September 2019

Common Ground



Edwardsville I Glen Carbon Chamber of Commerce Business Builds: Economies. Leaders. Communities.

2019 HALLOWEEN PARADE THEME



DETAILS & FORMS AVAILABLE AT EDGLENCHAMBER.COM

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Chamber Staff

Desirée Bennvhoff, IOM, ACE

membership@edglenchamber.com

The Edwardsville/Glen Carbon

Chamber of Commerce will be the

that form a mission-critical catalyst

preferred provider of watch-dog, education and advocacy services

The Edwardsville/Glen Carbon

Chamber of Commerce is a

member-driven organization, dedicated to a strong, private sector

ceo@edglenchamber.com

Membership Director

Administrative Assistant

for business success.

Mission

regional economy.

office@edglenchamber.com

President & CEO

Katie Haas

Kathy Hentz

Vision

2019 Officers

CHAIRMAN OF THE BOARD **Sam Guarino**, Partner Bella Milano Restaurants

PAST CHAIRMAN Cathy Hamilton, Broker BARBERMurphy Group

TREASURER Josh Lowe, CPA, CFP, Partner West & Company, LLC

LEGAL COUNSEL **Philip Lading**, Shareholder Sandberg, Phoenix & von Gontard, P.C.

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Lisa Klaustermeier, Chief Nursing Officer Anderson Hospital

Matt Pfund, Owner Pfund Construction

Bruce Riedle, CPA, Treasurer 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**.

on the cover

Halloween Parade: Thursday, October 31

The 2019 Edwardsville/Glen Carbon Chamber of Commerce Halloween Parade theme is: **Wonderful World of Music**. The parade will begin promptly at **6:30pm Thursday, October 31**. Download registration, rules and regulations forms, along with sponsorship information at **www.edglenchamber.com**.

Sponsorship deadline is Wednesday, October 23. This high-visibility event is an excellent opportunity to promote your business to an estimated 20,000+ spectators at one of the region's largest parades.

Registration deadline is Tuesday, October 8. Entries postmarked after October 8 will be assessed a **\$35 late fee** and will be positioned at the end of the parade. Halloween parade packets, which include line-up numbers and maps, will be **available for pick-up at the Ed/Glen Chamber office from 9am-4pm October 15 through 18**; remaining packets will be mailed to entrants Monday, October 23. All entry fees are non-refundable.

The parade will leave Lincoln Middle School parking lot at Schwarz & West Streets, then travel east on St. Louis Street to Vandalia Street, then north on North Main Street and will disband at High Street.

The Ed/Glen Chamber works closely with the Edwardsville Police Department to assess any public safety concerns due to inclement weather; the parade will occur rain or shine, provided public safety is not at risk. In the case of parade cancellation due to weather/safety concerns, **the event will not be rescheduled**; refunds will not be issued.

2019 HALLOWEEN PARADE THEME



2019 Ambassadors

Duston Bahorich, Associated Bank Brendan Barone, Kunkel Commercial Group Jeremy Colton, Big Frog Custom T-Shirts & More James DeMoulin, FCB Banks Alissa Fuhrmann, American Cancer Society Angie Lange, Express Employment Professionals Tina Kassing Meurer, West & Company Rob Pickerell, St. Louis Bank Sara Sanderson, Clean Eatz Edwardsville Mary Jo Smith, Hospice of Southern Illinois AshleighTeasley, Express Employment Professionals Angela Warren, Town and Country Bank Walter Williams, City of Edwardsville Lisa Ybarra, Chava's Mexican Restaurant

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the newly connected save the date

Colonial Life

Suzanne Taylor Employer Services & Supplemental Health 3 Sunset Hills Executive Drive, Suite 6 Edwardsville, IL 62025 618-623-8786 www.coloniallife.com

Gateway Foundation

Clint Hamel Drug & Alcohol Rehabilitation 600 West Lincoln Avenue Casevville, IL 62232 618-314-4055 www.gatewayfoundation.org

Infinite Wellness Integrative Medical Center

Rvan Cleland Reaenerative Medicine, Vitamin Infusion & Chiropractic Care 220 Evergreen Lane, Unit B Glen Carbon, IL 62034 618-655-0333 www.infinitewc.com

Terminix Commercial

Saba Cetawayo Pest Control, Wildlife, Air Fresheners 2188 Welsh Industrial Court St. Louis, MO 63146 314-300-9024 www.terminix.com

Whispering Heights

Ashley Schmidt Luxury Apartments 1010 Enclave Boulevard 618-515-5230 www.whispering-heights.com

10/3 Thu 8-9:30am **SIUE Community Day** Ralph Korte Stadium SIUE Campus Edwardsville, IL 62026

10/3 Thu 4pm **Ribbon Cutting** Infinite Wellness Integrative Medical Center 220 Evergreen Lane, Unit B Glen Carbon, IL 62034

10/8 Tue 12-1pm nexus@noon: Leaders Eat Last by Simon Sinek Edison's Entertainment Complex 2477 South IL Route 157 Edwardsville, IL 62025 RSVP at edglenchamber.com

10/10 Thu 4pm Ground Breaking Edwardsville Bank, A Division Of St. Louis Bank 209 East Schwarz Street Edwardsville, IL 62025

10/17 Thu 5-7pm **Business After 5** 1st MidAmerica Credit Union 1702 Troy Road Edwardsville, IL 62025 RSVP at edglenchamber.com

> SAVE THE DATE: **Ed/Glen Chamber's** Annual Membership Meeting is slated for 11:30am Friday, January 31, 2020.

10/23 Wed 8-9am ACCELERATE **Executive-Led Presentation** w/ Ferguson Roofing **President Jason Shupp TownePlace Suites** 6101 Center Grove Road Edwardsville, IL 62025 RSVP at edglenchamber.com

10/31 Thu 6:30pm Annual Ed/Glen Chamber Halloween Parade Downtown Edwardsville Edwardsville, IL 62025

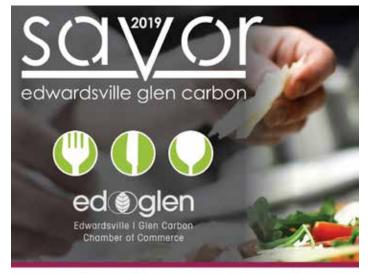
11/20 Wed **8-9**am ACCELERATE **Executive-Led Presentation** w/ Fireside Financial Partner **Kristie Bailey** TownePlace Suites 6101 Center Grove Road Edwardsville, IL 62025 RSVP at edglenchamber.com

11/21 Thu 5-7pm **Business After 5** Stillwater Senior Livina 1111 University Drive Edwardsville, IL 62025 RSVP at edglenchamber.com

12/19 Thu 5-7pm **Business After 5** First Presbyterian Church 3601 Ridge View Road Edwardsville, IL 62025 RSVP at edglenchamber.com

> SAVE THE DATE: **Ed/Glen Chamber's** Annual Awards Gala is slated for 5:30pm Thursday, March 12, 2020.

The Ed/Glen Chamber offers a full menu of high-visibility sponsorship opportunities. As you begin planning your 2020 budget, please contact us to learn about our variety of options designed to fit your marketing and community investment budgets. Call 618-656-7600 or email membership@edglenchamber.com to learn more.



Comment on the pinned post at facebook.com/EdGlenRestaurantWeek for the opportunity to win the SAVOR 2019 PRIZE PACK!

Networking Breakfast Thursday, Oct. 3 8-9:30 a.m. Ralph Korte Stadium SIUE Campus



We have big plans for Ralph Korte Stadium, and we want to share them with you!

Join us for SIUE Day to strengthen your relationship with the University and network with fellow community members.

- 8:15 a.m. Welcome and Emcee Rachel Stack, CFRE, Vice Chancellor for University Advancement, CEO, SIUE Foundation
- 8:20 a.m. Dr. Randall Pembrook, '78, '79, '80, SIUE Chancellor
- 8:30 a.m. Welcome Video Featuring Ralph Korte '65, '68 Founder and Chairman, The Korte Company () KORT
- 8:45 a.m. Tim Hall, SIUE Director of Athletics

9-9:30 a.m. SIUE Day Networking Opportunity and Optional Ralph Korte Stadium Tours

Complimentary parking available at Ralph Korte Stadium, 3345 Stadium Dr., Edwardsville, IL 62026



RSVP to: Julie Babington Director of Annual Giving 618-650-2378 siue_day@siue.edu















connect

We would like to recognize the many Ed/Glen Chamber investors who are celebrating membership anniversaries in the month of September. 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!

50+ YEARS Southern Illinois University Edwardsville

30–39 YEARS

Eberhart Sign & Lighting Co. Berkshire Hathaway HomeServices Elite Properties Hortica **20–29 YEARS**

Fox Creek Golf Club Lexow Financial Group

10-19 YEARS

AAA Missouri Commerce Bank Cork Tree Creative Junior Service Club of Edwardsville/Glen Carbon Metro Eye Care, PC American Home Lending USA, LLC PNC Bank Big Daddy's Edwardsville Edwardsville Endodontics

5-9 YEARS

Cardinal Catastrophe Services, Inc. Bryan Cave First Community Credit Union First to the Finish Edwardsville Robotics Illinois Business Journal Pedego Electric Bikes of Edwardsville Restore Decor Love's Travel Stops



Breakthru Beverage Illinois Challenge Unlimited, Inc. Redmon Insurance Agency Weinheimer Opel Law Firm, PC Foley Dental Group Central Illinois Care Services SCORE St. Louis Bi-State Region Chapter Charles Schwab Edwardsville The Insurance Alliance Bike Surgeon Outpost Painting With A Twist AGI - Artistic Gymnastics Institute Carrie Harris Photography

Chamber of Commerce

Common Ground September 2019 | 5



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Call Stephanie Lewis at 618-650-2228 or email stlewis@siue.edu



88.7, The Sound, is a non-commercial station delivering jazz, smooth jazz, blues and R&B.

Reaching greater St. Louis and the Metro East with a powerful 50,000 watt signal, as well as streaming worldwide from wsie.com

We are in your community, located at SIUE in Edwardsville, Ill. Let us show you a cost effective way to get your business' information to our unique audience.

Shareholders Patrick B. Mathis George E. Marifian Kevin J. Richter Mark J. Stegman Mark S. Schuver Gregory W. Colfey William J. Niehoff Kelli E. Madigan Bradley W. Small Mary E. Lopinot Deanna L. Litzenburg Philip D. Speicher Laura E. Schrick Beth K. Flowers William W. Asa Associates Notolie T. Lorenz Rebecca K. Wohltman Colin C. Clark Melissa C. Meirink Amy C. Randazzo Allyson T. Schwab Hally A. Rogers

Of Counsel Charles M. Lock Barry D. Dix Clyde L. Kuehn

> ICHTER 110 RNEYS AT LAW

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business of the month



COMPANY HISTORY: Headquartered in Springfield, IL, Town and Country Financial Corporation serves as the financial holding company for Town and Country Bank, Peoples Prosperity Bank in Quincy, and the bank's mortgage subsidiary, Town and Country Banc Mortgage Services, Inc. Town and Country's mission is to empower the financial well-being of our communities on persona at a time. With 11 branches and one loan production office, they specialize in helping businesses succeed.

It started in 1962 when Town and Country Bank opened with one location and \$1.6M in assets. Five years later, a businessman named Henry Kirschner was one of five local residents who purchased a substantial amount of stock and immediately took on the role of president. In just five years Henry grew the company's assets to more than \$20M and constructed a new facility on South MacArthur Boulevard. His primary goal was to make banking easy and accessible. It was a simple vision that would shape the company's future and set Town and Country apart from other banks. It was Town and Country that created Springfield's first cash dispensers and introduced one of the first credit cards to the city. Henry and his team knew the key to long-term success was to keep the bank locally owned and operated, with company decisions being made by this who live in the community and understand local needs. While Henry passed away in 2009 at the age of 94, his name and legacy live on through his son David, who serves on the bank's executive chairman. In 2012, Town and Country acquired the EDGEBank in Edwardsville, along with several others.

ECONOMIC IMPACT: Although the bank's local footprint is still somewhat small, it continues to grow with more than \$42M in outstanding commercial loans, supporting small business operators as well as professionals in the medical, legal and accounting industries. The bank's commercial and retail/mortgage lending teams continue seeking opportunities to work with borrowers to acquire, expand, and renovate businesses and investments in local real estate.

COMMUNITY ENHANCEMENT: Town and Country Bank employees are encouraged to be involved in local community- and economic-related initiatives. The bank's leadership team commits personal time and fiscal resources to support a variety of community service organizations including Edwardsville YMCA, Edwardsville Neighbors, Edwardsville Arts Center, Metro Milers Route 66 10K, Edwardsville Police National Night Out, Goshen and Edwardsville Rotary Clubs, and the EGHM USTA Pro Circuit Tennis Tournament. Business-related organizations with which the bank team is active include the Edwardsville/Glen Carbon Chamber of Commerce, Greater Gateway Association of REALTORS, REALTOR Association of Southern Illinois, Southern Illinois Builders Association, and Home Builders & Remodelers Metro East Association.

WORKFORCE COMMITMENT: Town and Country Bank leadership encourages active involvement from employees at all levels of the organization. The local team is empowered to make decisions locally and held accountable for outcomes. By engaging employees, providing ongoing continuing education, and offering opportunities for career development, the Edwardsville bank staff remains committed to the financial success of Town and Country's customers, community and bank.



LEADERSHIP: Town and Country Bank Executive Vice President & Community Bank President Paul Abert is a Paul Harris Fellow, board member and past president of Land of Goshen Rotary Club; Edwardsville YMCA board member; SIUE School of Pharmacy advisory board member; treasurer and board member of Mitch 'n' Friends; treasurer for EGHM Foundation USTA Pro Circuit Tennis Tournament; and a member of finance committee at First Presbyterian Church Edwardsville. Senior Vice President of Commercial Lending Steve Smith is a current finance council board member at St. Mary's Parish; past Edwardsville/Glen Carbon Chamber of Commerce chairman of the board; former SIUE Annual Planning Gift Giving Committee board member; and a current member of Home Builders & Remodelers Metro East Association, Southern Illinois Builders Association and Knights of Columbus.

INNOVATION: Town and Country Bank local leadership pride themselves on 'out of the box' thinking, responsiveness, and developing relationships that can continue growing and expand. Community banking is an experience. The bank team wants businesses to grow, they work to make families feel financially empowered to alleviate the anxiety finances can cause, they know that everyone succeeds when a community thrives. Because of this, they work alongside clients and treat them like family.

EXCELLENCE: Paul Abert, community bank president and life-long Edwardsville resident earned his BSBA and MBA degrees from the SIUE School of Business and has worked as a community banker in this market for more than 30 years. In 2017, Paul was honored as the recipient of the Ed/Glen Chamber's prestigious Albert Cassens Award for Outstanding Community Achievement.

CHARACTER: Town and Country Bank's core values are the heart of the organization. The following guiding principles represent the bank's priorities, what they stand for, and how they accomplish goals: teamwork, achievement, positive thinking, and passion.

FUTURE FOCUS: Town and Country Bank and its employees are committed to the Edwardsville and surrounding communities. The bank and its team will continue working to expand its local impact by providing high-quality banking services to individuals and businesses, and continuing both fiscal and physical support of local non-profit organizations through employees' efforts.

Chamber of Commerce

member spotlight

"The Historic Lincoln School Alumni Foundation was established in 1986 by former Lincoln School students to enhance the educational opportunities for the youth in



Edwardsville School District 7. As president I believe our mission of promoting education is the foundation of our relationship with the Edwardsville/Glen Carbon Chamber of Commerce. Together our organizations are committed to improving the quality of life for area residents."

HERMAN SHAW Lincoln School Alumni Foundation

"The Madison County Child Advocacy Center provides professional intervention and supportive services to fight child abuse. Our services include providing a safe place for children to talk about what happened, support and connection to



resources, and coordination of a multidisciplinary team of professionals dedicated to helping child victims of abuse. We appreciate the Ed/Glen Chamber for providing opportunities for businesses and the community to join together, for networking and access to other community leaders, and for their support of our mission. Together we are providing hope and healing to children in our community."

CARRIE COHAN Madison County Child Advocacy Center

"Being a member of the chamber allows us to meet and build relationships with people in the community. With the chamber's mission of fostering a strong private sector regional economy,



Scott Credit Union is well positioned with two locations in the Edwardsville market. Those locations have allowed us to form mutually beneficial partnerships with fellow businesses. We continue to invest in the chamber because commitment to our community is a core value."

TOMIERA HARRIS Scott Credit Union

"The Alzheimer's Association is committed to eliminate Alzheimer's disease through the advancement of research: to enhance care and provide support for all affected; and reduce



the risk of dementia through the promotion of brain health. I believe our relationship with the Edwardsville/Glen Carbon Chamber of Commerce raises the visibility of our mission through their marketing services, connects us with other community leaders and provides access to volunteers. I highly value their support of our organization."

TINA HENSON Greater MO Chapter Alzheimer's Assoc. "As executive director of Soup-n-Share Outreach Program, I believe our relationship with the Ed/ Glen Chamber raises the visibility of our mission, which is to eliminate hunger in our community and surrounding areas by distributing food to families who need assistance,



offer free clothing, and provide educational resources to individuals who are in need. The chamber's marketing services connect us with other community leaders and provide access to volunteers. I'm proud of the services we provide to the families in the Metro East region and appreciate the chamber for helping to raise awareness of our impact. I highly value their support of our organization."

SHERRIE M. HARE Soup-n-Share Outreach Program

"As a small business owner, I rely heavily on the Ed/Glen Chamber to be my advocate. I appreciate the business alerts the chamber sends out, so



I know when there is an issue circulating that could impact my business. Without the chamber, I'd miss the opportunity to contribute to those important conversations. The economic impact of my business is supported by my chamber membership."

> LISA YBARRA Chava's Mexican Restaurant

"Illinois Center for Autism is a not-for-profit, community based mental health treatment and educational agency dedicated to serving people with autism. Our mission is to educate and serve children and adults with autism in 12



counties in southern Illinois, to help them achieve their highest level of independence. As a special event planner, I depend on relationships that I have created through my affiliation with the Edwardsville/Glen Carbon community to support the many fundraisers that are necessary to supplement the work that we do."

CINDY GUTHRIE Illinois Center for Autism

"My franchise strongly recommends joining the local chamber of commerce, and I have found the Ed/Glen Chamber to be an invaluable resource. The credibility that comes from being a chamber member has been a huge benefit in getting to



know and to be known in the community. I have used the membership list on different campaigns to meet other businesses and I get terrific referrals. The Ed/Glen Chamber is a dynamic organization, always coming up with new ideas and twists such as Restaurant Week to support me and my fellow small businesses. Chamber membership is a key marketing investment for Big Frog Custom T-Shirts and More."

JEREMY COLTON Big Frog Custom T-Shirts & More



Beverage: Peroni Style: Nastro Azzurro Availability: Year-Round, Bottles & Cans

Peroni Nastro Azzurro is the best-selling Italian premium lager worldwide, with its distinctive, intensely crisp and refreshing character. Available in the most stylish bars and restaurants across the US, Peroni Nastro Azzurro captures the Italian spirit: a passion for life, authenticity and quality.

ABV= 5,1%







your business

The Outlet At Edison's: New Event Venue Slated To Open This Winter

The latest investment in the entertainment, food and beverage offerings of Edwardsville is The Outlet at Edison's, a multi-purpose event center being added on to the north side of the existing building. The Outlet will be owned and operated by the same Edison's management team and designed specifically to host special events, parties, wedding receptions, banquets and other large gatherings. When not booked privately, it will be open to the public as an over-21 nightlife venue. Construction has started with an anticipated completion date of December 2019.

Matt McSparin, president and CEO of Edison's, stated, "We have seen an increased need for larger event space to serve our current guests. That, combined with a regional demand, drove the decision to expand. We already have four bookings for 2020, and we just started marketing the space. This early interest confirms our belief in this new venue."

The Outlet will feature 4,200 square feet of space, with a patio wrapped around two sides of the building offering additional seating and social space. In the courtyard in front of The Outlet will be two bocce ball courts that are convertible for yard games such as bags. The interior design will be tasteful and warm with exposed brick, reclaimed wood décor, interesting visual features and a dedicated full-service bar. Leading to the patio and outdoor activities will be two garage doors and additional roll-up windows linking the inside to the outside fun. One of those windows will be a walk-up service window to the bar for the convenience of guests on the patio.

With indoor seating for up to 225 and additional outdoor patio seating for 125, The Outlet provides space for small- and large-scale event gatherings. There are full and partial facility rental options with no facility fee, just sliding scale spending minimums based on day-of-week and time-of-day bookings. The Outlet will provide a turnkey and affordable option for events with food and beverage, tables and chairs, plates and glassware, and entertainment,

all provided with one phone call to Edison's on-staff party planners. While economical menu options and packages are available, the The Outlet will specialize in customized menus, bar packages, and entertainment.

Although the space is great for private events, The Outlet will be open to the public when not privately reserved. Plans are to have live music, theme nights, entertainment bookings such as comedians, karaoke, bingo, and a variety of other adult fun. The back section of The Outlet will feature a pool table, shuffleboard, foosball, darts, full size hoop, and a selection of other fun activities to make it a great place to gather and hang out with friends. There will also be popular board games, dice, and cards to be carried to your table so you can create your own social experience. The Outlet is the ideal gathering place with friends.

To `plug in' at The Outlet, call 618-307-9020, go to theoutletevents.com, or email theoutlet@edisonsfun.com.







We are your full service sign center. Visit us for a wide range of custom made signs, banners, decals, magnets and more! 618-692-0300

Anderson Goshen Campus --Addition II

34-Bed Rehabilitation Hospital

Anderson

Healthcare

Anderson Healthcare is excited to announce plans for a 34-bed, acute rehabilitation hospital to be built on Anderson Healthcare's new medical campus on Goshen Road. The medical complex known as Anderson Healthcare Goshen Campus is currently under construction and preparing for the first building which will house an ambulatory surgical treatment center and pediatric specialty clinic to open in 2020.

Project At-A-Glance:

- The Anderson Rehabilitation Hospital is a joint venture between Anderson Healthcare and Kindred Healthcare.
 - Kindred has managed the current 20-bed hospital-based acute rehabilitation unit at Anderson Hospital since 2004.
 - This new freestanding rehabilitation hospital will replace the current acute rehabilitation unit within Anderson Hospital.
- The facility will be freestanding and is anticipated to be between 45-50 thousand square feet.
- The facility will offer a total of 34 private rooms with 12 beds specific to brain/stroke injury care.

... Anderson Healthcare

your business

Kindred Healthcare & Anderson Healthcare Receive State Approval For Inpatient Rehabilitation Hospital

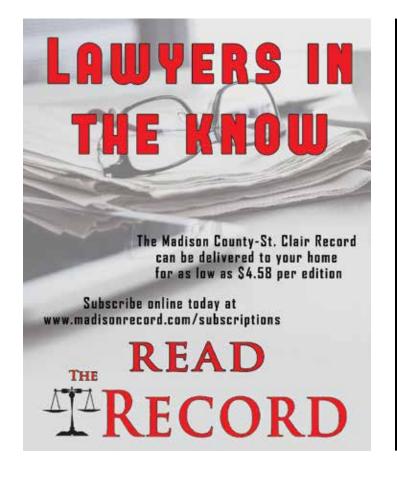
Kindred Healthcare, LLC ("Kindred") and Anderson Healthcare recently announced that the Illinois Health Facilities & Services Review Board has granted Certificate of Need approval for a 34-bed acute rehabilitation hospital to be constructed on Anderson Healthcare's Goshen Campus in Edwardsville, IL. This hospital will be the first free-standing rehabilitation hospital in the central and southern regions of Illinois.

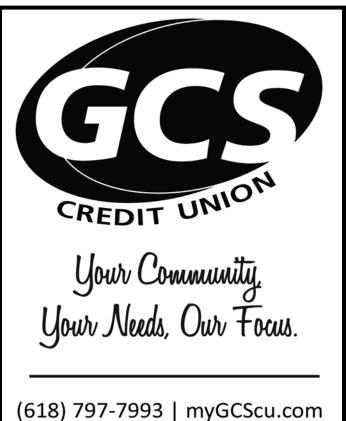
Anderson Rehabilitation Hospital is a joint venture between Kindred and Anderson Healthcare. Ground-breaking is expected in the summer of 2020. Kindred will manage the day-to-day operations of Anderson Rehabilitation Hospital and Anderson Hospital will provide any medical support services.

The hospital will care for adults recovering from conditions resulting in a loss of function or disability such as stroke, brain injury, spinal cord injury, neurological disorders, orthopaedic or musculoskeletal conditions, amputation, and other disabling conditions. The new hospital will have all private rooms, with 12 beds specific to brain/stroke injury care. The new hospital will replace a 20-bed hospital-based acute rehabilitation unit at Anderson Hospital that Kindred has managed since 2004.

"We look forward to expanding our existing relationship with Anderson Healthcare to build and operate this facility, to address the growing need for inpatient rehabilitation services in the state," said Russ Bailey, chief operating officer, Kindred Rehabilitation Services, a division of Kindred Healthcare. "We are proud to create another quality-focused partnership and expect this collaborative effort to deliver the kind of excellent patient care that helps our inpatient rehabilitation business outperform peers in key clinical measures."

"Throughout its history, Anderson Healthcare has responded to the needs of Madison County and Southern Illinois residents. Each new service and every expansion has been in direct response to community needs," said Keith Page, president and CEO of Anderson Healthcare. "Our quality services are evident not only by our accreditations, certifications and designations but by our continued growth. Together with Kindred, we are proud to offer this level of care to patients requiring high-level rehabilitation."





your business

Madison County Non-Profit Organizations May Be Eligible For Flood Disaster Loans

While your non-profit organization may neither be eligible for nor have been affected by severe storms and flooding, please consider sharing the below information (also attached as a PDF) with others in your network.

The U.S. Small Business Administration recently announced that certain private non-profit organizations (PNPs) in Illinois that do not provide critical services of a governmental nature may be eligible to apply for low-interest rate disaster loans. These loans are available following a presidential disaster declaration for public assistance resulting from damages caused by severe storms and flooding from February 24 through July 3, 2019.

PNPs located in the Illinois counties of Adams, Alexander, Bureau, Calhoun, Carroll, Cass, Fulton, Greene, Hancock, Henderson, Henry, Jackson, Jersey, Knox, Madison, Mercer, Monroe, Pike, Randolph, Rock Island, Saint Clair, Schuyler, Scott, Stephenson, Union and Whiteside are eligible apply. Examples of eligible non-critical PNP organizations include, but are not limited to food kitchens, homeless shelters, museums, libraries, community centers, schools and colleges.

PNP organizations may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory and other business assets. The interest rate is 2.75 percent with terms up to 30 years.

Applicants may be eligible for a loan amount increase up to 20 percent of their physical damages, as verified by the SBA for mitigation purposes. Eligible mitigation improvements may include a safe room or storm shelter to help protect property and occupants from future damage caused by a similar disaster.

The SBA also offers Economic Injury Disaster Loans to help meet working capital needs, such as ongoing operating expenses to PNP organizations. Economic Injury Disaster Loan assistance is available regardless of whether the organization suffered any physical property damage.

PNP organizations are urged to contact their county's Emergency Manager for information about their organization. The information will be submitted to FEMA to determine eligibility for a public assistance grant or whether the PNP should be referred to SBA for disaster loan assistance.

Applicants may apply online using the Electronic Loan Application (ELA) via SBA's secure website at DisasterLoan.sba.gov. Disaster loan information and application forms may also be obtained by calling the SBA's Customer Service Center at 800-659-2955 (800-877-8339 for the deaf and hard-of-hearing) or sending an email to disastercustomerservice@sba.gov.Loan applications can also be downloaded from www.sba.gov/disaster.Completed applications should be mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

The filing deadline to submit applications for physical property damage is Nov. 18, 2019. The deadline to submit economic injury applications is June 19, 2020.



MINIMUM WAGE INCREASE Illinois Minimum Wage Schedule

FULL-TIME SCHEDULE	PART-TIME SCHEDULE
Current	Current
\$8.25	\$7.75
January 1, 2020	January 1, 2020
\$9.25	\$8.00
July 1, 2020 \$10.00	
January 1, 2021	January 1, 2021
\$11.00	\$8.50
January 1, 2022	January 1, 2022
\$12.00	\$9.25
January 1, 2023	January 1, 2023
\$13.00	\$10.50
January 1, 2024	January 1, 2024
\$14.00	\$12.00
January 1, 2025	January 1, 2025
\$15.00	\$13.00

Under the new state minimum wage law, the minimum wage will increase to \$9.25 per hour January 1, 2020, with incremental increases through 2025 when the minimum wage will top out at \$15. Note that the new Illinois law is a minimum wage floor – if your local minimum wage is higher, you must abide by the higher minimum wage.

Part-time employees under 18 years of age, working fewer than 650 hours per year, fall under a separate minimum wage schedule starting at \$8.00 January 1, 2020, and increasing to \$13.00 January 1, 2025. Any employee, regardless of age, who works more than 650 hours per year falls under the fulll-time schedule.

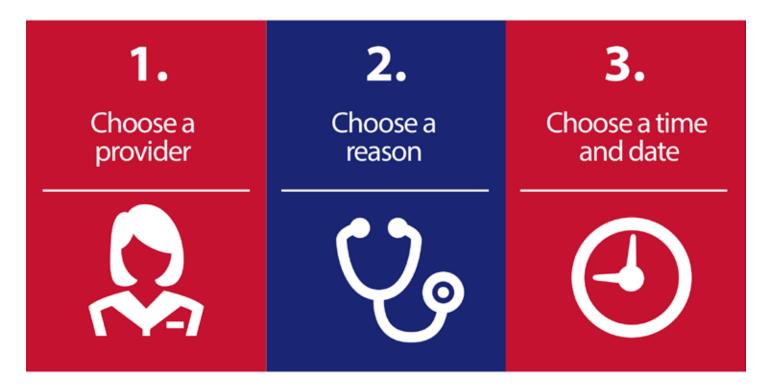
There are no changes to the Illinois Tip Law. The 60/40 rule remains, but total hourly earnings cannot be less than the new minimum wage.

Small Business Payroll Tax Credit

Businesses with 50 or fewer full-time employees can take advantage of a payroll tax credit. Employers with five or fewer employees can use the tax credit through 2027. For employers with 6–50 employees, the tax credit is available through 2026. The tax credit is a percentage of the amount of state income taxes withheld from employers. **Businesses of all sizes are encouraged to seek accounting guidance.**

Calendar Year 2020	25% Credit
Calendar Year 2021	21% Credit
Calendar Year 2022	17% Credit
Calendar Year 2023	13% Credit
Calendar Year 2024	9% Credit
Calendar Year 2025	5% Credit
Calendar Year 2026	5% Credit
Calendar Year 2027	5% Credit





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