November 2015

Common Ground

It’s everyone’s business.

LOVE LOCAL

SHOP CHAMBER

#ShopEdGlen

Put Your $$$ Where Your ❤️ Is
2015 Executive Committee
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Individual Member
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Philip Lading, Legal Counsel
Sandberg, Phoenix & von Gontard, P.C.

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Desirée Bennyhoff
President & CEO
ceo@edglenchamber.com
Kerry Smith
Membership Director
membership@edglenchamber.com
Kathy Hentz
Administrative Assistant
office@edglenchamber.com

2015 Directors
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Marcel Brown Technology Services
Elizabeth Heil
Scheffel Boyle
Gary Hoggatt, Jr.
1st MidAmerica Credit Union
Lisa Klausmermeier
Anderson Hospital
Nicole Kline
Extra Help, Inc.
Skip Sponeeman
Walmart of Glen Carbon
David Toby
FCB Edwardsville Bank
Dave Viox
AAdvantage Insurance Group, Inc.

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.

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.

2015 Ambassadors
Breck Ahlers, Extra Help, Inc.
Lisa Allen, Allen Insurance Group
Jeremy Colton, Big Frog Custom TShirts & More
James DeMoulin, First Clover Leaf Bank
Dr. Eric Dixon, SPORTCHIRO+
David Janes, Scott Credit Union
Amanda Linton, Northwestern Mutual
Tim Mahnesmith, Edward Jones Investments
Rob Pickerell, Regions Bank*
Sara Sanderson, Dimond Bros. Insurance
Lauren Smith, TheBANK of Edwardsville
Mary Jo Smith, Hospice of Southern Illinois
Erin Townzen, Brickman Orthodontics
Walter Williams, City of Edwardsville
* denotes committee chair

Shop SMART. Shop LOCAL. Shop CHAMBER.

This year’s Shop Chamber campaign begins with Small Business Saturday (November 28) and will get into full swing the first week of December, with stylish blue and white reusable shopping bags available at participating locations while supplies last. Throughout the holiday season, businesses will distribute nearly 1,500 bags to shoppers, each including 29 valuable coupons and a Shop Chamber map.

Join in the holiday fun: Shop SMART. Shop LOCAL. Shop CHAMBER this holiday season! A location map and a list of participating restaurants and merchants are listed on pages six and seven of this newsletter. Follow us on Facebook for additional details (www.facebook.com/EdGlenCOC!)

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!

Shop SMART. Shop LOCAL. Shop CHAMBER!
#ShopSmall #ShopEdGlen

Credit Card Rewards
With rates as low as 7.9%APR* you can’t beat this great offer. Earn reward points all holiday season as you shop for the perfect gift. Save points and cash in on merchandise, travel or special GCS loan discounts.

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Horitica Insurance & Employee Benefits
Meridian Village
Sem's Club 4876
Sandberg Phoenix & von Gontard, PC
Scott Credit Union
The BANK of Edwardsville
Walgreens
Walmart of Glen Carbon

Bronze Level
1st MidAmerica Credit Union
Associated Bank
Bull & Bear Grill & Bar
Cassens & Sons
Castelli’s Moonlight Restaurant at 255 City of Edwardsville
Doubletree by Hilton
Eden Village Retirement Community
Edwardsville School District #7
Edwardsville Intelligencer
First Clover Leat Bank
Got. Julian & Associates, PC
Holland Construction Services, Inc.
Homefield Energy, a Dynegy Company
Jeneau Associates Inc., PC.
Korte & Lulichan Contractors, Inc.
Love’s Travel Stops
Madison Mutual Insurance Company
Mathis, Manorton & Richter, LTD
Mike Shannon’s Grill Edwardsville, LLC
R. P. Lumber Company, Inc.
Robert ‘Chick’ Fritz, Inc.
Southern Illinois University Edwardsville
Spectrum Business
Stur Restaurant
Village of Glen Carbon
Volkert, Inc.
West & Company, LLC
Wirtz Beverage Illinois

Premier Level
1818 Chophouse
ABRA Auto Body & Glass
Abstracts & Titles Inc.
Allison’s Comfort Shoes & Boots
American Family Insurance
Answer Direct
APG Pain Management & Physical Therapy
Ashley Furniture Home Store
Associated Pediatric Dentistry, LTD
Assurance Brokers, Ltd.
Bonfield Pet Hospital
BARBERVoss Home Care
Bord & Didriksen Pediatrics, PC
Boomer Hife Orthodontic Specialists
Bella Milano Edwardsville
Beal Western Plus Pontoon Beach
Big Daddy’s Edwardsville
Brain Balance Achievement Centers
Brickman Orthodontics
Bruckert, Gruenke & Long PC
Cassens Transport
Coul’s Collision & Towing
Chava’s Mexican Restaurant
Chef’s Shoppe
Cold Stone Creamery
Commerce Bank
CompuType, Inc.
Contegra Construction Company, LLC
Cornerstone Insurance Group
Country Club Lawn & Tree Specialists, Inc.
Crawford, Murphy & Tilly, Inc.
Culver’s of Edwardsville
Days Inn
Dimond Bros. Insurance, LLC
Doc’s Smokehouse & Catering
Donnemedal Distributing
Edison’s Entertainment Complex
Edwardsville Ambulatory Surgery Center
Edwardsville Pet Hospital
Envisioning Green
Express Employment Professionals
Extra Help, Inc.
FCS Edwardsville Bank
First Community Credit Union
First Mid-Illinois Bank & Trust
First National Bank - Maryville
Gateway Center
Gateway Grizzlies
Gerold Moving & Warehousing Company
Glik’s Department Store
Goddard School
Greensfelder, Hemker & Gelè, P.C.
Gulf Shores Restaurant & Grill
Hampton Inn & Suites
Harvey H. Beckner, DMD, MS
Hawkins Law Office, P.C.
Hawthorne Animal Hospital, LTD
Highland Recycling & Shredding
Holiday Inn Express
Hotshots Sports Bar & Grill
IMPACT Strategies, Inc.
J.F. Electric, Inc.
J.T. McDermott Remodeling Contractors
Joh's Hallmark Shop
Kitchlenah
Lindenwood University
Live! Tanning Salon Spa, Inc.
Magnuson Camelot Hotel
Market Basket
Midwest Occupational Medicine
Minuteman Press
National Bank
Network Specialists, LLC
Northwestern Mutual
ONEWAY Construction
Phone Masters
Plocher Construction Company, Inc.
Quality Inn & Conference Center
REMAX Alliance
Red Robin Gourmet Burgers
Reed, Armstrong, Mudge & Morrissey, P.C.
Regions Bank
Richards Brick Company
RiverBender.com/EdGlenToday.com
Royal Office Products, Inc.
Royal Solutions, LLC
Scheffel Boyle
Sivio Business & Legal Services, PC
South Side’s All-Star Collision Center
Southern IL Underwriters Agency, Inc.
Springfield Electric Supply Company
State Farm Insurance - Rick Martheeny
StraightUp Solar
Sugo’s Spaghettieri
Sunset Hills Country Club
Sunset Hills Family Dental
Super 8 Motel
TheEDGEBank
Thompson & Langacher, P.C.
Tiger Plumbing Heating, AC & Electrical Services
University Nursing & Rehab Center
US Bank
Vision For Life
Visionary Wealth Advisors
The Wooden Nickel Pub & Grill

save the date

12/2 Wednesday 8-9am
Chamber 101: Maximize Your Membership
Ed/Glen Chamber Office
200 University Park Drive
Edwardsville, IL 62025
RSVP Online

12/8 Tuesday 7:15-8am
Morning B2B Networking
Brevan’s Patisserie
1009 Century Drive
Edwardsville, IL 62025
RSVP Online

12/17 Thursday 5-7pm
Business After Hours at Accelerate Health & Fitness
w/ SPORTCHiQ+
1409 Troy Road
Edwardsville, IL 62025
RSVP Online

1/6 Wednesday 8-9am
Chamber 101: Maximize Your Membership
Ed/Glen Chamber Office
200 University Park Drive
Edwardsville, IL 62025
RSVP Online

11/2 Tuesday 12-1pm
networking@noon
Edison’s Entertainment Complex
2477 South IL Route 157
Edwardsville, IL 62025
RSVP Online

1/21 Thursday 5-7pm
Business After 5
Hotshots Sports Bar & Grill
2511 South IL Route 157
Edwardsville, IL 62025

1/26 Tuesday 4pm
Ribon Cutting
694 East Vandalia Street
Edwardsville, IL 62025

1/29 Friday 11:30am-1pm
Annual Membership Meeting
N.O. Nelson Leclaire Room
600 Troy Road
Edwardsville, IL 62025
Information Coming Soon!

3/12 Saturday 5:30pm
Annual Gala & Auction
Meridian Ballroom
SUE Morris University Center
Edwardsville, IL 62026
Information Coming Soon!

4/7 Thursday 7:30am
Mayors’ Legislative Breakfast – State of the City/Village
Mannie Jackson Center for the Humanities
1210 North Main Street
Edwardsville, IL 62025
Information Coming Soon!

6/24 Friday 7:30am
Annual Ed/Glen Chamber Golf Tournament
Sunset Hills Country Club
2525 South IL Route 157
Edwardsville, IL 62025
Information Coming Soon!

2016 will be a year of programmatic retooling and innovation! Stay tuned for exciting announcements about Restaurant Week, a networking@noon topic dedicated to customer service with the book Delivering Happiness, a refocused effort on mentorship, evening networking rebranded as Business After 5, a refreshed legislative event, and a rejuvenated Business Of The Month program.

We work diligently to foster strategic alliances that translate into value for our investors, serve as the voice of business, advocate on behalf of our constituents, strive for organizational excellence, and encourage a strong regional economy.
Accounting software can streamline your small business

But only if you know how to use it!

Our QuickBooks ProAdvisors can provide fast, effective answers to your QuickBooks problems, including training. We also provide training and support for other accounting software programs, including Peachtree, MAS 90 and MIP/Sage.

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618.660.6328

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618.205.8686
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**Calcott Roofing, Inc.**
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Edwardsville, IL 62025
618.781.4444

**Edwardsville Family Dentist**
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618.659.0456
www.edwardsvilledentist.com

**Holiday Inn Express & Suites**
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Edwardsville, IL 62025
618.692.7255

**Landmark Realty, Inc.**
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618.692.9604
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Shop SMART.
Shop LOCAL.
Shop CHAMBER.

Edwardsville
Glen Carbon

Put Your $$$ Where Your ♥ Is
Follow us on Facebook for the most up-to-date Shop Chamber campaign information, including "Picks Of The Day" from our retail and dining participants:
www.facebook.com/EdGlenCOC

Shop SMART. Shop LOCAL. Shop CHAMBER this holiday season!

#ShopSmall #ShopEdGlen
We would like to recognize the many Ed/Glen Chamber members 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!

### 25+ YEARS
- Anderson Hospital
- Bev George & Associates
- Sunset Hill Funeral Home & Cemetery

### 20–25 YEARS
- H.P. Management (IL), Inc.
- Allied Waste / Republic Services
- Madison County Employment & Training Department

### 10–19 YEARS
- Eagle Publications
- Faith In Action
- National Bank
- Ridgeway Portrait Design, Inc.
- Cherry Hills Properties, Inc.
- Glen Carbon Family Dentistry
- Bella Milano Edwardsville
- Pfund Construction Company, Inc.

### 5–9 YEARS
- Exactime Watch & Clock
- Integrated Medical Group
- St. Andrew’s Episcopal Church
- West & Company, LLC
- H & R Block
- Catered AFFAIR
- Peel Wood Fired Pizza
- Last Resort in Whole Body Health

### 1–4 YEARS
- Illinois State Representative Dwight Kay
- Chocolate, Chocolate, Chocolate
- Old Towne Tavern
- Paragon Certified Restoration
- CertaPro Painters
- Gulf Shores Restaurant & Grill
- Ark Animal Hospital
- A Wildflower Shop, Inc.
business of the month

ROBERT “CHICK” FRITZ INC.

Your Friendly Beer Distributor

The November 2015 Edwardsville/Glen Carbon Chamber of Commerce Business of the Month is Robert “Chick” Fritz, Inc., a family owned distributorship led by President Robert G. Fritz and Vice-President Anne Fritz. The company operates in three locations – Belleville, East Alton and Springfield.

Robert “Chick” Fritz, the largest beer distributor in Southern Illinois, was founded on July 1, 1947, in Mascoutah, IL. Following the death of his employer Fred Schopp, young Chick Fritz purchased Schopp Distributing. The newly formed Robert “Chick” Fritz held distribution rights for Olmier Beer and Stern Brau Beer, brewed locally at the Star Brewery in Belleville, Illinois.

Chick envisioned a different kind of distributorship – a company that would focus on the needs of the customer offering friendly, reliable service. Unlike larger distributors of the day, his company would not apply pressure or arrogant demands on its customers. To provide a daily reminder of this goal to his staff, he adopted the tagline and mantra: “Your Friendly Distributor.”

Many retailers and restaurateurs still used old fashion, non-electric ice boxes. So, along with their beer deliveries, Chick Fritz and his crew would deliver blocks of ice. These ice blocks would maintain the quality of the beer, as well as other foods offered to the public. Just as the use of modern appliances spread across the region ending block ice deliveries, consolidation and expansion of the microbreweries began to change the structure of the beer industry.

The 1950s brought a series of mergers, buyouts and expansion strategies that would continue for 30 years. As the beer portfolio of the distributor grew, so did the territory with the addition of the remaining communities in St. Clair County, plus the Monroe and Randolph Counties. The growth of regional beers to national distribution enabled Southern Illinois consumers to enjoy a greater selection of beers. In 1957, Robert “Chick” Fritz added Miller Brewing Company products to their portfolio of beers.

Bob Fritz, the son of Chick Fritz, joined the company full-time in the early 1960s. Bob secured the distribution of popular Stag Beer by Robert “Chick” Fritz in the city of Belleville in 1966. Stroh Brewing Company was added in 1970. New and unique beers continued to be introduced throughout the 1970s. When Coors was launched in Illinois in 1985, Robert “Chick” Fritz was awarded the Coors Brewing franchise.

In 1986, the distributor reached an impressive milestone of 1 million cases delivered annually. The company has continued to grow their portfolio of beers and service territory. Twin Rivers of Alton was purchased in 1997 adding Corona products and Heineken products to the Fritz catalog. By 2004, the service territory had expanded to include the Springfield, Illinois region. By spring of 2007, the additional territory of Miller products was added to the portfolio.

With Bob Fritz as CEO, the third generation of the Fritz family began to join the company. Today, Bob’s four children work at Robert “Chick” Fritz. Bobby is now the president. Bryan is VP of sales. Anne manages the Alton warehouse and handles the craft and import portfolio. Stacey facilitates the company’s alcohol and public awareness programs.

“The people in our community that we work with to help grow their business and ours. We have some fantastic partners in the Edwardsville/Glen Carbon community that make it fun to come to work,” said Anne. “We love to be a part of the community we live in and give back any way we can – especially through fundraisers, fairs and festivals.”

Robert “Chick” Fritz, Inc. has been an Ed/Glen Chamber member since January 2012. “Chamber membership has provided our company with great networking contacts and enabled us to be more involved with the Edwardsville/Glen Carbon community,” Anne explained.

Despite being the largest beer distributor in Southern Illinois, Robert “Chick” Fritz prides itself on remaining “Your Friendly Distributor” originally envisioned by its founder, Grandpa Chick.

To learn more about Robert “Chick” Fritz, Inc., call 618.258.1555 or go to www.robertchickfritz.com.
schmooze
business after hours
ribbon cuttings

Educational Services Unlimited – 20th Anniversary, October 1

Madison County Historical Society Courtyard, October 6

Associated Bank, October 8

The Gingham Buffalo, October 20

5 Ways to See Your Business in Common Ground

1. Purchase Advertising
2. Write an “Ask the Expert” Column
3. Submit an Announcement
4. Win Our Business of the Month Award
5. Come to Chamber Events!
Extraordinary People
Extraordinary Legal Services

Sandberg Phoenix attorneys are experienced in legal matters impacting businesses throughout Madison County. From entity formation and corporate structuring to employment law and litigation, corporate transactions and government relations, one of our more than 100 attorneys can help you.

Sandberg Phoenix & Von Gontard P.C.

618.659.9861  101 West Vandalia St., Suite 300
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Allison’s HOPE Presents Anderson Hospital Foundation with $10,000 Donation

In September, Allison’s HOPE hosted their annual golf outing at Sunset Hills Country Club. Chairman Scott Wetzel and co-chair Justin Huneke were very excited with the turnout for this year’s event. “The organization continues to be humbled with the generosity of the community,” said Wetzel. Just one of the major events the foundation hosts annually, this particular outing is positioned specifically to support the local community and the goal of research and prevention of Breast Cancer.

With the money raised, members of Allison’s HOPE presented a $10,000 check to the Anderson Hospital Foundation in November. The donation will benefit the Friends of Hope Breast Diagnostic Center to help support the mission and vision of the Center, as well as assist those unable to afford a screening mammogram. The Center was named in memory of Allison Cassens, the inspiration for Allison’s HOPE, and is located within the Warren Billhartz Cancer Center.

Allison’s HOPE is also excited to announce they will be sponsoring the holiday classic movie Elf, starring Will Farrell, at the Wildey Theatre in downtown Edwardsville December 22. Tickets are $2 and can be purchased at the box office one hour before show time.

Learn more about Allison’s HOPE at www.AllisonsHOPE.com.
Convenient Care, when you need it and without a high co-pay.

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- Minor scrapes, cuts or bruises
- Joint pain
- Back strain
- Sore throat and earache or ear infections
- Insect bites or rashes
- Eye irritation
- Cough, cold or flu symptoms
- Painful urination
- Diarrhea, nausea, and vomiting

We also provide these services:
- X-rays
- School and sports physicals
- Flu, Pneumonia and Tetanus vaccines

Now Open! 2pm-10pm 7 days a week

BJC MEDICAL GROUP CONVENIENT CARE IN EDWARDSVILLE
8 Sunset Hills Professional Centre (located at Hwy 157)
 Edwardsville, IL 62025

Sports/School Physicals $25

BJCmedicalgroup.org | 618.692.6925

In cooperation with Christian Hospital and BJC HealthCare
First Mid-Illinois Bancshares, Inc. Completes Acquisition Of Illiana Insurance Agency

First Mid-Illinois Bancshares, Inc. (NASDAQ: FMBH), the parent company of First Mid Insurance Group, announced today they have completed the purchase of substantially all the assets of Illiana Insurance Agency, LTD.

Illiana, based in Philo, Illinois, is a premier senior care insurance provider in downstate Illinois. The agency specializes in all senior market plans, which includes Medicare supplements, long-term care insurance, annuities and ancillary products. Illiana sets itself apart by focusing on educating seniors on their options and offering an array of coverage options from many different insurance providers.

“We are excited about this acquisition, which is mutually beneficial for customers through expanded services and expertise,” said Clay Dean, CEO, First Mid Insurance Group. “Illiana customers will have access to additional financial services that First Mid offers and our thousands of Medicare-eligible customers will benefit from Illiana’s expertise, education and products.”

Tom Schuett, founder and principal of Illiana stated, “With First Mid’s highly regarded reputation, and with our continued management, there is no question our clients will continue to experience the same personal care that they have become accustomed to receiving at Illiana. Now we’ll have an expanded line of products and expertise to offer, which means even greater service.”

Tom Schuett and co-owner Jim Schuett, and Illiana’s staff of ten full-time agents and administrative staff, will continue to serve their customers throughout Illinois and Indiana. Customers will be notified of the change in ownership; however, they should see no changes in their services or account representatives.

First Mid was first chartered in 1865 and has since grown into a more than $2 billion community-focused organization that provides financial services through a network of 46 banking centers in 33 Illinois communities. Their team is comprised of more than 500 men and women. To learn more go to www.firstmid.com.
Dave Viox:

About TheBANK of Edwardsville’s Commercial Banking Group

I moved into the area in 1989 and didn’t know anything about the banking situation. So I started checking around and contacted TheBANK of Edwardsville, and I was pleasantly surprised at how welcoming they were and the way they did business. I was completely sold right from the start.

So when I was looking for new office space for my business, I never even thought about going to any other institution. I was happy to work with TheBANK. I sat down with my commercial banker, Kyle David, and he explained the different programs available for my situation. There were several different options available, and the one we worked out was perfect for what I needed. The entire process was extremely satisfying. Everything was taken care of.

Over the years I’ve been able to get to know so many good people that work at TheBANK. They’re not only great business partners to have, but many are good friends. That’s such a big part of being comfortable with your bank. When you know the people you’re doing business with – when you know them personally and know that they’re quality people – you don’t have those questions, wondering if you’re going to be treated right.

Contact us today to find out how we can help you with all your business banking, lending, and investment needs:

618-659-4590
www.4thebank.com
MM&R Named Top 5 Best St. Louis Law Firms

Mathis, Marfian and Richter, Ltd., was recently recognized as one of the ‘Top 5 Best Law Firms’ in St. Louis Small Business Monthly’s 2015 Business Owners’ Guide. The Guide, published each October by St. Louis Small Business Monthly magazine, aims to connect small business owners with the best service providers available in order to help their businesses grow.

The annual Business Owners’ Guide features more than 300 of the ‘Best Businesses in St. Louis.’ Nominees for the Best Businesses were chosen based on insights from Small Business Monthly readers over the past year. Subscribers to SBM include CEOs, CFOs, presidents, and other top executives.

“We are honored to receive this recognition from such a respected publication,” said Patrick Mathis, founding shareholder of MM&R. “We appreciate the recommendations from our clients, and we look forward to working with new clients to aid in the success of their businesses.”

To learn more about the firm, go to www.mmrltd.com or call 618.234.9800.

IMPACT Strategies Awarded Hofbräuhaus Contract

IMPACT Strategies today announce it has been awarded a contract to construct the uniquely branded building that will contain Hofbräuhaus St. Louis-Belleville, located at 123 St. Eugene Drive in Belleville, IL, directly across from the National Shrine of Our Lady of the Snows. The Hofbräuhaus restaurant is the cornerstone of a $50 million mixed-use development, including a 30,000-square-foot convention center and multiple hotels and restaurants, being built by developers the Keller Family of Effingham, IL. The restaurant is the first building to be built on site.

IMAPCT Strategies expects to begin foundation and steel work within the coming weeks and has a target completion date of June 2016. The $10 million restaurant will feature an outdoor Biergarten, authentic German cuisine and beer to be brewed onsite in a self-contained brew house. The Bavarian-style restaurant is based on the original Hofbräuhaus in Munich, Germany, which dates back more than 400 years. Hofbräuhaus St. Louis will be only the eighth Hofbräuhaus restaurant location in the United States, and will be the largest Hofbräuhaus in the Americas.

Shareholders
Patrick B. Mathis
George E. Marfian
Kevin J. Richter
Kevin J. Stine
Mark J. Stegman
Mark S. Schuer
Gregory W. Coffey
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Joseph R. Harvath

Of Counsel
Charles M. Lock

Protecting your lifelong assets and providing security for your legacy is a crucial part of every business owners’ well-being. When you turn to a MM&R estate planning attorney, you know you have the most knowledgeable and experienced professionals on your side.

Whether you have a family member with special needs, require assistance in transitioning your family business to the next generation or seek to minimize the potential tax burden to your heirs, we are dedicated to developing and implementing an effective and comprehensive estate plan which provides you with comfort and assurance.

MM&R has proven experience in the administration of every aspect of estate planning, including:

- Wills
- Trusts
- Charitable gift planning
- Estate tax planning
- Post-mortem estate planning
- Business succession planning
- Buy-sell agreements
- Guardianships
- Gift planning
- Probate administration
- Probate litigation
- Special needs trusts for disabled beneficiaries
Elizabeth Heil Recognized as ‘Top Executive’ by SBM

St. Louis Small Business Monthly recently named Elizabeth Heil, CPA as a ‘Top Executive’ for their November issue. Elizabeth has been with Scheffel Boyle for more 16 years and is a manager at the firm’s Edwardsville office. Heil is a member of Scheffel Boyle’s recruiting team, serves as a mentor to new team members, and is very active in the Edwardsville/Glen Carbon community, including serving on the Edwardsville/Glen Carbon Chamber of Commerce board of directors.

From the St. Louis Small Business Monthly feature:
Elizabeth Heil grew up around numbers and people who loved them. “My grandpa worked in banking his entire career, and my father is a CPA who recently just retired from the banking industry as well,” she says.

So as Heil decided on her own career, it seemed only natural that she chose accounting and knew just the direction she wanted to head. "When I was first applying for positions and began researching CPA firms, I knew a big firm wasn’t for me," she says. "It was my dad who suggested that I contact Scheffel because he thought I could grow in the firm. I applied, interviewed, liked what I saw, and accepted a position shortly thereafter."

Steadily earning promotions over the past 16 years, Heil is now a manager at Scheffel Boyle. "Elizabeth puts her heart and soul into this firm," says Dennis Ulrich, managing principal. "She does a lot within Scheffel Boyle to help and motivate our team, including mentoring and training those just starting out in their careers. She continually goes above and beyond for not only her co-workers but this firm as a whole."

One way Heil put her desire to help develop the team at Scheffel into action was by establishing the firm’s STAR Program, an employee recognition and awards program, a training program, and a mentorship program. "Developing young talent and recognizing employees who go above and beyond is a priority in my career," she says. "I love my team."

Heil’s drive to make clients’ and co-workers’ success a priority doesn’t go unnoticed. “Elizabeth continually puts in the time and effort to help others,” says Ulrich. “Whether it’s new employees, our clients or our community, she’s a very valuable, motivated, generous individual to have in your corner.

In the future, Heil hopes to continue what she started and rise even more in the firm. "I’ve been working toward becoming a principal in Scheffel Boyle, and that’s my ultimate goal,” she says.

Affordable Care Act: What You Need To Know Now

Starting November 1, the Affordable Care Act begins its third year of ‘open enrollment’ for individuals to secure individual health insurance. It’s important to understand some of the key provisions of the law this year:

**PENALTIES:** For almost all Americans, the law requires that you obtain qualified health insurance through an employer, governmental program, or on the open marketplace or there is a risk of a penalty of up to 2.5% of your income. Coverage must be in place prior to March 1st to avoid these penalties.

**SUBSIDIES:** For those individuals and families that earn below 400% of the poverty level, the ACA provides financial help which may be able to assist you with paying some, part or even all of your health insurance bill.

**BROAD COVERAGE:** For all policies sold on the marketplace there are 10 ‘essential coverages’ that each policy must have including prescription coverage, inpatient care, maternity coverage and more. Additionally, all policies must also include wellness/preventive care that is not subject to a deductible or copays.

**THERE IS HELP:** Getting the proper counsel on which plan, deductible, and network to choose is difficult. However, there is help available at NO COST to you from certified local agents. Don’t go it alone and get the help you need.

This article was submitted by Sara Sanderson, Account Executive with Dimond Bros. Insurance, LLC. To learn more, call 618.877.0388 or go to www.dimondbros.com.
LEGISLATIVE SCHEDULE: The House is scheduled to return to Springfield on Wednesday, December 2. The Senate is not scheduled to return to Springfield during the remainder of the calendar year, although the Senate could be called back to Springfield by the Senate president. The new calendar indicates the next Senate session day is Wednesday, January 13, 2016.

BUDGET TALKS & SCHEDULE: Due to a death in the family, House Speaker Michael Madigan could not attend the public budget talks that were scheduled for November 18. The meeting has been postponed until Tuesday, December 4.

Illinois Chamber President/CEO Todd Maisch along with other business and manufacturing group leaders are asking the legislative leaders to schedule private meetings with the governor to hammer out a state budget. We recognize that real negotiations happen behind closed doors, and the Illinois Chamber—along with the other groups—hopes that the leaders and governor have frank and open discussions and find a compromise, which is only done in private meetings.

HB 4305 HA#1 (Local Governments/Lottery) passed the House November 10, but a “motion to reconsider” was filed immediately. That means the measure cannot move to the Senate for a vote there. The bill contains pass-through funds that do not include GRF monies for such things as local road districts, 911 services, lottery prizes, gaming revenues to local governments and various veteran and human services grants.

EDGE TAX CREDIT: Governor Bruce Rauner re-instituted the Economic Development for the Growing Economy (EDGE) tax credit program after halting the application process earlier this year. The Illinois Chamber is disappointed that the program revisions for business development do not apply to job retention. In absence of that, we need to have a detailed discussion on how to compete with other states that do offer those incentives.

This has the potential to make it easier for companies to invest dollars by moving to other states.

Over the next year, we will work with members of the Illinois General Assembly to educate them on the value of the EDGE credit and to counteract misperception on the part of some lawmakers that the EDGE credit only benefits large businesses. Extension of the EDGE credit sunset will be on the Illinois Chamber’s legislative priorities next spring.

GOVERNMENT CONSOLIDATION PANEL: Illinois Chamber President and CEO Todd Maisch participated in a panel that included Senator Linda Holmes and Lake County Chairman Aaron Lawler to discuss local government efficiency and consolidation efforts. This panel was part of the first-ever Transform Illinois conference held in Chicago. The conference focused on current efforts to increase government efficiencies, and what needs to happen in the future.

UNEMPLOYMENT INSURANCE REFORM VOTE: Unemployment insurance had the spotlight in November, as movements on a compromise were a sign that all sides were working together, at least on some issues. The Senate passed SA#1 to HB 1285, by sponsor Senator Terry Link. It is a compromise bill that the Illinois Chamber was involved in crafting.

It would broaden the definition of “misconduct” so that employers would not have to prove that eight kinds of misconduct that led to termination was “willful and deliberate” and therefore not eligible for unemployment insurance. Those eight circumstances are:

- Falsification of employment documents
- Failure to maintain licenses, registrations, certifications etc.
- Violating attendance policies
- Gross negligence in damaging the employer’s property
- Refusal to obey reasonable instructions
- Using alcohol or drugs-illegal, prescribed, or over-the-counter if used not according to the label-while at work
- Reporting to work under the influence of alcohol or drugs-illegal, prescribed, or over-the-counter if used not according to the label
- Gross negligence that endangers the safety of the individual or co-workers

The amendment, if passed, would prevent the increase of $470 million in unemployment insurance taxes, and prevent further changes to the UI law until January 1, 2018. The bill now goes to the House, and we anticipate the House take it up in December. Members of the General Assembly over the past couple of weeks. Although it’s unlikely that these bills will move forward in the short term, it is possible that the concepts could end up in legislation when there is an agreement on the budget.
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