

Salute to Business Award recipients have been announced!

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*Rotary Clubs of O'Fallon
Community Service
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AMBASSADOR IMPACT AWARD

SALUTE TO BUSINESS AWARDS
The Regency Conference Center
May 10, 2023 | 11:30 a.m.


OFallonChamber.com/s2b2023



O'FALLON-SHILOH CHAMBER OF COMMERCE

CHAMBER TRACKS

M O N T H L Y N E W S L E T T E R



***SBA Loans can be an attractive option
for small business owners seeking funds***

Which SBA Loan is best for your business? Here are your options explained.

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Healthcare and Wellness - Let's talk Senior Living. Plus, learn all about AgeSmart!

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NEW MEMBERS

World of Authors, LLC
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Fairview Heights, IL 62208
618-624-1332
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(Financial)

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Shiloh, IL 62269
618-971-6558
Sjws96@live.com
www.springsims.com
(Technology)

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618-954-3067
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http://Joshuaslandscape.com
(Lawn and Garden)

Aaron Hodge Allstate
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230 Turner Blvd
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Internet Service Provider

Motto Mortgage Gateway
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http://www.mottomortgage.com
(mortgage)

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jarod@premierkitchenandbath.net
(Contractors)

Simplifying Beauty
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618-726-7054
info@simplifyingbeauty.com
www.simplifyingbeauty.com
(Beauty Salon/Services)



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- **Make new contacts**
- **Grow your business**
- **Learn new skills**
- **Get involved in the community**
- **Have fun!**

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Soulcial Kitchen
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Super 8 by Wyndham O'Fallon
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Debbie Arell-Martinez - [E-mail](#)
President/CEO

Doris Obernuefemann - [E-mail](#)
Operations Manager

Melissa Federhofer - [E-mail](#)
Marketing & Communications
Manager

Jessica Lotz - [E-mail](#)
Leadership & Development
Coordinator

Johnnie Hodges - [E-mail](#)
Membership Coordinator

Jonathan Simmons - [E-mail](#)
Member Engagement

Chamber Tracks is our monthly newsletter and comes out the first week of each month. The deadline for submitting your information for this publication is the 25th of the month preceding publication. We have gone "green" and post the newsletter electronically to the website. An e-mail goes out to all members advising them that the newsletter is available for viewing at OFallonChamber.com/news.html.

Print copies are available in the Chamber office upon request.

Stay in the know by subscribing to The 618 Now on your favorite podcast app

New Episodes Every Friday!

[The618now.podbean.com](https://www.the618now.podbean.com)

Join us every Friday morning for a snapshot of what’s happening in the O’Fallon and Shiloh (Illinois) area right now. We’ll give highlights of new developments and projects, details of upcoming events and report on good news happening in our community! Listen to The 618 Now to be in-the-know. This podcast is a production of the O’Fallon-Shiloh Chamber of Commerce and the O’Fallon Weekly.

O’Fallon-Shiloh’s best-loved Podcast is now offering sponsorship opportunities! With a total of almost 19,000 listeners and growing, this is THE place you’ll want to advertise. But don’t wait! Spots are limited.

MEDIA KIT

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Only 1 sponsor per episode.

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Want to feature your business? Only \$200 for 4 weeks of sponsorship!

Contact the Chamber office today!
618-632-3377 | Connect@OFallonChamber.com

HAVE AN IDEA for a podcast topic? Submit your idea for consideration!

[Submit Your Idea](#)

**2 weeks advanced notice for event promotion is requested!*

UPCOMING CHAMBER EVENTS

Ribbon Cuttings! | Come out and support a fellow Chamber member! Meet the owners, tour the facility and enjoy light refreshments. ALL are welcome to attend - bring a friend or co-worker!

St. Louis Oasis | 801 W. State Street (inside AgeSmart) | April 14, 2023 | 11:30 a.m.

Simplifying Beauty | 9 Eagle Center, Ste 7B | April 20, 2023 | 12:00 p.m.

Sanctuary Salon and Spa | 119 W. State Street | April 27, 2023 | 11:30 a.m.

Business Over Breakfast | Have a free continental breakfast and get your business' name in front of 35+ potential contacts! Bring plenty of business cards and be prepared to say a short line or two about your business. Are you a Chamber member? Then feel free to bring fliers to place on our Information Buffet!

Location: Public Safety Building | 285 N Seven Hills Rd, O'Fallon
Date and Time: April 28, 2023 | 8:00 a.m.

Speakers: Alex Schaefer | Recovery Through Movement
Bria Caldwell | Violence Prevention Center

RSVP TODAY!

ChamberNet | Join us at GCS Credit Union Ballpark, as we host a regional networking event. ALL local chambers of commerce are welcome to attend! Meet local business leaders. Free food, drink attendance prizes and a baseball game!

Location: GCS Credit Union Ballpark 2301 Grizzlie Bear Boulevard Sauget, IL 62206
Date and Time: April 28, 2023 | 5:30 p.m.

RSVP TODAY!

EMPLOYMENT NEWS AND INFO

Illinois Chamber | General Assembly Spring Break Update

<https://myemail.constantcontact.com/Employment-Law-Council---Spring-Break-Update.html?soid=1130163448930&aid=dyWh0FMPqQM>



The mission of the Employment Law Council is to effectively represent Illinois employers on employment law issues such as workers compensation, unemployment insurance, employment discrimination, workplace mandates and other management/employee issues. We advocate public policy actions that advance the interests and viewpoints of employers, and to assist in creating a political climate conducive to improving Illinois' ability to create and retain jobs.

The Council accomplishes its mission with the involvement of hundreds of employers who participate in our three committees: Workers' Compensation; Employment Law & Litigation; and Unemployment Insurance. Through the efforts of these committees we develop policies and strategies that are implemented by the Council and Illinois Chamber staff.

Aaron Harris | Executive Director, Employment Law Council | 312-596-5899 | em: adharris@michaelbeststrategies.com

The General Assembly wrapped up the first half of the Spring Session last week and will be taking a two week leave from Springfield returning April 18th. Both chambers will now consider legislation that has been approved by the first chamber. This 2-week period brings opportunities to negotiate changes to legislation. Your Employment Law Council lobbying team will be seeking changes to several bills as we attempt to mitigate legislation that we do not see as balanced for employers. Below are what issues remaining alive as the General Assembly works towards a May 19 adjournment. The next important deadline of April 28th is for committee action on legislation approved by the first chamber.

If you have any thoughts, concerns or comments on the legislation below that could help us in our negotiations, please contact me.

Illinois Work Without Fear Act (SB 504 Senate amendment 1/ HB 361, House amendment 1): Provides that it is unlawful for any person to engage in, or to direct another person to engage in, retaliation against any person or their family member or household member for the purpose of, or with the intent of, retaliating against any person for exercising any right protected under State employment laws or by any local employment ordinance. "Retaliation" is broadly defined. Allows the Attorney General to initiate or intervene in a civil action to obtain appropriate relief if the Attorney General has reasonable cause to believe that any person has violated the Act. Allows any person to make a complaint or prosecute his or her own claim for damages caused by retaliation. Remedies: (1) back pay, with interest, and front pay, or, in lieu of actual damages, liquidated damages of \$30,000; (2) a civil penalty in an amount of \$10,000; (3) reasonable attorney's fees and court costs; and (4) equitable relief as the court may deem appropriate and just. A person that violates any provision of the Act shall be subject to an additional civil penalty in an amount of \$25,000 for each violation, or \$50,000 for each repeat violation within a 5-year period. This is an initiative of the Attorney General and immigration advocates such as Raise the Floor Alliance. While neither bill advanced out of committee, it appears that SB 504 which has a deadline extension of April 28 will be the legislation advancing. We have joined other business groups in opposing this measure. One meeting has been held between stakeholders and a draft amendment that addresses some of our concerns has been circulated by the Attorney General's office. If you would like to review the current draft amendment, please contact me. Also, after you review the proposal, you will understand why some might call it the "Employ with Fear Act".

Pay Scale & Benefits Required for Job Postings (HB 3129, House amendment 1/SB 2038): Amends the Equal Pay Act of 2003 making it is unlawful for an employer with 15 or more employees to fail to include the pay scale for a position in any job posting. Defines "pay scale and benefits" as wage or salary, or the wage or salary range, and a general description of the benefits and other compensation the employer reasonably expects to offer for the position. If an employer with 15 or more employees engages a third party to announce, post, publish, or otherwise make known a job posting, the employer shall provide the pay scale to the third party and the third party shall include the pay scale in the job posting. An employer shall be liable for a third party's failure to include the pay scale and benefits in a job posting. An employer shall announce, post, or otherwise make known all opportunities for promotion to all current employees no later than the same calendar day that the employer makes an external job posting for the position. An employer shall make and preserve records that document the pay scale and benefits for a position. The Department of Labor may initiate investigations of alleged violations of provisions concerning disclosing a pay scale in job postings. If the Department determines that a violation occurred, the employer shall have 7 days upon receipt of notice of a violation from the Department to remedy the violation. The employer shall demonstrate to the Department that the violation has been remedied or the employer shall be subject to a civil penalty of \$100 per day for each day that a violation continues after the 7-day notice period. Effective January 1, 2024. This is a "Me Too" initiative that has been approved in 7 states and several local governments across the country in recent years. Several of these laws require only to disclose if an applicant or employee requests the information. Others also provide protections for employers that the Illinois proposal does not. The Illinois Chamber along with other business groups oppose the measure and will be meeting with the House and Senate sponsor later this week. HB 3129 passed the House 60-37 on a verified roll call. See how your state representative voted.

Additional Spring Break updates and legislation topics can be found on the Illinois Chamber's Website:

<https://www.ilchamber.org/empnewsletters>

HEALTHCARE & WELLNESS

The Healthcare & Wellness Committee promotes healthcare and wellness in the O'Fallon-Shiloh communities through healthcare leadership, partnerships, education and advocacy. This committee is made up of chamber members who are in the health and wellness industry. This month, Committee member Joy Paeth talks about AgeSmart!



AgeSmart Community Resources is your local Area Agency on Aging. AgeSmart serves seven counties in Southwestern Illinois, including Bond, Clinton, Madison, Monroe,

Randolph, St. Clair, and Washington, and is located in O'Fallon. AgeSmart provides services and resources to older adults and their caregivers. The organization's mission is to help seniors maintain their independence and improve their quality of life by connecting them with resources including transportation, housing, nutrition, and health care. AgeSmart also offers educational programs and support services to help caregivers manage the challenges of caring for an aging loved one. Caregiver Specialists are available to help with the challenging yet rewarding task of caring for an older adult.

All services are provided to all older adults with no means testing and no charge, only a suggested contribution. If you have a question about anything related to aging or are a caregiver for an older adult, give AgeSmart a call 618-222-2561. Check out the calendar of activities on our website AgeSmart.org



Joy Paeth
Chief Executive Officer
AgeSmart Community Resources
801 West State Street
O'Fallon, IL 62269
618-222-2561 ext. 123

Medical Director Minute: Senior Living FAQs <https://hospice.org/senior-living-faqs/>



There comes a time where we all need a little extra help! Transitioning loved ones to a senior living community can be stressful and overwhelming. Many questions can arise, and information is key in making this important decision.

What are the Different Types of Senior Living?

The following Senior Living Community categories can be stand-alone or be part of a campus that includes several levels of care. Traditionally, types of Senior Living may be referred to as Levels of Care.

Independent Living (Private Pay)

Independent Living is perfect for individuals 55+ who are able to manage their activities of daily living and personal affairs. Think of someone who you'd label as "self-sufficient". These campuses offer a variety of apartment sizes and fees are dependent on size and add-on services. For example, add-on services might include things like meal plans, housekeeping, and internet, however add-on services are not always included. No state licensure is needed to operate an independent living facility.

Independent Living (Housing Authority Communities and Senior Housing)

For a more budget-friendly option, there are options outside of private pay independent living. These may be referred to as Housing Authority Communities or Senior Housing. These housing options are designated for financially limited seniors. Instead of a staff, you may see a Property Manager overseeing operations. If you or a loved one need additional financial assistance, consider looking into Illinois' Community Care Program through Medicaid. This program can provide services such as personal care and household assistance.

Assisted Living

Easily shown by its name, Assisted Living facilities are designed to accommodate individuals 55 and older who need assistance

with personal care. However, this personal care is not the level of care provided in nursing homes. Care services vary due to ownership, but may include services like meals, transportation, or medication management. Additionally, these facilities may look similar to independent living as they usually are single apartments (rarely shared) offered in a variety of sizes. Assisted Living communities are licensed by the Illinois Department of Public Health.

Supportive Living Facility

For seniors who are 65+ and in need of financial aid through Medicaid, Supportive Living Facilities may be the perfect match. These facilities offer the same access to assistance as an Assisted Living Facility; however, they are licensed by the Illinois Department of Health and Family Services. Supportive Living Facilities are required to hire Certified Nursing Assistants (CNAs).

Long Term Care provides personal and nursing care to persons who are unable to care for themselves. These facilities can be private pay or Medicaid or a combination of both.

Rehabilitation Nursing Facility provides short-term rehabilitation services (typically post-hospital) such as Physical Therapy, Occupational Therapy, and Speech Therapy.

Memory Care

Memory care facilities are created to provide care to those living with Alzheimer's and Dementia. Since care for those with dementia is so unique, these facilities are secured for safety and staff are required to undergo specialized training. Additionally, these communities are required to document what distinguishes the facility as appropriate for those with dementia. Your loved one can expect a smaller community with activities tailored for those with memory loss.

What Should you Take into Account When Choosing a Community?

- Level of care needed
- Will you need temporary care or long term? What kind of support do you need?

- Payment Source
- Will you opt for Private Pay or depend on help from Medicaid or other financial support (i.e. Veteran and spouse benefits)?
- Your lifestyle, interests, and preferences (i.e. gardening, walking areas, exercise, meal service)
- Transportation Options
- Ratings based on state inspections
- Inspection scores can be found at IDPH's website.
- Location
- Is your personal support system close by?
- What locations will make visiting convenient for them?
- Are you near places you like to visit? (ex. Church, parks, favorite coffee shop)
- Ownership and Management

When is the Best Time to Consider Senior Living?

The best time to consider a senior community is before you need it! Touring and making tentative choices can eliminate the urgency in the event of the unexpected. Think of it like choosing a college, it's best to be educated and take tours before the time comes to make a choice. It's important to remember to do the investigative work when your friends, family, or support system have time to tour with you. Additionally, make an appointment with the communities you are considering, so the staff can ensure they spend ample time with you.

However, disaster does not have to strike to transition to senior living. Sometimes, this change can be relative to your individual situation. Things like care of your home becoming a burden or loneliness can be the perfect catalyst to make a change.



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- Children's at Memorial

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memhosp.org



O'FALLON-SHILOH CHAMBER OF COMMERCE
DIGITAL BILLBOARD ADS
55/64 AT COLLINSVILLE AVE. & MARTIN LUTHER KING DR.
(EASTBOUND INTO IL)

HOW DOES IT WORK?

The Chamber of Commerce purchases a billboard ad which we split into 30 ad spots. Our members can purchase one (or more!) of those spots, allowing you to have a digital billboard ad at a FRACTION of the cost!

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\$1,350**

**32 weeks
\$900**

**20 weeks
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TYPE OF BILLBOARD: Digital LED
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AD DIMENSIONS: 400 pixels high by 1400 pixels wide
AD FORMAT: JPG, PDF OR PNG

HAVE MORE QUESTIONS OR NEED MORE INFO?
Call the Chamber office: 618-632-3377



SIGN ME UP!

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BUSINESS NAME: _____

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CHOOSE YOUR AD OPTIONS (SPOT IS NOT RESERVED UNTIL PAYMENT IS RECEIVED)

☐ 52 WEEKS | \$1,350

☐ 32 WEEKS | \$900

☐ 20 WEEKS | \$600

☐ I WOULD LIKE MORE THAN ONE AD

☐ I WOULD LIKE THE CHAMBER TO DESIGN MY AD | \$50

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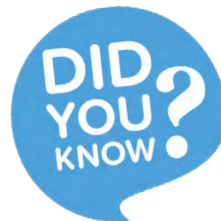
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All ads must be approved by the O'Fallon-Shiloh Chamber of Commerce. The Chamber reserves the right to refuse/reject any ad copy.

1. How often will my ad show up? Each ad spot will appear 40 times per day, for 10 seconds at a time.
2. Can I purchase more than one ad spot? Yes! you can purchase as many as you want.
3. How often can I change out my ad copy? Ad copy can be changed out every quarter.
4. Can someone help me design my ad? We would be happy to design your ad for \$50.
5. Are there other advertisers on the billboard? Yes, there will be advertisers paying full price as well as chamber member advertisers.
6. How do I know my ad is running? You can request a "proof of play" report from us at any time which will show the dates your ad has been running.

We have a few Billboard ad spots left! Reserve your ad spot today!

Visit OFallonChamber.com/Billboard



The O'Fallon Police Department puts out a monthly newsletter with great community information.

Click here or tap on the images to open and read the full newsletter!



THE FORTUNE 618

2023 EVENT

FORTUNE

THE 50 WEST BUILDING

Economic Impact Award Recipient

REHABILITATION INSTITUTE OF SOUTHERN ILLINOIS

Economic Impact Award Recipient

JUNE'S BREAKFAST + PATIO

Beautification Award Recipient

VFW POST 805 AND VFW AUXILIARY

Rotary Clubs of O'Fallon Community Service Award Recipient

AMBASSADOR IMPACT AWARD

SALUTE TO BUSINESS AWARDS

The Regency Conference Center

May 10, 2023 | 11:30 a.m.

OFallonChamber.com/s2b2023

The O'Fallon-Shiloh Chamber of Commerce will host the 45th Annual Salute to Business Awards honoring businesses that have made a particularly positive impact in the community at a luncheon on Wednesday, May 10, 2023. This luncheon is a premier event in our community – our last awards luncheon was in 2019 – we are so excited to be able to host again!

On behalf of Jeff Dossett, Chamber Board of Directors Chair, we'd like to announce our Salute to Business Awards Recipients.

We had a number of nominations from our residents and chamber members. We're happy to recognize these businesses and organizations at our Wednesday, May 10th, 11:30 a.m., Salute to Business Awards luncheon at the Regency Conference Center. It's our first in-person awards luncheon since 2019 and we're excited to host this event again.

Recipients being recognized:

The 50 West Building
Economic Impact Award Recipient

The Rehabilitation Institute of Southern IL
Economic Impact Award Recipient

June's Breakfast + Patio
Beautification Award Recipient

VFW Post 805 & VFW Auxiliary
Rotary Clubs of O'Fallon Community Service Award Recipient

Ambassador Impact Award
Shh! It's a surprise! The Ambassador Impact award recipient is announced during our event luncheon.

WE ARE NOW ACCEPTING SPONSORSHIPS FOR THIS EVENT

Sponsors receive recognition in all pre-event advertising | Recognition during event | Recognition in program. Your sponsorship helps fund the cost of this event (food and venue) as well as the awards presented to our winners.

Deadline to sponsor is April 14, 2023

Sponsor this event

SALUTE TO BUSINESS AWARDS

THANK YOU TO OUR SPONSORS!

The Regency Conference Center

May 10, 2023 | 11:30 a.m.

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Award Sponsors

Page 9

BUSINESS TRACK ARTICLE

How to Choose the Right SBA Loan for Your Small Business

<https://sba.thehartford.com/finance/choosing-sba-loans/>

With a variety of loan options in amounts ranging from \$500 to \$5.5 million, a U.S. Small Business Administration (SBA) loan can be an attractive option for small business owners seeking funds. Plus, SBA loan approval rates are relatively high compared to other options: In 2021, SBA loans had an approval rate of 65%, compared to a 57% approval rate for business loans and 43% for personal loans.

But choosing an SBA loan can seem complicated at first. The SBA offers three types of loans, and each loan program has its own requirements and restrictions.

In this article, we'll guide you through the different types of SBA loans to help you select the right loan for your small business.

What Are SBA Loans?

SBA-backed loans are commonly referred to as SBA loans. This can cause some confusion about who provides the loans: The SBA partially guarantees SBA loans, but you have to apply through an approved third-party lender to get one. The only loans the SBA provides directly are disaster relief loans for homeowners and businesses.

Eligibility Criteria

To apply for an SBA loan, you'll need to meet three different sets of eligibility criteria:

General SBA eligibility requirements. These include the following:

- Your business must be a for-profit business operating in the U.S. or its territories.
- You need to have a reasonable amount of your own money invested in the business.
- You've already turned to alternative sources of financing (including your personal assets).

Lender-specific eligibility requirements. These requirements vary from lender to lender, but individual lenders will generally assess your eligibility based on the following:

- Business-related information, including how long you've been in business, your business plan, and recent financial statements.
- Information about any collateral you might be able to provide.
- Both your personal credit score and your business's credit score.

SBA-loan-specific eligibility requirements. Finally, each type of SBA loan has its own set of eligibility requirements, which we'll cover below.

SBA 7(a) Loans

The SBA's 7(a) loan program is the most popular of its three loan options. In 2021, lenders provided small businesses with more than \$36.5 billion in funding through the SBA's 7(a) loans, compared to \$8.2 billion for 504/CDC loans and \$71.8 million

through the microloan program.

Rules for Using SBA 7(a) Loans

You can use your 7(a) loan proceeds for many different purposes, including working capital, business debt refinancing, and the purchase of real estate and other fixed assets, such as equipment and machinery. For example, you could use your 7(a) loan to refinance existing debt so your interest rates or your monthly payments are lower. But there are also certain restrictions on your use of 7(a) funds (including specific conditions under which loan proceeds can't be used to refinance debt).

Types of SBA 7(a) Loans

You have several loan options under the umbrella of the SBA's 7(a) loan program. In all but one loan program—the Export Working Capital loan—you'll negotiate your interest rate with the lender, but this rate is subject to a cap. For certain loan options, lenders in the Preferred Lenders Program (PLP) may have more authority to process and service SBA loans (which typically means a faster loan processing time).

Standard 7(a) loan. With the standard 7(a) loan, you can borrow up to a maximum of \$5 million. While the SBA determines eligibility and makes credit decisions, it can also grant PLP lenders the authority to make these decisions, too.

7(a) Small Loan: The maximum 7(a) small loan amount is \$350,000. Like the standard 7(a) loan, PLP lenders may have the authority to determine your eligibility and make credit decisions.

SBA Express. The Express loan program offers a speedier process, with a 36-hour turnaround time. You can obtain funds of up to \$500,000, and eligibility and credit decisions are up to the lender.

Export Express. For export businesses, response time for the Export Express program is 24 hours, and you can apply for a maximum loan amount of \$500,000. Like the SBA Express program, the lender makes all eligibility and credit decisions.

Export Working Capital. The Export Working Capital loan program offers a maximum loan amount of \$5 million for export businesses. While the SBA may authorize PLP lenders to make eligibility decisions, the agency retains decision-making power over credit decisions. Unlike the other 7(a) loans, there is no cap on the interest rate you negotiate with the lender.

International Trade Loans. You can obtain up to a maximum loan amount of \$5 million under the International Trade loan program. The SBA determines eligibility and makes credit decisions. You can use loan proceeds to purchase fixed assets and help meet working capital requirements for export transactions.

CAPLines. The CAPLines program offers four different working capital lines of credit:

- Seasonal CAPLine, for financing seasonal accounts receivable, inventory, or, in some cases, labor cost increases.
- Contract CAPLine, for financing the direct labor and

material costs of assignable contracts.

- Builders CAPLine, for financing construction or renovation direct labor and material costs of small general contractors or builders.
- Working CAPLine, for financing cyclical growth and recurring or short-term needs.

Key Details About SBA 7(a) Loans

Eligibility requirements. To be eligible for a 7(a) loan, you'll need to:

- Meet the SBA's definition of a small business.
- Demonstrate your need for the 7(a) loan.
- Use the loan proceeds for a sound business purpose.
- Not be delinquent on any federal government debt obligations.
- Additionally, certain types of businesses are not eligible for 7(a) loans, including:

Repayment terms. Loan maturity for 7(a) loans depends on factors including your ability to repay the loan, how you're using the loan and the useful life of any assets purchased with loan proceeds. Maximum terms range from 10 years for working capital, inventory or equipment loans to 25 years for real estate. Prepayment penalties may also apply for loan maturities of 15 years or longer.

Interest rates. With the exception of the Export Working Capital loan, all 7(a) loans are subject to a maximum interest rate. Fixed rates are pegged to the prime rate, while variable rates can be based on either the prime rate, the LIBOR rate or an optional peg rate.

SBA 504/CDC loans

The SBA 504/CDC loan may be a good option if you need long-term financing at a fixed rate to purchase fixed assets. You can obtain these loans through non-profit Certified Development Companies (CDCs).

Funding for your fixed-asset purchase comes from three sources: the CDC, a third-party lender and your down payment. The maximum loan amount for the SBA/CDC portion is \$5 million (and up to \$16.5 million for certain types of energy projects).

Rules for Using SBA 504/CDC Loans

There are more restrictions on your use of your 504/CDC loan proceeds, since the purpose of these loans is to fund the

purchase, construction or improvement of major fixed assets. For example, you can use a 504/CDC loan to renovate existing property for the purpose of expanding your business. You can't, however, use loan proceeds for working capital or inventory needs, debt repayment or refinancing, or investments in rental real estate.

Key Details About SBA 504/CDC Loans

Eligibility requirements. In addition to meeting the general SBA eligibility requirements, 504/CDC eligibility includes factors such as your business's net worth and your repayment ability. Your business also must be within the SBA size guidelines. Additionally, certain businesses, such as non-profit businesses and those that engage in passive or speculative activities, are ineligible.

Repayment terms. Repayment terms vary depending on a number of factors, but 10- and 20-year loan maturity terms are available.

Interest rates. 504/CDC loans offer a fixed rate of interest that's pegged to current market rates for U.S. Treasury issues.

SBA Microloans

The SBA offers its microloan program through SBA-approved nonprofit community-based organizations. These intermediary lenders make the credit decisions and set the terms for each microloan.

The maximum microloan amount is \$50,000, and the average loan is \$13,000. In 2021, the microloan program provided funding to close to 4,400 businesses, with 41% of loans going to communities traditionally underserved by the banking industry.

Rules for Using SBA Microloans

You can use a microloan for several different business purposes, such as inventory costs, equipment upgrades and

working capital. For example, you can use your microloan proceeds to fund the purchase of products for resale. You can't, however, use microloan proceeds to buy real estate or pay off your business debts.

Key Details About SBA Microloans

Eligibility requirements. While every microloan intermediary lender has its own eligibility criteria, many will require collateral as well as your personal guarantee.

Repayment terms. Repayment terms will factor in your intended use of the funds, the lender's requirements and your business needs. The maximum term can't exceed six years.

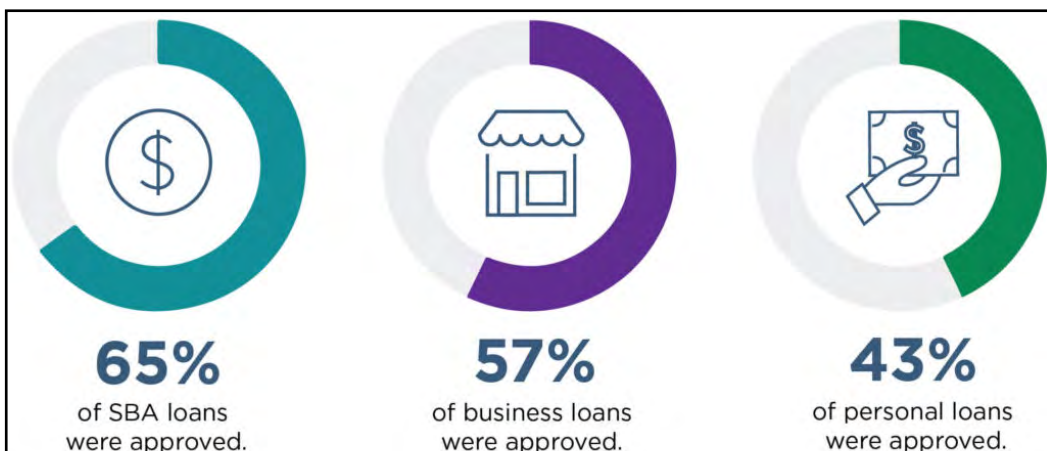
Interest rates. The interest rate for your microloan will vary depending on the intermediary lender, but according to the SBA, the rate will usually be between 8% and 13%.

How To Apply for an SBA Loan

Interested in applying for an SBA loan? Here are the steps to follow:

- Decide what type of SBA loan you want to apply for.
- Find lenders that offer the SBA loan you want through the SBA's Lender Match tool.
- Compare the terms and eligibility requirements offered by local lenders.
- Apply directly through your selected lender.

If your small business is in need of funds, it makes sense to explore the loan options offered by the SBA. With the variety of loan programs available and competitive interest rates, an SBA loan could help you get out of a cash crunch and reach your business goals.



BUSINESS AFTER HOURS



WATCH THE VIDEO ON OUR WEBSITE!



Our March Business After Hours was hosted by ApexNetwork Physical Therapy. Guests enjoyed networking and mingling with other Chamber Members and the attendance prizes were awesome! Thanks for hosting such a fun event!

It's always a good time at our Business After Hours! Join us for our next one in June at [TownePlace Suites by Marriot!](#) The event is free to attend but we do request an RSVP.

March Ribbon Cuttings

View all our ribbon cutting photos and videos on our website:
OFallonChamber.com



**June's Breakfast
+ Patio**
430 South Main Street
Shiloh, IL 62269

Happy 1 year anniversary!

Come out and support a fellow chamber member at our next Ribbon Cutting! Enjoy light refreshments and networking - you never know who you may meet!



Call 618- 222-2222
Our team has some exciting
news to share with you!



PERIPHERAL NEUROPATHY

"Come learn more about nerve regeneration in 1 hour, than you have in your entire lifetime."



- **Pins and Needles**
- **Numbness/Tingling**
- **Loss of Balance**
- **Pain Feet/Hands**
- **Burning Sensation**
- **Can't Feel The Ground**

Dr. Chad Weber is dedicated to enhancing daily living and improving the general well-being of the O'Fallon and surrounding communities through exceptional patient care and education. He believes in treating the body as a whole and focusing equal importance on all areas that support and build a healthy lifestyle. Patient education is a key element of this process.



Chiro-Med has implemented cutting-edge technology, with a 3-pronged approach to combat Neuropathy symptoms by reactivating + regenerating damaged nerves.

One of the most unfortunate things we have found over the years is that people who struggle with conditions like this are told that the only options are things like prescription drugs that come with all sorts of crazy side-effects...OR...are told they simply have to learn to live with it because there really are no other options.

Contact us today to schedule a \$49
consultation and exam:
Chiro-Med Health & Wellness
1480 N Green Mount Rd. Suite 300
O'Fallon, IL 62269
(618) - 622- 2222

Do you or someone you love suffer from sharp electric-like shocks, numbness, tingling, balance problems, weakness, extreme sensitivity, the feeling of socks being bunched up, difficulty sleeping, or fear of falling?

MEMBER NEWS

HSHS ST. ELIZABETH'S WOUND CARE CENTER RECOGNIZED FOR CLINICAL EXCELLENCE FOR THIRD YEAR IN A ROW



HSHS St. Elizabeth's Hospital's Wound Care Center has

been named a recipient of the Center of Distinction award by Healogics®, the nation's largest provider of advanced wound care services. This is the third consecutive year that the center has achieved this recognition.

The Wound Care Center achieved outstanding clinical outcomes for 12 consecutive months, including a patient satisfaction rate higher than 92%. There were 532 centers eligible for the Center of Distinction award and 305 achieved the honor. Other Hospital Sisters Health System (HSHS) hospitals receiving this same honor include HSHS St. Anthony's Memorial Hospital in Effingham and HSHS St. Joseph's Hospital in Highland.

"We couldn't be prouder of our Wound Care Center team for once again achieving this national distinction," shared St. Elizabeth's Hospital President and CEO Chris Klay. "The compassionate, high-quality care that our Wound Care Center team provides to their patients is life-changing for many. This award represents their commitment to providing top-tier care that is consistent, and we congratulate the entire team for their ongoing competence in serving our patients."

St. Elizabeth's Wound Care Center is a member of the Healogics network of over 600 Wound Care Centers® and offers highly specialized wound care to patients suffering from diabetic foot ulcers, pressure ulcers, infections and other chronic wounds which have not healed in a reasonable amount of time.

Advanced wound care modalities provided by the hospital's wound care experts include negative pressure wound therapy, total contact casting, bio-engineered tissues, biosynthetic dressings and growth factor therapies. The center also offers hyperbaric oxygen therapy, which works by surrounding the patient with 100%

oxygen to help progress the healing of the wound.

Jennifer Steiner, RN and clinical program director for St. Elizabeth's Wound Care Center, said, "Our team members take extreme pride in making sure that we provide the best care collaboratively and provide the most effective treatments for our patients. Our focus is always to find the cause, heal the wound and help educate the patient on preventing future wounds and avoiding other related health problems," she said. "We are devoted to healing problem wounds for our patients and helping them reclaim the quality of their lives. We enjoy celebrating with our patients when we can release them from our care because their wound has been healed."

If you or a loved one is suffering from a wound that has not begun to heal after four weeks with traditional treatment methods, contact St. Elizabeth's Wound Care Center at 618-234-2120, ext. 32742. A physician referral is not required.

For more information about HSHS St. Elizabeth's Hospital, visit steliz.org.

IMPACT STRATEGIES ANNOUNCES NEW HIRE & PROMOTIONS



In support of its vision for growth, IMPACT Strategies is bolstering its construction operations staff with the addition of a new Project Engineer and the promotion of several team members.

The firm has added Bryce Reeves of Edwardsville, Illinois as Project Engineer. Reeves, who interned at IMPACT Strategies in 2022, is a graduate of Southern Illinois University-Edwardsville with a bachelor's degree in construction management. Construction runs in Bryce's blood – he credits his uncle, who is a construction manager, with fostering his love of the industry. Mr. Reeves said, "I'm excited to be at IMPACT Strategies where I can continue to grow and gain knowledge in the construction industry, while challenging myself to become the

best that I can be." In his spare time, Bryce enjoys hunting, fishing, traveling, and fitness.

IMPACT Strategies has also promoted two Senior Project Engineers, Jordan Grant, and Andrew Michel, to Assistant Project Manager.

Since joining IMPACT Strategies in 2018, Jordan Grant has demonstrated leadership on the jobsite, from coordinating owner meetings and correspondence, to taking a lead role with subcontractors. Grant graduated from the Southern Illinois University-Edwardsville Construction Leadership Institute in March 2022.

Andrew Michel started as an intern at IMPACT Strategies in 2019. Over his nearly four-year tenure at the firm, he has successfully taken on ever-increasing project responsibilities. Michel holds a bachelor's degree in construction management from Southern Illinois University-Edwardsville. He is passionate about construction, having grown up around the industry, even working as a laborer for his father's masonry business before college. "I enjoy that every day is different and comes with new challenges and opportunities," said Andrew. "I aspire to become a leader in the construction industry and help develop buildings that will benefit the surrounding communities."

In their new positions, Grant and Michel will continue to take on greater leadership roles with management level responsibilities, including financial and contract management. Mark Hinrichs, President at IMPACT Strategies said, "We're excited to see the great things Bryce, Jordan, and Andrew will accomplish in their new roles."

GCS CREDIT UNION RECEIVES MASTERCARD AWARD



GCS Credit Union was recently awarded the Doing Well by Doing Good Award by Mastercard for their charitable and community efforts as part of Mastercard's Community Institution

Segment Awards.

The Doing Well By Doing Good Award recognized GCS for their annual Tee Up Fore Veterans Golf Tournament. Raising funds for veterans is just one of the many ways GCS is able to support their local community. With the help of over thirty sponsors and one hundred twenty-four golfers, GCS raised \$32,961 for our local veterans last year.

The Greater St. Louis Honor Flight, whose mission is to send our nation's heroes to Washington D.C. for a one day, all expenses paid trip to see the memorials built in their honor, received \$25,000 of last year's proceeds. Got Your Six PTSD Support Dogs received \$7,961 of the tournament proceeds. Got Your Six is committed to providing specialized service dogs to veterans and first-responders suffering from post-traumatic stress disorder.

Over the past six years, GCS has raised over \$150,000 for these brave veterans who have fought for our country. Keith Burton, GCS President and CEO, said, "This award is reflective of our commitment to the credit union philosophy of people helping people. We are truly honored."

GCS Credit Union is currently looking for golfers and sponsors for their seventh annual Tee Up Fore Veterans Golf Tournament. This year's tournament will be on June 2nd, 2023 at the beautiful Stonewolf Golf Course in Fairview Heights, IL. If you are interested in supporting this worthy cause, then reach out to Candice Greene at cgreene@mygcsu.com. To find out more about GCS Credit Union, visit myGCSu.com.

SCOTT CREDIT UNION HOSTS VIRTUAL 80TH ANNUAL MEETING FOR MEMBERS



Scott Credit Union held its eightieth annual meeting for members on Thursday, March 16, 2023. The local credit union continues to provide value to members because of its non-profit, cooperative structure.

The organization experienced growth in 2022 with the addition of branches in Breese and Trenton, IL, through the acquisition of Tempo Bank. The SCU footprint now includes 25 branches in the Metro East, St. Louis, and Chicago markets with 152,000 members.

In 2022, the credit union also had the honor of being named one of Forbes Best-in-State Credit Unions for the third time in four years. Members rated SCU highly based on their overall satisfaction. The survey also measured trust, terms and conditions, branch services, digital services, and financial advice.

"We shared our success by providing active members a Bonus Dividend on shares and a loan interest rebate to our borrowers, paying out approximately \$1,000,000 into share accounts," said Lawrence Haffner, Chairman of the Board of Scott Credit Union. "Over the past 15 years, the bonus dividends and loan interest rebates we've provided to members have totaled more than \$15 million—a clear demonstration of how Scott Credit Union is committed to being With You."

In addition, SCU contributed financial donations of over \$153,000 and 860 volunteer hours to a variety of civic efforts and charitable causes, including hands-on rebuild projects, the KMOV Surprise Squad events, community parades, and more.

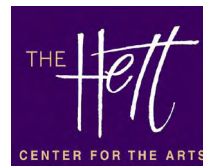
Also at the meeting, Scott Credit Union's volunteer Board of Directors was elected for 2023. The Board includes Lawrence Haffner as Chairman, Jacob Curtis as Vice Chairman, Frank Padak as Treasurer, Michele Gehlbach as Secretary, Deborah Lane, Jessica Haugen, Joy Howard, LaJuan Miller and Christopher Sobrino.

CMSgt William "Pete" Hostetter (Ret.) was recognized at the meeting as an Emeritus Director and thanked for his service. Hostetter served on the SCU Board for 40 years until his retirement in 2021.

Scott Credit Union's Associate Directors were introduced, including Seth Anato, Lucrecia Cordon-Springer, Nathan Richard, and Angela Stewart.

"2022 was a year of expanding our footprint, increasing our charitable giving, sharing our profits with our members, and continuing to serve our members to better their financial futures," said Frank Padak, President and CEO of Scott Credit Union.

COMING TO THE HETT IN APRIL: '70S ROCK AND MULTI-SENSORY EXPERIENCE



This April, a chart-reaching, popular '70s rock band and unique, multi-sensory experience are coming to the Hett. For tickets or more information on all shows, please visit theHett.com or call the box office at (618) 537-6863.

April 13, 7:30 p.m.: The Guess Who is a widely successful Canadian rock group from the '60s and '70s. During their career, the rock group charted 14 songs on the Top 40 Hit Singles chart with songs including "American Woman," "No Sugar Tonight," and "These Eyes," to name a few.

Apart from their successful singles, The Guess Who has released 11 noteworthy studio albums, which have landed on the charts in both Canada and the United States.

April 22, 11:00 a.m., 3:00 p.m., and 6:00 p.m.: Ethereal Visions: A Sight and Sound Creative Journey with the Belleville Philharmonic is a truly immersive experience, which combines both senses of sight and sound to curate a creative journey. Artist Gary Karasek, and local orchestra, the Belleville Philharmonic, join forces performing live on the Hett stage. The Philharmonic will perform an inspiring musical composition as Gary creates a large-scale painting representative of the real-time notes he hears.

Find more
Member News
on our website:

OFallonChamber.com

MONTHLY CALENDAR

April

12

[Downtown District Committee Meeting](#)
8:45 a.m. | O'Fallon City Hall Council Chambers

12

[Ambassador Meeting](#)
11:15 a.m. | Southern IL Builder's Association

14

[Ribbon Cutting | St. Louis Oasis](#)
11:30 a.m. | 801 W. State Street, O'Fallon (Inside AgeSmart)

18

[Education Committee Meeting](#)
1:00 p.m. | O'Fallon District 90 Offices

20

[Ribbon Cutting | Simplifying Beauty](#)
12:00 a.m. | 9 Eagle Center, Ste B, O'Fallon

24

[8th Grade Career Fair](#)
8:00 a.m. | Regency Conference Center

25

[Executive Board Meeting](#)
3:00 p.m. | Chamber Depot

27

[Board of Directors Meeting](#)
8:15 a.m. | O'Fallon City Hall Council Chambers

27

[Ribbon Cutting | Sanctuary Salon and Spa](#)
11:30 a.m. | 119 W. State Street, O'Fallon

28

[Business Over Breakfast](#)
8:00 a.m. | Public Safety Building, O'Fallon

28

[ChamberNet](#)
5:30 a.m. | Gateway Grizzlies GCS Credit Union Ballpark




THIS IS NOT YOUR GRANDMA'S BOOK CLUB!

Tues, May 2 5:30pm

Thrivent Financial
Conference Room
784 Wall St, O'Fallon

CHAMBER



BOOK CLUB

RADICAL CANDOR
by Kim Scott

Be a Kick-Ass Boss
Without Losing Your
Humanity.

WWW.OFALLONCHAMBER.COM **MODERATOR: LISA VORCE**

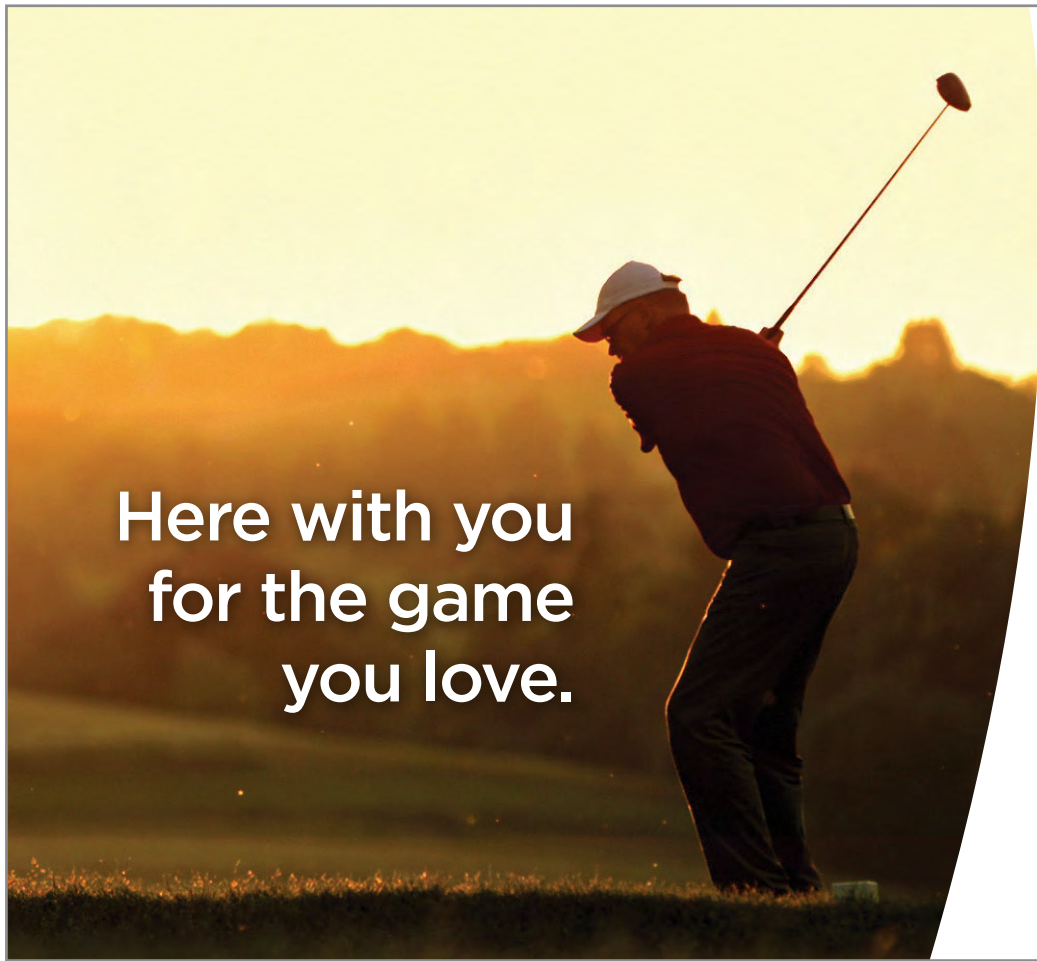
Chamber book club focuses on sharing books that Expand your business mind, whether you are a business owner or in a leadership role at your work.



Our meetings are relaxed and fun! Enjoy light conversation, share ideas and meet people with similar interests and goals.

Attendance is free but please RSVP in advance. Share with your staff and bring them along!

RSVP TODAY!



Here with you
for the game
you love.

So you can focus on what matters most.

Despite muttering in trees and sand, one good swing and you know you'll be back. Fairway, green, or rough, we'll be by your side with the expert orthopedic care you need so you can focus on what matters most, the game you (mostly) love.

Learn more at steliz.org/ortho



SALUTE TO OUR STAR INVESTORS



TWO STAR INVESTORS



HSHS Medical Group

ONE STAR INVESTORS

1st National Bank of Waterloo
i3 Broadband
Aaron Holdge Allstate
A Calming Place
AMW Risk Management Group
American Family Insurance
- Scott Buchtel
Associated Bank
Auffenberg Dealer Group
Bank of Belleville
Bank of O'Fallon
Belleville News Democrat/O'Fallon
Progress
BOS Metro East Banking Center
Booz Allen Hamilton
Busey Bank
Care Access
C&C Sports
CEFCU
Cambridge House O'Fallon
Cambridge Capital Management, LLC
Carrollton Bank
Catholic Community Credit Union
Central Bank of St. Louis
Clete's, Inc.
Clinton Manor Living Center
Coldwell Banker Brown Realtors
Commerce Bank
Country Estate Kennel
Dierbergs Markets Inc.

Discount Storage
Drury Inn & Suites
Essence Health Care
Farmers & Merchants National Bank
FCB O'Fallon Bank
First Bank
First Bankers Trust Company
First Community Credit Union
First Mid Bank & Trust
Gateway Metro Federal Credit Union
Gateway Solutions
GCS Credit Union
Guaranteed Rate Lending
HD Painting & Stain Co.
Heartland Bank
Hilton Garden Inn
Holland Construction Services
Home Heating and Cooling
Illinois American Water
Jack Schmitt Auto World
Jack Schmitt Chevrolet of O'Fallon
KB Homes Powered by KW Pinnacle
Kerber, Eck & Braeckel, LLP
Keystone Place at Richland Creek
Klein's Brand Source
La Casa Mexicana of O'Fallon
Lashley Animal Hospital
Lincoln Surgical Associates, Ltd.
Lucky Dog Barks and Recreation
McKendree Metro Rec Plex

McKendree University
Merrill Lynch | Woody Gray
Mid America Oral Surgery Center
Morrison Plumbing Heating & Air
Navy Federal Credit Union
O'Fallon Shiloh Towing
OST Container
Premier Remodeling
Regency Manor
Regions Bank
Revela at O'Fallon
Sandberg Phoenix
Serenity & Hope Counseling
Serra Honda of O'Fallon
Schaefer Auto Body Centers
Scott Credit Union
Sigman Heating and Air Conditioning
Spectra Graphics
Taylor Roofing
The Record Madison/St.Clair
The Rehabilitation Institute of
Southern Illinois
The Regency Conference Center
Together Credit Union
TownePlace Suites by Marriott
U.S. Bank
Washington University Physicians
-Pediatric Specialty Care
Water Sweets Soap Company
Webster University at SAFB

BOARD OF DIRECTORS

EXECUTIVE BOARD

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Memorial Hospital Belleville | Shiloh

Nathan Klitzing, Vice Chair
Cambridge Capital Management

Kevin Meder, Treasurer

Cindy Helmkamp - Imm. Past Chair
Together Credit Union

2022-2023 BOARD MEMBERS

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United Way of Greater St. Louis

Jon Greenstreet
Bike Surgeon

Dan Jackson
Carrollton Bank

Donna Richter
Southern Illinois Builders Assoc.

Kurt Schroeder
Greensfelder, Hemker & Gale, P.C.

Susan Schultz
Holland Construction

Tony Smallman
BARBER Murphy Group, Inc.

Kevin Welch
1st National Bank of Waterloo

Mike Williams
Serra Honda

Ex-Officio

Mayor Herb Roach
City of O'Fallon

Mayor Robert Weilmuenster
Village of Shiloh

Josh Kinney | Lead In
Cornerstone Christian Church

Mayoral Representative

Brenda Kern
Village of Shiloh

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Debbie Brauer

Alissa Fuhrmann
McKendree University

John Grissom
Berkshire Hathaway

Jaclyn Gross
TownePlace Suites by Marriott

Cindy Hill
Home Instead

Erik Huber
Bank of Springfield

Ken Hutchens
Shiloh United Methodist Church

Amy Kempfer
Associated Bank

Reneé La Bruyere
Horner & Shiffrin

Nathan Parchman
Farmers & Merchants National Bank

Lindsay Porzeinski
Home Heating & Cooling

Dave Snyder
Rotary Club of O'Fallon

Ginni Stajduhar
Nothing Bundt Cakes - Fairview Hts

Raven Trebilcock
Legacy Planning, LLC

Lisa Vorce
Thrivent Financial - Lisa Vorce

Justin Ward
1st National Bank of Waterloo

Sheri Welch

O'Fallon-Shiloh Chamber of Commerce
P.O. Box 371
116 E. First Street
O'Fallon, IL 62269
www.OFallonChamber.com

Services: Maps: First one is free, each additional is \$1

Would you like to be the first page of our next newsletter?
Let us know! chamber@ofallonchamber.com | 618-632-3377

January - June 2023
SAVE THE DATES

BUSINESS AFTER HOURS (BAH)
ANNOUNCEMENTS AND ATTENDANCE PRIZE DRAWINGS ARE AT 6 P.M.

Bella Milano
455 Regency Park Drive, O'Fallon
Tuesday, January 17 • 5-6:30 p.m.


APEXNETWORK.
PHYSICAL THERAPY
210 Hartman Lane, Ste 500, O'Fallon
Tuesday, March 21 • 5-6:30 p.m.

**TOWNEPLACE
SUITES®**
BY MARRIOTT
445 Regency Park Drive, O'Fallon
Tuesday, June 20 • 5-6:30 p.m.

Please RSVP to 618-632-3377 or chamber@ofallonchamber.com

RESTAURANT ROULETTE

Thursday, February 9	11:30 a.m.
Thursday, March 9	11:30 a.m.
Thursday, June 8	11:30 a.m.

Have an exceptional networking lunch with 3 to 7 other chamber members!

Location at various member restaurants
You RSVP; we tell you the day before where you're going for lunch; you find out who you're having lunch with when you arrive at your table!

BOOK CLUB

	Wednesday, February 8	5:30 p.m.
	Tuesday, May 2	5:30 p.m.

BUSINESS OVER BREAKFAST (BOB)

Friday, January 27	8:00 a.m.
Friday, February 24	8:00 a.m.
Friday, April 28	8:00 a.m.
Friday, June 23	8:00 a.m.



all BOB events located at
Public Safety Building • 285 N. Seven Hills Road, O'Fallon