

November 2018



Edwardsville | Glen Carbon Chamber of Commerce

Business Builds: *Economies. Leaders. Communities.*

Common Ground

shop local

eat local

spend local

enjoy local

LOVE LOCAL

SHOP CHAMBER

#ShopEdGlen



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you

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Chamber of Commerce

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Edwardsville/Glen Carbon Chamber of Commerce

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R.P. Lumber Co., Inc. & Plummer Companies

Guiding Principles

Chambers of Commerce honor and respect **capitalism** and **well-informed private sector job creators** as a central and foundational element of regional and national prosperity. Chambers of Commerce actively facilitate collaboration and open discussion between business and public officials through **education, business advocacy** and **leadership**.

2018 Ambassadors

Lisa Allen, Allen Insurance Group
Duston Bahorich, Associated Bank
Brendan Barone, Kunkel Commercial Group
Jeremy Colton, Big Frog Custom T-Shirts & More
James DeMoulin, FCB Edwardsville Bank
Tomiera Harris, Scott Credit Union
Angie Lange, Express Employment Professionals
Tim Mahnesmith, Edward Jones Investments
Tina Kassing-Meurer, Eden Village

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ceo@edglenchamber.com

Katie Haas
Membership Director
membership@edglenchamber.com

Kathy Hentz
Administrative Assistant
office@edglenchamber.com

Vision

The Edwardsville/Glen Carbon Chamber of Commerce will be the preferred provider of watch-dog, education and advocacy services that form a mission-critical catalyst for business success.

Mission

The Edwardsville/Glen Carbon Chamber of Commerce is a member-driven organization, dedicated to a strong, private sector regional economy.

on the cover

Love LOCAL – Shop CHAMBER!

This year's Shop Chamber campaign began with **Small Business Saturday** (November 24) and will get into full swing the first week of December, with stylish black-colored **reusable shopping bags** available at participating locations while supplies last. Throughout the holiday season, businesses will distribute 500 bags to shoppers, each including **14 valuable coupons** and a Shop Chamber map.

Join in the holiday fun: **Love LOCAL** and **Shop CHAMBER** this holiday season! A location map and a list of participating restaurants and merchants are listed on pages four and five of this newsletter. LIKE the Love LOCAL campaign page on Facebook (www.facebook.com/EdGlenShopChamber), and enter the contest via the Facebook page – one lucky winner will receive more than **\$450 in gift cards** to businesses participating in the Shop Chamber campaign!



As you begin to prepare for a busy holiday season of party hosting, tokens of appreciation for clients and staff, and thoughtful gifts for family and friends, please **make a concerted effort to shop locally** this holiday season!

#ShopEdGlen #EdGlenChamber

save the date

12/3 Mon 4pm
Ribbon Cutting
Leadership Council
Southwestern Illinois
104 Magnolia Drive, Suite B
Glen Carbon, IL 62034

12/6 Thu 4pm
40th Anniversary
Ribbon Cutting
Eden Village Retirement
Community
400 South Station Road
Glen Carbon, IL 62034

12/12 Wed 7:30-9:30am
Forecasting the Economic
Landscape w/ National
Association of REALTORS Chief
Economist Dr. Lawrence Yun
& St. Louis Regional Chamber
VP of Economic Development
Jim Alexander
Leclaire Room @ N.O. Nelson
600 Troy Road
Edwardsville, IL 62025
RSVP at edglenchamber.com

12/20 Thu 5-7pm
Business After 5
MassageLuXe
204 South Buchanan Street
Edwardsville, IL 62025

SAVE THE DATE:
Ed/Glen Chamber's
Annual Membership
Meeting is slated
for 11:30am Friday,
January 25, 2019.

SAVE THE DATE:
Ed/Glen Chamber's
Annual Awards Gala
is slated for
5:30pm Thursday,
March 14, 2019.

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Lawrence Yun, PhD

WEDNESDAY, DECEMBER 12
N.O. NELSON LECLAIRE ROOM
600 Troy Road in Edwardsville

Forecasting the Economic Landscape

An In-Depth Look At The Economy & The State Of Politics In The United States
With National Association of REALTORS Chief Economist Dr. Lawrence Yun

7:30 AM **DOORS OPEN**
8:00 AM **BREAKFAST**
8:30 AM **PRESENTATION**



\$25 for GGAR & Ed/Glen Chamber Members (\$35 for Non-Members)
GGAR Members Register @ gatewayrealtors.com
Ed/Glen Chamber Members & ALL Non-Members Register @ edglenchamber.com

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the newly connected

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Business Insurance
2918 North Center Street
Maryville, IL 62062
618-344-3600
agents.allstate.com/aaron-hodge-maryville-il.html

Bann Thai Inc.

Devon Whitsell
Thai Restaurant
4 Club Centre Court, Suite H
Edwardsville, IL 62025
618-307-5894
www.bannthaiinc.com

Kyoto Steakhouse Inc.

James Pan
Japanese Sushi Steakhouse
441 South IL Route 157, Suite 103
Edwardsville, IL 62025
618-659-8181
www.kyotoatedwardsville.com

Miracle Ear


Nathan Bush
Hearling Loss
5 Club Centre Court, Suite B
Edwardsville, IL 62025
618-666-0308
www.miracle-ear.com/locations/edwardsville-il/

St. Louis Bank

Robert Pickerell
Banking Institution
14323 South Outer Forty Road
Town & Country, MO 63107
618-830-2321
www.stlouisbank.com


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Hair Salon
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Edwardsville, IL 62025
314-221-3879
www.supercuts.com



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We would like to recognize the many Ed/Glen Chamber investors who are celebrating membership anniversaries in the month of November. This monthly feature spotlights members for their ongoing support of the Ed/Glen Chamber. We offer our sincerest thanks to each of the following business for their continued membership!

30+ YEARS

Anderson Hospital
Bev George & Associates

20-29 YEARS

H.P. Management (IL), Inc.
Republic Services
Madison County Employment & Training Department
Eagle Publications/Hometown Phone Book
Bank of Hillsboro
Faith In Action

10-19 YEARS

Bella Milano Edwardsville
Pfund Construction Company, Inc.
Exactime Watch & Clock
West & Company, LLC
H & R Block
Catered AFFAIR

5-9 YEARS

Peel Wood Fired Pizza
Last Resort in Whole Body Health
BELFOR Property Restoration

1-4 YEARS

CertaPro Painters
Individual Member
Ark Animal Hospital
A Wildflower Shop, Inc.

Signarama
Plocher Construction Company, Inc.
Illinois Center for Autism

Vinson Mortgage Group
AAIC, Inc.
Traveling Tails Inn
Meineke Car Care Center

business of the month

COMPANY HISTORY: The property that is now the Comfort Inn Edwardsville was originally developed as an early Holiday Inn. Over the years it went through various transitions until it was acquired in January 2016, by Robert L. Plummer. The new ownership completed a very extensive interior and exterior remodel, including adding new rooms, fitness center, business center, large meeting room, breakfast area, and lobby. All of the hotel's rooms were completely remodeled as were all of the public areas of the property. The hotel was expanded to 74 guest rooms and under the new ownership has received numerous industry and franchise awards, including being named a Choice Hotels Platinum Award Winner (top 3% of hotels worldwide) and the #1 Choice Hotels property in the State of Illinois in guest satisfaction ratings. This hotel is part of a portfolio of hotels developed and acquired by the company with a focus of bringing top quality service and accommodations to communities throughout the Midwest.

ECONOMIC IMPACT: One key reason for the acquisition and redevelopment of this property is that it is the front door to the Edwardsville/Glen Carbon area, and the owners wanted to see improvements in terms of service and aesthetics for the community. This project created temporary construction jobs and created a larger base of full-time positions at the hotel. The property underwent a significant, extensive remodel. The new version is performing above expectations, generating significantly more sales and hotel taxes for the city of Edwardsville as well as being a key asset – along with the Holiday Inn Express that opened in 2014 and the soon-to-open Marriott TownPlace Suites, which are also owned by Robert L. Plummer Companies – in attracting more events, visitors, and economic activity to SIUE and the overall Edwardsville/Glen Carbon market.

WORKFORCE COMMITMENT: In addition to capital improvements, with new ownership have come professional management practices, leading to enhanced guest experiences as well as training and educational opportunities for team members. Through these efforts and programs, team members experience a family-friendly, safe, and fulfilling place of work. The company's goal is to grow from within. Team members experience opportunities for professional growth and, if they so choose, a long-term career in the growing hospitality industry. The owners are proud that their properties consistently experience above-average team member retention.

LEADERSHIP: Hospitality employees in the Robert L. Plummer Companies portfolio serve numerous civic and business organizations, including but not limited to chambers of commerce, state and national hotel and hospitality associations, and multiple franchisor boards and associations. They know that industry and community involvement is important, helping the team better understand guests' and communities' needs. This involvement helps them to consistently provide excellent guest experiences and a high level of lodging to communities served.

INNOVATION: The hospitality industry is a very competitive and constantly changing environment. Having modern, well-managed hospitality choices in a community helps the community to grow and attract permanent new businesses and industries, as well as short-term economic boosts such as festivals, conferences, and sporting events. The team at the Comfort Inn Edwardsville works with sister properties and other community partners to make sure the hospitality needs of the Edwardsville/Glen Carbon communities are not just met, but exceeded. The high quality hospitality choices in this market provide one more compelling piece of the story for our local businesses, educational institutions, and community organizations to better compete for prospective new employees, customers, students, and other opportunities.

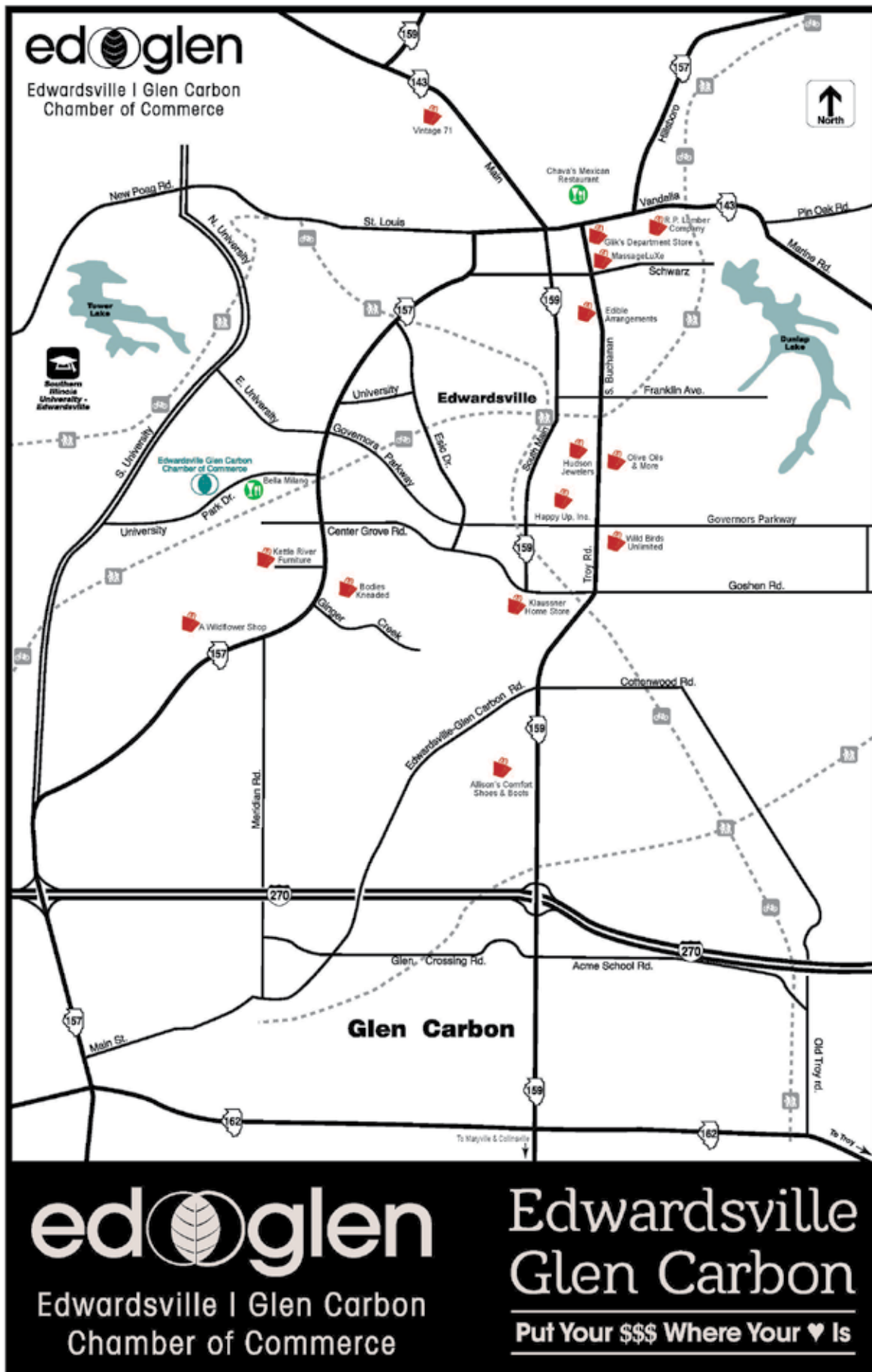


COMMUNITY ENHANCEMENT: The company is a corporate sponsor to numerous non-profit and civic efforts, and team members are encouraged to be involved and engaged in the local communities. Comfort Inn Edwardsville has partnered with several local organizations to utilize the hotel in organizing and hosting events, as well as working with the Edwardsville Holiday Inn Express & Suites and others in collaborative efforts to attract events and groups to the Edwardsville/Glen Carbon market.

EXCELLENCE: Comfort Inn Edwardsville has only been open about 18 months, and is has already received the Choice Hotels Platinum Award Winner (top 3% of hotels worldwide). The property has also been nominated for numerous other awards, such as 'hotel remodel of the year,' for the upcoming Choice Hotels International conference. All of the company's hotel team members receive professional training and education that exceeds industry standards. All the hotels in the firm's portfolio, including the Comfort Inn Edwardsville and Edwardsville Holiday Inn Express & Suites, have been designed and built to exceed brand standards. Because of the outstanding team member performance and the high-quality products they have developed, these hotels consistently receive brand standard, guest satisfaction, and performance awards placing them in the top 1% and top 5% of their brands nationwide.

CHARACTER: The company's mission is to provide the local community with very high quality hospitality options and to provide guests with the absolute best experience. The hospitality team views guests not just as customers, but as guests of the community. It is very important to all employees to represent the city of Edwardsville, the village of Glen Carbon, and all community partners in the absolute best light. When guests are happy and they choose to stay again, it is a great opportunity for local restaurants and retailers to grow their business. The company wants to be a great ambassador for the communities in which it operates, and for local businesses, educational institutions, and other organizations so that they can attract customers and employees, host wonderful events, and help grow this region.

FUTURE FOCUS: New investments in the property are constant, including some additional recent remodeling of the pool area and new exercise equipment. The hospitality team is also pleased with the continued success of the Holiday Inn Express on Plummer Drive in Edwardsville and the Holiday Inn Express on Formosa Road in Troy, as they are both great assets to the community. The upcoming opening of another sister hotel, the new Marriott TownPlace Suites at Center Grove Road and 157 in Edwardsville, is also very exciting. This property is an extended-stay concept and will be one more 'tool in the belt' to make sure outstanding hospitality options are provided in the community.



LOVE LOCAL

SHOP CHAMBER

Allison's Comfort Shoes & Boots

4225 South IL Route 159, Suite 1
Glen Carbon, IL 62034
allisonscomfortshoes.com
618-288-9297

A Wildflower Shop, Inc.

2131 South IL Route 157
Edwardsville, IL 62025
awildflowershop.com
618-692-5094

Bella Milano Edwardsville

1063 South IL Route 157
Edwardsville, IL 62025
bellamilanos.com
618-659-2100

Bodies Kneaded

26 Glen Ed Professional Park
Glen Carbon, IL 62034
bodies-kneaded.com
618-656-4011

Chava's Mexican Restaurant

217 East Vandalia Street
Edwardsville, IL 62025
chavasmexican.com
618-692-8192

Edible Arrangements

447 South Buchanan Street
Edwardsville, IL 62025
ediblearrangements.com
618-656-2400

Glik's Department Store

124 South Buchanan Street
Edwardsville, IL 62025
gliks.com
618-655-0084

Happy Up, Inc.

6654-A Edwardsville Crossing Drive
Edwardsville, IL 62025
happyupinc.com
618-656-9596

Hudson Jewelers

6679 Edwardsville Crossing Drive, Suite E
Edwardsville, IL 62025
hudsonjewelers.com
618-656-3188

Kettle River Furniture & Bedding

1091 South IL Route 157
Edwardsville, IL 62025
kettleriverfurn.com
618-656-5111

Klaussner Home Store

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Edwardsville, IL 62025
facebook.com/klaussner.customconcepts
618-307-9933

MassageLuXe

204 South Buchanan Street
Edwardsville, IL 62025
massageluxe.com
618-307-6611

Olive Oils & More

1990 Troy Road
Edwardsville, IL 62025
oliveoilsandmore.com
618-656-4645

R.P. Lumber Company, Inc.

514 East Vandalia Street
Edwardsville, IL 62025
rplumber.com
618-656-1514

Vintage 71

813 North Main Street
Edwardsville, IL 62025
facebook.com/vintage71store
618-307-9949

Wild Birds Unlimited

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edwardsville.wbu.com
618-307-9604

Follow us on Facebook for the most up-to-date Shop Chamber campaign information, including photos of our local stores!

www.facebook.com/EdGlenShopChamber

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business after 5



October 10: 1st MidAmerica Credit Union



October 10: 1st MidAmerica Credit Union



October 10: 1st MidAmerica Credit Union



October 10: 1st MidAmerica Credit Union



October 10: 1st MidAmerica Credit Union



October 10: 1st MidAmerica Credit Union

ribbon cuttings



October 10: Ooh La La Spa, Anti-Aging & Wellness 10th Anniversary



October 11: Transformative Healthcare



October 17: Kyoto Steakhouse Inc.

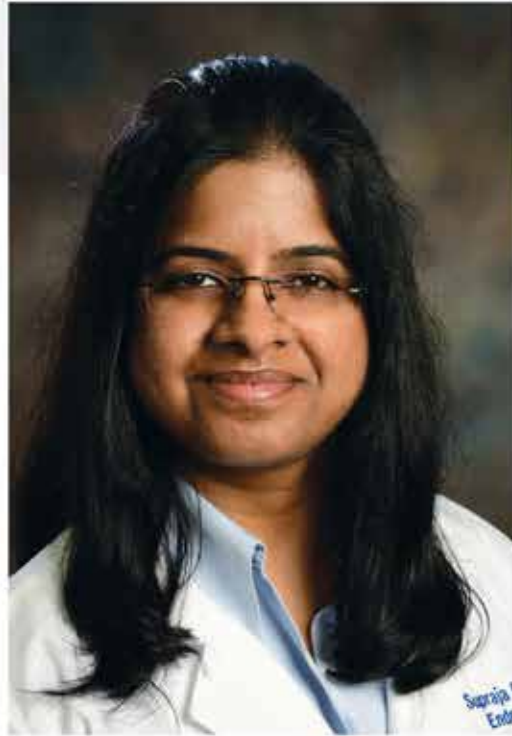


October 19: Painting With A Twist



October 25: Charles Schwab Edwardsville

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your business

First Mid-Illinois Bancshares, Inc. Completes Acquisition of SCB Bancorp, Inc.

First Mid-Illinois Bancshares, Inc. (NASDAQ: FMBH) ("First Mid" or the "Company") announced today that the acquisition of SCB Bancorp, Inc. ("Soy Capital"), which includes Soy Capital Bank and Trust and its wholly owned subsidiary, J.L. Hubbard Insurance and Bonds, has been completed.

The acquisition represents approximately \$458 million in total assets, \$341 million in deposits and \$254 million in loans through ten banking centers in Illinois.

There are no immediate changes for Soy Capital customers. The conversion of accounts from Soy Capital Bank and Trust to First Mid is expected to happen in the second quarter of next year. Customers will receive information well in advance of any changes that may affect them.

"We are very excited to expand our insurance, wealth management and ag services divisions while strengthening our community banking franchise with a company that has a long history of delivering excellent service to its customers," said Joe Dively, First Mid chairman and chief executive officer.

"We look forward to maintaining strong relationships and involvement in these communities."

With the completion of this acquisition, First Mid has approximately \$3.8 billion in total assets. In addition, First Mid operates a wealth and ag management business with approximately \$4.0 billion in assets under management and an insurance business with approximately \$14.0 million in annual revenue. First Mid has a long history of successfully acquiring and integrating businesses.

First Mid-Illinois Bancshares, Inc. is the parent company of First Mid Bank & Trust, N.A., First Mid Insurance Group and First Mid Wealth Management Company. First Mid Bank & Trust was first chartered in 1865 and has since grown into a \$3.8 billion community-focused organization that provides financial services through a network of 67 banking centers in Illinois and Missouri and a loan production office in Indiana. More information about the Company is available on our website at www.firstmid.com. Our stock is traded in The NASDAQ Stock Market LLC under the ticker symbol "FMBH."

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Whether you are an **individual or a small or large business**, comprehensive tax planning and representation is critical. The complexity of federal, state and local **tax regulations** requires knowledgeable and skilled tax advice. At Mathis, Marifian & Richter, Ltd., our tax attorneys couple years of experience in **tax planning and representation** of clients before the Internal Revenue Service and other tax authorities with accounting and advanced tax degrees to **maximize tax savings** for our clients.

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- Tax collection matters
- State sales tax audits and appeals
- Criminal tax investigations and litigation
- Estate, gift and fiduciary tax planning
- Real estate tax appeals
- Tax-exempt organizations

618.656.2244 618.234.9800 618.327.4300 314.421.2325 573.768.9742
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Anderson Hospital Opens The Elmer & Connie Allan Family Unite Featuring Private Rooms

There are few experiences in life as significant as being hospitalized. Whether for something routine or serious, you want to be in a hospital room surrounded by family and friends – not a roommate. Thanks in part to the generous support of Marcia Billhartz, a new unit featuring 10 private patient rooms recently opened. The unit, named in honor of Marcia's parents and family, is known as The Elmer and Connie Allan Family Unit.

These private rooms offer a welcome retreat to patients seeking reduced noise, more rest and an increased level of comfort. All private patient rooms at Anderson:

- Increase privacy for patients to discuss care with their physicians and nurses
- Allow the care team to bring medical services and technology to the bedside
- Have been proven to reduce infections
- Minimize stress and improve sleep as well as healing
- Reduce noise for a more restful environment
- Allow for patient and family to visit freely
- No additional cost to patients

The addition of this unit also facilitated the transition of 10 semi-private patient rooms to private rooms on the medical/surgical unit. While some semi-private rooms exist for high-census periods, the majority of patient rooms at Anderson Hospital are now private.





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TheBANK of Edwardsville's Kevin Welch Selected To Honorary Commander Program At Scott AFB

TheBANK of Edwardsville's Kevin Welch, a business banker in St. Clair County, was recently selected to a two-year term in the Scott AFB Honorary Commanders Program.

"It's a great honor to be recognized and chosen for this role," said Welch. "I grew up in Collinsville, and although we would randomly see a military plane and generally knew about the base, I really didn't realize or understand the great impact that it has on our lives and our local communities. So, I'm excited to get a chance to learn all that I can about the base and its culture."

That is the exact reason that Scott AFB decided to start the program, to build a better understanding and connectivity between the base and the businesses and organizations in our local communities. "Through this program, we will provide the honorary commanders with opportunities to learn about our strategic, global military role, as well as its impact on the St. Louis metropolitan area," said USAF Col. Leslie A. Maher, commander, 375 AMW, Scott AFB, IL. "We will introduce them to the men and women in uniform whose dedication and hard work help secure our nation's freedoms. In the

process, we want get to know them and discover how we can forge stronger connections and build positive rapport between our military community and their organizations."

According to Welch, the economic impact alone that Scott AFB has locally is enormous. "Scott AFB pumps \$4 billion into the St. Louis and Metro East economy each and every year," he said. "Without that contribution, our area simply doesn't exist the same as we see it today." During his term, Welch will attend quarterly honorary commander meetings and will be paired with a military senior leader and unit. He will be invited to unit tours, commander's calls, promotion/retirement/change of command ceremonies and other special events.

Welch will be paired with USAF Lt. Col. Nichole K.A. Scott, AMC 375 CES/CC. Scott, who joined the Air Force in 1998, leads a 358-person Squadron responsible for training and deploying Air Force civil engineers to open, establish and operate expeditionary air bases worldwide.



Beer: Boulevard Nut Cracker Ale

Availability: Winter; Draught & bottles

Winter Warmer

Nutcracker Ale is Boulevard's holiday gift for real beer lovers. This hearty, warming brew is a classic winter ale, deep amber in color, with hints of molasses balanced by the spiciness of Chinook hops.

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Edwardsville Township Recently Honored With Governor's Hometown Award

Some children wish for a trip to Disney or a new iPhone. Then there are boys like Kelan Masinelli. In April of 2018, this young boy's wish came true – Kelan's wheelchair accessible swing made it possible for children with disabilities to play in the park. Instead of sitting on the sidelines, children of all abilities are now able to swing with their peers. Kelan's Swing, located at the Junior Service Club's Boundless Playground in Edwardsville Township Community Park ('Airplane Park') was a labor of love for the community.

Kelan's Wheelchair Swing was formally recognized as a 2018 Governor's Hometown Award recipient in the 'healthy futures' category. The awards ceremony will acknowledge 23 projects across the state that served to enhance the lives of those living within Illinois communities.

"We are honored that Kelan's swing was chosen among the worthy contenders for this year's award, but most of all, we're honored that Kelan and his family chose Edwardsville Township Community Park for this project," said Edwardsville Township Supervisor Fred Schulte. "The countless hours that community, organization and township volunteers gave freely to ensure Kelan's dream became a reality speaks to the strength of character of those in our community. Edwardsville Township will continue to ensure that Kelan's swing makes the park a fun and welcoming place for all children of all abilities."

Kelan's health has kept him from being able to take part in most childhood activities and play with friends since his birth. The young man, who is now 11 years old, was granted his request for an inclusive swing in the park for children with disabilities through the Make-A-Wish Foundation. This effort was supported by Kelan's family, the Edwardsville Community Foundation, the Junior Service Club, Restore Décor, The Tiger Den, Edwardsville Township,

and numerous community volunteers. The swing has made it possible for Kelan to play in the park with his sister and other area children.

The goal for Kelan and his family was to introduce a safe, accessible swing in the park to make the Boundless Playground truly without bounds. The all-inclusive playground has become a destination for children from several hours away.

In July of 2017, at Kelan's 10th birthday party at Edwardsville's Wilkey Theatre, the community helped raise \$13,000 for his wish. The result of granting Kelan's wish will provide joy to children with similar disabilities for many years to come. Taking a trip to the park now fills the Masinelli family of Edwardsville with a deep sense of pride, and seeing other children use the swing inspires them, serving as a testament to a bright and inclusive future.

"We get so much joy from watching kids in and around our community enjoy the swing," said Tim Masinelli, Kelan's father. "We understand how much it means to them and their families. The only thing worse than not knowing where you belong is knowing where you don't. This is exactly what Kelan wanted to accomplish. We want to thank Edwardsville Township, the Edwardsville Community Foundation, and every single person who donated their time and resources to make this happen."

It is this inclusive environment that is being celebrated by the state through the designation of the award. Representatives from all projects being honored in the 2018 round of awards will attend a ceremony at the Illinois Governor's Mansion in Springfield.



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your business

One Quarter Of New Illinois Jobs In 2018 Were Due To Government Growth, Mostly At Local Level

In what one analyst called an alarming trend, nearly one-quarter of jobs created in the past year in Illinois were government positions. Government jobs in Illinois outpaced manufacturing jobs in the most recent jobs report from the Illinois Department of Employment Security. Government jobs grew more than 14,800 over 12 months. Manufacturing grew by 12,800.

Wirepoints founder Mark Glennon said the growth of manufacturing jobs is good, but even those gains were outpaced by government hiring. "This imbalance between the growth rates is not healthy," Glennon said. "If government is growing faster than the private sector, we've got a problem."

He said Illinois' growth in manufacturing coincides with President Donald Trump's economic policies designed to improve the country's manufacturing sector, but in Illinois, the growth of government jobs still outpaces manufacturing growth. IDES said most of the new government jobs over the past 12 months, most were from local governments. There were 1,400 new state government jobs, but 1,100 fewer federal government jobs. Across all sectors, Illinois gained 59,300 jobs over the last 12 months in Illinois. Government posts made up a quarter of that.

Glennon said the addition of new tech and communication jobs is great for downtown Chicago, but more rural areas where manufacturing provides a good salary is very important to the state's overall economy. "It adds to the payroll costs, which is the largest component of government spending and I don't see much hope for reduced overall costs of government," Glennon said.

IDES said local units of government added jobs across the board. While municipalities and park districts hired employees, most of the jobs were at school districts. Glennon said that makes sense. "I would suspect school districts because we had that big jump in spending on school districts," Glennon said. "The new school funding formula added \$350 million, so that presumably goes largely into payroll."

Glennon said government growing faster than blue-collar manufacturing jobs is a troubling trend that could lead to more fiscal instability and more burden on taxpayers.

Article by Greg Bishop, Illinois News Network



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Illinois Chamber of Commerce: Future of Illinois' Mandatory Retirement Program Uncertain

This was published by the Illinois Chamber of Commerce in September 2018. Contributed by Kelly Haab-Tallitsch, SmithAmundsen LLC.

The future of Illinois' mandatory retirement savings program, Illinois Secure Choice, is up in the air after Governor Bruce Rauner issued an amendatory veto to change the word "shall" to "may" in key passages of the law, making the program optional, instead of mandatory. The program is scheduled to roll out in a series of "waves" starting in November 2018.

The Illinois Secure Choice Savings Act (Secure Choice Act), enacted in 2015, requires private employers with more than 25 employees that have been operating in Illinois for at least two years to participate in the Illinois Secure Choice program or offer another qualified retirement plan. Covered employers will be required to automatically enroll employees in the program and withhold five percent (5%) of an employee's compensation (up to an annual IRS maximum), unless the employee elects a different amount or opts out of the program. Employers then remit employees' contributions to the state-run program. Employer contributions are not permitted.

In his veto message, issued August 14, 2018, Governor Rauner pointed to concerns that the mandatory program could lead to fewer small employers offering retirement plans and the termination of existing small plans and changes in federal guidance on the relationship of state-run retirement programs with the Employee Retirement Income Security Act of 1974 (ERISA), as reasons behind his veto. He also cited the Secure Choice program's history of delays and poor implementation.

It is unclear whether the veto will stand, or whether the Illinois Legislature will override it. A vote may not occur until November, when the legislature is scheduled to be in session next. Illinois State Treasurer Michael W. Frerichs, the state official responsible for implementation of the program, opposes the Governor's action and has vowed to work with both parties to override the veto.

The Secure Choice program is set to roll out in a series of "waves" beginning November 1, 2018 with larger employers. Under current rules employers with 500 or more employees have until December 2018 to enroll employees, with payroll deductions beginning in January 2019. Implementation is scheduled to begin July 1, 2019 for employers with 100-499 employees and November 1, 2019 for employers with 25-99 employees.

WHAT SHOULD YOU DO? For now, Illinois employers will have to sit tight and wait for more information. Those most likely to be affected by mandatory participation in the Secure Choice program – employers with less than 500 employees – have until at least July 1, 2019 to comply. If you do not currently offer a retirement plan you should examine alternatives, including traditional savings plans (i.e. 401(k)) and plans designed for small employers, such as a SIMPLE IRA or SEP, to determine the best option for your business. Employers with 500 or more employees (who do not offer another retirement plan) should be prepared to enroll employees later this year, if necessary.



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