Williams has been with Gilbank Construction, Inc. for 12 years. He currently serves as the Secretary/Treasurer for the business and is also a member of the board of directors. Our newest project manager is James Gilbank, starting the third generation for Gilbank Construction, Inc.

Residential • Agricultural • Commercial • EV Chargers • Battery Backup



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Take control of your electric bill by going solar! Did you know our customers OWN their solar arrays? By owning your solar array, rather than leasing like some companies, the customer gets to <u>keep all of the incentives</u> associated to their solar array, which pending where you live, could include:

- Net-Metering (pending your utility <u>changing come 2025 for ComEd!</u>)
- Illinois Shines: Solar Renewable Energy Credits (SRECS)
- Federal Investment Tax Credit (ITC)

Scan to learn more & submit a recent power bill for a FREE customized proposal!







*Loans subject to approval. Qualifications & rules apply. Offer subject to change without notice. See a German American State Bank representative for details. Member FDIC, Equal Housing Lender. Loans will begin accruing interest at the contract rate during the initial 90 day payment deferral period, starting at the date of disbursement.

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Page 8 FAMILY OWNED BUSINESS 2024

Gustafson's Furniture: Proudly serving Rockford since 1928

Three generations ago, Martin Gustafson founded Gustafson's Furniture and Mattress in a small shop on 7th Street in Rockford, Illinois. When the store opened on Feb. 14, 1928, they also sold vacuums, small appliances, Maytag washers and dryers, and furniture door-to-door.

The 90-plus years since then have been a story of continued growth to fulfill the needs of our customers:

In 1959 the business moved to a larger, 9,000-square-foot store on 7th Street, still selling furniture, appliances, and gifts.

In 1999 continued growth required a move to North Town Shopping Center, where Gustafson's took over the former Bergners department store location. We quickly filled the 90,000-square-foot location with furniture, mattresses, linens, area rugs, and accessories.

On May 7, 2015, we opened a second location on East State Street after remodeling, repainting, and relighting the former American store.

In 2017, after two amazingly successful years at our East State Street location, we decided to expand it to move both stores under one roof and expand our warehouse.

On Sept. 30, 2018, we closed the doors on our Riverside location so we could focus all our efforts on growing East State Street.

Throughout the three generations that Gustafson's Furniture and Mattress has been family owned and operated, we've offered our customers a personal furniture shopping experience. It includes:

• The best prices available through the 500-store purchasing power of our buying group, Furniture First • Local delivery

• In-store interior design services

No 800 numbers

• A member of management available in the store 360 days of the year

• Off-site skilled upholstery repair technicians and woodworking personnel who can quickly and efficiently help with any customer requests



Trina and Dale Gustafson, second generation of Gustafson's Furniture & Mattress in Rockford welcomed the third generation to the business with sons Christopher and David stepping in.

R.A. HEATING & AIR CONDITIONING, INC.

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- Ask about our "VALUE" service program

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- Air cleaners
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608-256-6089 OR 608-882-6221



Free Furnace Estimated

Factory Authorized Dealer



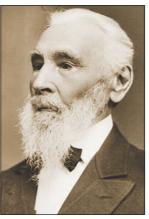
Erlander family established early Rockford businesses

John Erlander was born in Slätthög, Kronobergs län, Småland, Sweden on April 7 1826. He emigrated to the United States in 1854 with his sister Kajsa Jönsdotter, and his brother Peter Magnus Jönsson. Their father was Jöns Petterson, so their name was Jönsson.

(Note: Surnames were not solidified in Sweden until the late 1800's. Until that time children were identified by their father's first name with the addition of either "son" or "dotter" to the end of the name--depending on their gender.)

John Erlander first settled in Chicago where he learned to operate a new, timesaving invention...the sewing machine. In 1855 he came to Rockford and worked as a tailor. His employer had a sewing machine, but did not know how to use it. John did, however know how to use it, and added to the business success through increased productivity. Erlander was involved in several business ventures during his lifetime. In 1861, he entered into a partnership with Sven August Johnson (often referred to as S.A. Johnson). They open a tailoring and men's clothing shop on East State Street, naming their business "Erlander & Johnson."

According to John Erlander's son Alfred, the men entered into their partnership with the agreement that they were to share everything



John Erlander

equally...and as the Vikings did, they swore in blood to keep the pledge. The clothing store flourished, and the partners remained in business until 1885 when Erlander sold his half of the business to Johnson. He was 59 years old at the time.

In 1876, the Rockford Union Furniture Company was organized by a small group of men meeting at the Erlander home. Jonas Peters, Erlander's brother-in-law, had saved some money while serving in the Civil War. With this seed money Peters started

the Union Furniture Company. John Erlander was elected President of the company. Jonas, formerly a cabinetmaker's apprentice, served as Treasurer/Manager, and P.A. Peterson was elected company Secretary. The Union Furniture Company was a cooperative association with 25 members. Members helped to raise the initial capital for the business. It was the first of 25 area furniture factories that were formed as cooperatives. John Erlander was involved in several other business ventures and provided leadership in the Rockford community. He served on the boards of the Excelsior Furniture Company, the Central Furniture Company, and the Rockford Brick Company. He was also one of the primary organizers of the Swedish Mutual Fire Insurance Company, and was a stockholder in Manufacturer's National Bank.

Manus Repair Center: No. 1 in auto repair & maintenance

Manus Repair Center is a family-owned and operated automotive maintenance and repair center located in Pecatonica, Ill. We have served Pecatonica and the surrounding area for over 30 years.

In 1981 Rick Manus started his own auto repair shop in German Valley after leaving his Auto Technician job at JC Penney. (Yes, Penney's had auto repair shops back in the 60's & 70's)

In 1983 Rick brought in Rod Wichman as partner and Diesel Mechanic & it became Manus & Wichman Repair. He started a shop in Forreston in 1993 and one in Pecatonica in 1997. After dissolving the partnership of 25 years, the business became Manus Repair Center in 2006.

Randy Manus joined his father as an auto technician in 1997. Beth Manus has always done the bookwork but became the service writer in 2008. We just have the one shop in Pecatonica now and enjoy the small town atmosphere and the people of the community. Rick and Beth live in German Valley and have four granddaughters.

In their spare time, they have a volleyball club called Excess that is in Pecatonica also. Randy and his wife Jodi have two girls and live in Ridott. In his spare time, Randy farms with his grandfather.

Services offered

Our experienced technicians provide honest and professional service and excellent customer service. We make sure the job is done right the first time. Your safety is top priority at Manus Repair Center, LLC and to ensure your safety, we go that extra mile so your vehicle will too.

At Manus Repair Center, LLC no job is too big or too small. We are equipped to handle your vehicle's regular maintenance needs or repair problems. From oil changes and brakes to air conditioning repair and wheel alignment, we are your neighborhood repair center.

We look forward to adding you to our family of satisfied customers. While we gladly accept and welcome walk-ins, you can contact us today to schedule an appointment for your next auto maintenance or repair. Learn more about our brake services, wheel alignment, tires services, or air conditioning repair.

Call 815-239-2588 for a free estimate.

Focused on

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Because we are one!

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Seth Atwood: A longtime Rockford family business

Seth Glanville Atwood (June 2, 1917 – Feb. 21, 2010) was an American industrialist, community leader, and horological collector. He was the chairman and president of Atwood Vacuum Machine Company, one of the world's largest manufacturers of automobile body hardware, and a long-time leader of the Atwood family's business which involved in manufacturing, banking and hotel industries, with over 2,500 employees.

In addition, Atwood was

a director of the Illinois Manufacturers' Association, and had served in the Illinois Chamber of Commerce and the Graduate School of Business at the University of Chicago.

In 1971, Seth G. Atwood founded the Time Museum at the Clock Tower Resort in Rockford, Illinois, which later became one of the leading horological museums in the world with nearly 1,500 pieces of horological collection, including atomic clocks.

The museum's notable collection included ancient Chinese sundials and water clocks, early pendulum clocks, a quarter-repeater by Thomas Tompion, Breguet Sympathique Clocks, and the Patek Philippe Henry Graves Supercomplication which currently holds the title of the most expensive watch ever



Seth Atwood

sold at auction, fetching 24 million US dollars (23,237,000 CHF) in Geneva on Nov. 11, 2014. However, the museum was shut down in 1999 and its collection was sent to auctions over the years.

Early life

Seth G. Atwood was born in Rockford, Ill. on June 2, 1917. He attended Carleton College, and graduated from Stanford University with a B.A. degree in 1938. He later studied at the University

of Wisconsin for a year, and obtained an M.B.A. from Harvard University in 1940. From 1942-1946, he served as an officer in the United States Navy, achieving the rank of lieutenant commander.

Seth G. Atwood later returned to Rockford and joined in the Atwood Vacuum Machine Company, which was founded by his father, Seth B. Atwood, and his uncle, James T. Atwood in 1909 specializing in manufacturing vacuum cleaners.

Family business

By 1920, the Atwood Vacuum Machine Company had already shifted its focus from manufacturing vacuum cleaners to door silencers for cars. Eventually, the company began to manufacture

a complete line of automobile body hardware. Seth G. Atwood became the president of the Atwood Vacuum Machine Company in 1953 when his father became chairman of the board.

In 1967, Seth G. Atwood became the chairman of the company, and under his leadership the company became the world's "largest independent manufacturer of internal auto body hardware" in 1968.

In 1970, the company re-organized and established the Automotive and Contract Division and the Mobile Products Division, employing over 2,500 employees with five plants in Canada and the United States.

In 1971, the annual sale of the company reached around US\$50 million. In 1985, Atwood Vacuum Machine was sold to Anderson Industries in Rockford, Illinois; the annual sale of the company was US\$138 million at the time of this acquisition.

Seth G. Atwood also managed other businesses of his family involving banking, venture capital, hotels and real estate properties.

Timepiece collection

Time Museum

In 1971, Seth G. Atwood founded the Time Museum at the Clock Tower Resort in Rockford, Illinois. The resort was originally built by the Atwood's family in 1968. In 1980s, the museum became one of the leading horological museums in the world, with nearly 1,500 pieces of horological collection, including atomic

clocks.

The museum's notable collection included ancient Chinese sundials and water clocks by Su Song, early pendulum clocks, a quarter-repeater by Thomas Tompion, an astronomical and world time clock by Christian Gebhard, the Harrison wooden regulator clock, the Richard Glynn mechanical equinoctial standing Ring-Dial, and so on. In the 1990s, the museum attracted over 50,000 visitors each year.

The Museum of Science and Industry in Chicago kept and displayed a large portion of the original collection from the Time Museum until February 2004.

However, the museum was shut down in March 1999 when United Realty Corp. a company owned by Atwood family interests, sold the Clock Tower Resort to Regency Hotel Management.

As a result, the majority of the museum's collection went to the Museum of Science and Industry in Chicago, and was on display from January 2001 to February 2004. In 2004, a campaign to raise \$35 million to buy the collection for Time Museum failed, and the collection was broken up with its timepieces sent to auctions.

Over the years, hundreds of items from the museum's original collection went up for sale in Sotheby's auctions, and several pieces became the world's most expensive watches and clocks ever auctioned.

These included the Patek Philippe Henry Graves Supercomplication

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Five tips to consider before starting a start-up

Building a small business from scratch can be an exciting endeavor that poses some significant challenges. With the right resources and support, entrepreneurs can turn their dreams into successful businesses.

According to Innovation Science and Economic Development Canada, there were 1.2 million small businesses in Canada in 2019. Add that to the roughly 33 million small businesses in the United States, and it's clear to see how small businesses dominate the economic landscape.

The Small Business Administration identifies small businesses as those having fewer than 500 employees, while the Government of Canada lists SMEs (small and medium-sized enterprises) as small (having 1 to 99 paid employees) or medium (100 to 499 paid employees).

The process of starting a small business varies depending on the industry, location and other factors, but here's a generalized look at the steps to be expected early on.

1. Figure out your idea and research it

Coming up with a successful idea is one of the first steps to take when starting a business. It's possible to take an existing type of business and customize it for a given community, or to create something new and innovative.

After the idea is put on paper, it's important to research the potential



competition and decide if the business will have a competitive advantage to survive. Market research is crucial.

2. Write a business plan

A business plan helps formalize the ideas of the business and lists the necessary steps to take. By thinking through the process methodically, a potential business owner can figure out where problems may turn up and where to devote the most attention to help make

the business profitable. It also helps if one thinks through how he or she will secure the capital for starting the company.

3. Choose the right time

Prospective business owners need to assess whether the time is right for starting a business. While there may never be a perfect time, it's best to engage when there are fewer obstacles in the way. You want to devote full attention

to the business. If that's not possible, then it's likely best to delay. Times when starting a business may not be ideal include when battling an illness, during a family move or right after the death of a loved one. Economic factors beyond your control, such as a downturn or recession. also may affect the potential success of a business venture.

4. Pick a business structure

Involving a business attorney in this process would be in a person's best interests. A business can be legally structured in certain ways, and how it is structured will affect registration requirements as well has how much a business owner pays in taxes. The structure also can affect personal liability. Speaking with a lawyer will highlight the pros and cons of structuring and help a person make the best decision possible.

5. Speak to other business owners

A potential entrepreneur can pick the brains of small business owners to figure out what worked and what didn't when they were first starting out. This can help entrepreneurs avoid certain pitfalls and uncover proven paths to success.

Starting a business can be a worthwhile undertaking, especially when entrepreneurs consider a variety of factors before getting started.

How entrepreneurs can approach funding their businesses

Successful entrepreneurs often say that few, if any, professional endeavors are as rewarding as starting a business and ultimately seeing it become profitable. The journey from start-up to profitable business is long, and it starts even before many companies open their doors.

Funding is a significant factor when starting a new business. In fact, the U.S. Small Business Administration notes that choices regarding how to fund a business are among the most important decisions business owners make. Funding a startup can seem like a daunting task, but the SBA offers the following tips to help entrepreneurs get their businesses off the ground.

· Determine your needs. Entrepreneurs should not begin to seek funding until they've first determined just how much money they will need. These costs will be different for every business, and calculating them requires a detailed analysis of your start-up expenses (i.e., office space, insurance, equipment, licenses and permits, etc.).

• Determine your own contributions. Start-ups will not necessarily require outside funding. Many entrepreneurs dip into their personal funds to help get their businesses up and running. This, too, requires careful consideration, especially for entrepreneurs who already have significant financial obligations, such as a

family, a mortgage or

even another business. The SBA notes that selffunding entrepreneurs may use money from their savings and even retirement accounts, though some may be unwilling to do so. While self-funding entrepreneurs take on all the risk, this approach affords them the chance to maintain complete control over the business. Deciding if reducing risk or maintaining complete control is more important is part of determining if the business will be selffunded.



· Consider raising funds through venture capital firms. The SBA notes that venture capital firms typically focus on high-growth companies, so this might not even be a consideration for entrepreneurs starting small businesses that they hope to keep small. If venture capital is an option. entrepreneurs must recognize that venture capital is not a loan, but rather money offered in exchange for an ownership stake in the company. That stake comes with decision-making rights, which means entrepreneurs will not have full control or ownership of the company.

• Seek a small business loan. Unlike venture capital, small business loans are

primarily designed for entrepreneurs who do not expect their businesses to become high-growth companies, at least not anytime in the near future. Banks and credit unions issue small business loans, but entrepreneurs who want to secure them must provide detailed business plans. expense sheets and financial projections for the years ahead. The more detailed these plans are, the more entrepreneurs will know what to ask for and the more likely the lender is to approve a loan.

Entrepreneurs can raise funding in various ways. Choosing the best option requires careful consideration of a host of factors.







How to create a greater work and life balance

A more even balance between professional and personal life is a goal for many individuals. The demands of work too often extend beyond traditional working hours, leaving many professionals to confront work-related challenges long after they've left the office or left the desks in their home offices. With work never more than a smartphone notification away, it can be hard to create and maintain worklife balance.

Work-life balance is rarely discussed in terms of individuals' overall health, but that could be a mistake. In fact, the organization Mental Health America® notes that when workers' lives are balanced and workers are happy, they are more productive, take fewer sick days and are more likely to remain in their jobs. Each of those things benefits workers and employers equally.

With so much to gain from creating a greater balance between work and life, professionals can consider these tips to do just that.

• Make a concerted effort to be an effective communicator. MHA notes the benefits of being honest with colleagues and superiors when challenges feel overwhelming.

Open and effective communication can be a great way to solve work-related problems, but MHA urges professionals to remain calm and suggest practical alternatives when confronting such issues.

Simply accepting more work or responsibilities when you already feel overwhelmed can tip the scales even further away from an even work-life balance.

• Establish manageable daily goals. MHA reports that research has found that individuals feel less stressed about work when they feel as though they have more control over it. Setting daily goals is a great way to achieve that sense of control, and this can be as simple as creating a daily to-do list.

• Seek alternatives to your working arrangement. Previously unthinkable working arrangements are now possible after companies were forced to confront pandemic-related changes to their operations.

If you've found it impossible to create an equitable balance between work and life, speak with your supervisor about alternatives to your arrangement. Flex time and hybrid working are some measures that could ensure you have as much time for your personal life as your professional life.

• Unplug at the end of the workday. One of the simpler, though not necessarily easier, ways to create and maintain a greater work-life balance is to unplug at the end of the workday.

Turn off work-related smartphone notifications at the end of the work day so you aren't tempted to work during those of times of day that you've earmarked for your personal life. Smartphones can be addictive, so unplugging could test your resilience.

If possible, block work-related notifications automatically after a certain time each day so you don't have to turn them off manually. Once the blocking is automated, you might not think twice about all those missed emails.

There's no secret formula for establishing a healthy work-life balance. But various strategies can help professionals achieve greater balance between their professional and personal lives.

How consumers can spread the word about local businesses

Thriving small businesses are vital to strong local economies. According to the Small Business Administration, small businesses contribute roughly 65 percent of all new jobs, while a report from the Congressional Research Service indicated that firms with between 20 and 499 employees had the best job creation record of any size company.

That's a significant feather in the cap of small businesses, as the jobs such firms create help to build thriving local economies that benefit from the tax revenue generated through employment and its ripple effects, such as the greater buying power that being employed creates.

With so much to gain from a thriving small business sector, local residents can help to spread the word about small businesses in their communities. A handful of simple and effective strategies can help to promote local businesses, and each can potentially benefit consumers and communities.

• Take to social media. Though it certainly has its detractors, social media remains wildly popular. An April 2023 report from Global WebIndex indicated 60 percent of the world's population uses social media, and the daily average usage is two hours and 24 minutes. Data from Meta indicates that 83 percent of Instagram users discover new brands while using the platform. Such reports illustrate how effective positive reviews and references to small local businesses can be. Consumers won't need much time to share a story about a great local business on their social media accounts, but that small investment of time can pay big dividends for those companies.

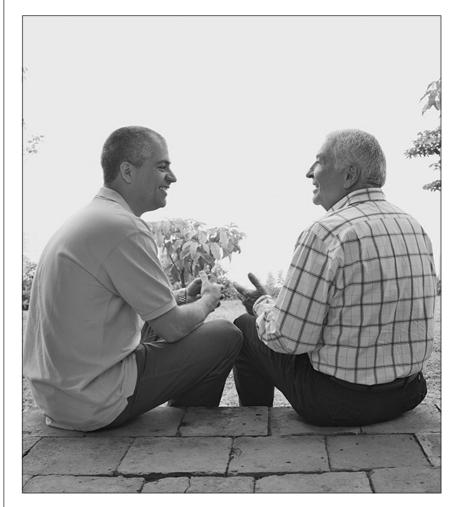
• Share experiences through word-of-mouth. Word-of-mouth marketing still works, and consumers can play an important role in ensuring that it benefits local businesses.

According to the marketing solution experts at Hibü, word-of-mouth marketing remains the most popular way to recommend a business. Consumers trust what others say about a business, so positive experiences with a local firm can be shared with family, friends and neighbors looking for similar services.

• Review the business online. Review Trackers reports that more than 81 percent of consumers are likely to visit Google Reviews prior to visiting a business. That's a testament to the value of online review aggregators.

After a positive experience with a local business, consumers can visit Google Reviews or another online review aggregator like Yelp and share the details of their encounter. Chances are strong the review will be read and compel others to patronize the business.

A successful small business sector can have a profound impact on local communities. Consumers have an important role to play in the creation of a thriving small business community.



Family-owned businesses are economic powerhouses

America's economic engine

Family businesses account for 64 percent of U.S. gross domestic product, generate 62 percent of the country's employment, and account for 78 percent of all new job creation.

Family-owned businesses are the backbone of the American economy. Studies have shown about 35 percent of Fortune 500 companies are familycontrolled and represent the full spectrum of American companies from small business to major corporations.

The greatest part of America's wealth lies with family-owned businesses. Family firms comprise 80 to 90 percent of all business enterprises in North America.

Roughly 90 percent of the families responding to a survey in "From Longevity of Firms to Trans-generational Entrepreneurship of Families: Introducing Family Entrepreneurial Orientation indicated that they control more than a single firm. The results of the survey suggest there is strong entrepreneurial activity undertaken by controlling families beyond their core company.

Small businesses, including many family firms, employ just over half of US workers. Of 113.4 million non-farm private sector workers in 2011, small firms with fewer than 500 workers employed 55 million and large firms employed 58.4 million. Firms with fewer than 20 employees employed 20.2 million.

Research shows that family businesses are less likely to lay off employees regardless of financial performance.

SIMPLY DELICIOUS,

Family businesses have longevity

Recent research has shown that continued family control can be efficient, since families are, for example, able to positively affect the resource inventory and usage of their firms, apply a long-term perspective allowing for unique strategic positioning, have less human resources problems and higher firm values, or drive new entrepreneurial activity.

What truly drives many family businesses is the sense of connection and identity the owners and their family members feel with the business

The mean age of family control in the family's core company is 60.2 years.

More than 30 percent of all familyowned businesses survive into the second generation. Twelve percent will still be viable into the third generation, with 3 percent of all family businesses operating at the fourth-generation level and beyond.¹

The tenure of leadership in a Family Enterprise is four to five times longer than their counterparts.

Of primary importance among family firm wealth holders is transferring not only their financial wealth but also their values surrounding their wealth to subsequent generations. Primary values taught include encouraging children to earn their own money, philanthropy, charitable giving and volunteering.

The environment for innovation in family businesses improves when more generations of the owning family are actively involved in the business.

Family businesses retain talent better than their competitors do: only 9 percent of

family businesses work forces turned over annually (versus 11 percent at non-family firms), in a Harvard Business Review study

They create a culture of commitment and purpose, avoiding layoffs during downturns, promoting from within and investing in people.

They create wealth

Family-owned businesses have strong entrepreneurial activity across time. On average and over the family's history these families controlled 6.1 firms, created 5.4 firms, added 2.7 firms through merger and acquisition activity, spun off 1.5 firms, and shifted industry focus 2.1 times. These families exhibit a significant level of entrepreneurial activity over time, in terms of rearranging the portfolio of activities through founding activity, mergers and acquisitions, as well as divestments.

The largest family-owned business in the United States is Wal-Mart Inc., with \$499.4. billion in net sales and 2.2 million employees worldwide in 2016.

Two-hundred twenty-two owners and executives of mostly mid-sized, familyowned businesses were surveyed.

Approximately 70 percent of the respondents represented companies with revenues of \$200 million or more, while 25 percent were with companies generating revenues of \$500 million or more.

In the S&P 500 companies, ROI is greater in family businesses, with a 6.65 percent greater return than non-family firms.



Family businesses know how to do business right

Family-owned businesses practice good governance. A Harvard Business Review study showed 94 percent of surveyed family firms were controlled by supervisory or advisory boards.

Family representation on these boards averaged 31 percent, demonstrating a clear separation between family and business in most cases, study results revealed.

Family businesses leaders focus on the next generation, not the next quarter. They tend to embrace strategies that put customers and employees first and emphasize social responsibility.

Family businesses develop leaders in unlikely places - more than 40 percent of companies in the Harvard Business review study included members of the next generation on their boards and committees in order to nurture their business and management skills.

Family businesses have powerful internal cultures. A study of 114 family firms and 1,200 other large companies for their organizational health found that family-owned businesses scores significantly higher on things like worker motivation and leadership.

Seventy-four percent believe they have a stronger culture and values than nonfamily firms. And, 72 percent measure success differently - not just growth and profit.

Women matter in family business

Women are increasingly participating in family businesses leadership. Currently, 24 percent of family businesses are led by a female CEO or president, and 31.3 percent of those surveyed indicate that the next successor is a female.

Nearly 60 percent of all familyowned businesses have women in top management team positions.

Over the past five years, woman-owned family businesses have increased by 37 percent.

Female-owned family firms are typically 10 years younger than male-owned firms and more are first-generation businesses.

Female-owned family firms experience greater family loyalty to the business, agreement with its goals, and pride in the business.

Woman-owned family firms have a 40 percent lower rate of family member attrition in the business.







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AW ANDERSON AGENCY · CONTINUED FROM PAGE 4

lives in the line of duty. This park in which the memorial stands was later named the Arthur W. Anderson Peace Park.

In recognition for his civic pride, the gymnasium at Harlem High School was named after him in June of 1994 for his lifetime support of the school and its athletics program. He was often referred to as "Harlem's Number One Fan," which is engraved on the plague, which now hangs in the gymnasium.

He served as chairman of the Loves Park's beautification committee and was honored on two occasions as the parade marshall for the Young at Heart Festival. The local history room of the North Suburban Library was named for Betty and Art Anderson for their effort in collecting and displaying the history of the City of Loves Park.

In 1997, he received the Excalibur Award given annually by the Rockford Register Star to their top individual community volunteer. His sense of community has become an important part of the philosophy of the AW Anderson Agency and has spilled over to his agency staff who have served in various volunteer capacities in the Rockford/Loves Park area.

Art Anderson has been a mover and a shaker in the Loves Park community for many, many years. He has given of his time and talents to any organization, regardless of its size or stature. His involvement was never passive.

To those who personally knew Art, he was keen-minded, persistent, ethical, creative, a visionary, caring and a mentor to many. He never let roadblocks in his life dissuade him from pursuing his dreams. His deep, folksy and ever-kind voice easily drew you in. He had a very special gift of pulling people together to bring projects to fruition.

Art loved his family, his insurance career, his community and his country. His capacity to get things done in his career and his civic life both testify to the depth and breadth of his thinking, which earned him the respect and admiration of many.

SETH ATWOOD . CONTINUED FROM PAGE 10

and the Breguet Sympathique Clock No.128 & 5009 (Duc d'Orléans Breguet Sympathique, owned by Ferdinand Philippe, Duke of Orléans), which was originally restored by English watchmaker George Daniels at the request of Seth G. Atwood.

The Patek Philippe pocket watch currently holds the title of the most expensive watch ever sold at auction, fetching US\$24 million US dollars (CHF 23,237,000) in Sotheby's Geneva auction on Nov. 11, 2014. The Breguet Sympathique Clock, on the other hand, currently ranks as one of the most expensive clocks ever sold at auction, fetching US\$6.80 million in Sotheby's New York auction on Dec. 4, 2012.

Coaxial escapement

During the quartz crisis in 1970s, Seth G. Atwood commissioned a mechanical timepiece from English watchmaker George Daniels to fundamentally improve the performance of mechanical watches.

As a result, Daniels invented the revolutionary coaxial escapement in 1974 and patented it in 1980. The Atwood watch for Seth G. Atwood was completed in 1976.

The coaxial escapement was later used in the watches of watch manufacturers such as Omega SA.

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Managing a family-owned business

Running a family business is similar to running any small business. However, there are certain issues that are specific to operating a family owned business.

Some common problems that can occur in a family owned business include:

Arguments over daily operations

Differences in opinion about dividing and spending the business's profit

High turnover rate among nonfamily employees

Family tension

Different opinions do not always produce disagreements, but the emotional relationships between family members can make it hard to make objective decisions. Some ways to handle family

tension in your business include: Agreeing on a process for settling

disputes before they occur Hiring a mediator

Managing the business

If a member of the family is in charge of operations, he or she should be able to negotiate between family members to make the best decisions for the business. In some cases, you can achieve more objective control and oversight in a family-owned business by hiring a manager who is not a family member.

With either option, the roles and responsibilities for all employees, including family members, should be clear, and the manager's authority to suspend or discharge any staff member that violates company rules should also be clear. Fairness is very important in a family company, and management will be ineffective if special allowances are made.

Succession planning

Succession planning is an important issue to consider for any small business. Consider who will take over if something happens to the family member who owns or manages the business. A strong succession plan can guide your business through a change in management, and can help you avoid conflict.

Hiring relatives

One of the most common issues in a family business is the pressure to hire a relative. The emotional aspect of family relationships can make it difficult to refuse the request. Try to make the decision based on what is best for the business and not on emotional connections.

If you do hire a family member it should not affect the relationship that you have with other members of your staff. Hold relatives to the same standard as non-family employees.

Presenting new ideas

When presenting new ideas for business improvement, particularly where spending is involved, base your information on facts to provide an objective perspective of what is best for the company. Family members can then make an informed decision based on concrete information.

You can also hire a business advisor. Relatives will sometimes accept the credibility of advisors - such as bankers, accountants or lawyers - when they won't accept your judgment.

Paid consultants can also help confirm the value of expenditures for the business, and can devote additional time and effort to specialized projects that could require further research. Page 16



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