



**STRONGER BUSINESS  
STRONGER ILLINOIS**

# BUSINESS LEADER

Volume 3 Number 2 August 2017

## From Main Street to LaSalle Street

**Financial Sector Fuels  
Economic Growth**



*Linda Koch  
Illinois Bankers  
Association*



*Tom Quaadman  
U.S. Chamber of  
Commerce*

A publication of the Illinois Chamber of Commerce





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ILLINOIS CHAMBER OF COMMERCE

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**IBC** Inland Real Estate

**BC** SmithAmundsen, LLC



## Reforms Needed for Economic Growth



**TODD MAISCH**  
PRESIDENT AND CEO

During the 2017 legislative session, the Illinois Chamber of Commerce advocated for pro-growth reforms, and continues to push for business-friendly policies throughout the duration of the entire year. The terrible toll the two-year budget stalemate had on the employer community, institutions, and state's reputation is significantly unfortunate.

A unique special session ended the budget stalemate, and a budget was made effective the first week of July. The Illinois Chamber did not fully support the package due to a tax increase without necessary reforms and a clear plan to pay down the massive backlog of bills, which now surpasses \$15 billion. Pushing through a budget without proper policies to address key issues needed for

Illinois' economic success was not the best possible solution for our state. We need to do more to lift up Illinois' job creators.

The Illinois Chamber team put tremendous effort into urging lawmakers to make changes and additions to the budget bills before passing them. Items our employers value, such as real workers' compensation reform and property tax relief remain a priority, and we continue to hold lawmakers accountable for their expressed commitment to implementing these reforms.

Businesses did take away some victories. The unconstitutional service tax was removed from the budget, and some research and development items have been incorporated. This is just a small step in a long journey to bring jobs to Illinois and make sure they are here to stay.

Since a budget was implemented, IDOT was able to keep crucial construction projects open statewide. We cannot express the importance transportation has on Illinois' economy, and the value of infrastructure investment. For Illinois to fully realize its potential, we need more infrastructure investment throughout the state.

Through all of this, a concept holds true: Illinois has tremendous economic potential. We have one of the most diverse states in the nation, from housing urban tech startups to having a booming agribusiness culture, and everything in between. We have great opportunities, but in

order to act on them we must first prevent burdensome policies from being placed on our business leaders and must foster an atmosphere that makes Illinois' jobs environment competitive with other states.

In this issue of the *Illinois Business Leader*, we focus on the financial services sector and its impact on Illinois, local government overreach, and recent key initiatives from our Illinois Chamber councils.

The financial sector carries important weight on the state providing access to capital, increased employment, and economic growth. In this issue, multiple business experts provide insight on this topic and why venture capital financing is important in promoting entrepreneurs.

Additionally, two topics of discussion in this issue center around local ordinances that have recently gone into effect: the Cook County minimum wage increase and paid sick leave law. The Illinois Chamber of Commerce has actively stood up against a statewide increase in minimum wage that would be a devastating blow to employers. Raising the minimum wage would cause greater hardship for businesses.

We continue to strongly advocate for business-friendly policies that would contribute to Illinois' economic growth. Now, it is essential that our state adopts reforms to fix a broken system and help our employers compete, not only with our neighboring states, but with states all across the country.



ILLINOIS CHAMBER  
OF COMMERCE

# MAKING GLOBAL LOCAL

AND THE STATE OF GLOBAL TRADE, TRENDS  
AND WHAT LIES AHEAD IN 2018

**3RD ANNUAL  
EXPORTS CONFERENCE**

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Rosemont, IL**

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# Local Ordinances Causing Headaches for Employers

*Recently, several local ordinances have gone into effect in Chicago and Cook County. We got some feedback from members and associations about these new regulations and their impact.*



Jeff Risch



Andrea Biwer

These days, businesses need to be cognizant of not only federal and state law, but also local regulations that may affect them and their ability to continue to do business and make a profit. Recently, several local ordinances have gone into effect in Chicago and Cook County. We got some feedback from members and associations about these new regulations and their impact.

Beginning on July 1, 2017, the City of Chicago enacted a minimum wage of \$11.00 per hour for non-tipped employees and Cook County followed suit with a \$10.00 per hour rate for their businesses. The threshold for these coverages is very low to be covered as an employer.

“Businesses need just one employee to be covered by this law,” Jeff Risch, an attorney with SmithAmundsen LLC says. “If your company is licensed under the municipal code of Chicago, you don’t even have to maintain a facility in Chicago to be included. A covered employee is someone who works more than two hours. That is a pretty broad brush. The bottom line is if I’m paying \$11 per hour and my competitor who isn’t in the city but is still in Cook County, they’re paying a dollar an hour less than I am. That seems like madness to me.”

Illinois minimum wage is currently at \$8.25 per hour, which can cause hardship for some businesses located practically across the street from their competitor outside of Cook County or Chicago.

Additionally, on July 1, 2017, Cook County and City of Chicago

have also enacted a Paid Sick Leave law which provides paid sick leave for eligible employees. Employees will earn up to five paid sick days per year with carryover provisions required by the law. The ordinances have some fairly stiff recordkeeping and mandatory posting requirements.

Many of the municipalities in Cook County have chosen to opt out of the minimum wage and paid sick leave laws, citing reduced competition for their businesses as the reason.

“Hundreds of our members expressed strong opposition to both mandates because of the potential economic disadvantage to their businesses,” says Andrea Biwer, Executive Director of the Des Plaines Chamber of Commerce. “Our efforts began in April 2017 with a survey designed to gauge the potential impact of the proposed mandates on our members. We forwarded the results to the City of Des Plaines along with a letter on behalf of 600 businesses to opt out. A small group of members and I attended the city council meeting on June 1. The vote was tied, and the Mayor broke the tie by voting to opt in.”

The Des Plaines Chamber of Commerce quickly began their efforts to have the City Council reconsider their decision. After private meetings with aldermen and the mayor and a coalition of 50 member businesses lobbying at the next council meeting, Des Plaines voted to opt out of both mandates.

The village of Barrington has a unique situation, in that the dividing





line for Lake and Cook County goes right through the middle of the town. Businesses on one side of the street didn't have to adhere to the same regulations as those on the other side.

"Our members affected by the mandates were pleased that the village recognized the unfair competitive disadvantage they would have," Suzanne Corr, President and CEO of the Barrington Area Chamber of Commerce says. "The actions were only affecting those members on the Cook County side of our service area. We live in a very competitive community. Employers are already motivated to offer good packages, but they might have to create those packages in a variety of ways. When you mandate things related to employees, you take away the free commerce ability to make those decisions. Many times, employees are more interested in benefits than in the actual hourly wage. When you take just a small piece of that and mandate a change, you are not looking at the big picture."

Schaumburg took a proactive stance and opted out of both mandates fairly early in the process.

"Even companies who don't have minimum wage employees are savvy enough to understand if they hire people at \$18 per hour, and all of sudden the minimum wage is adjusted to \$13, \$14, or \$15 per hour, their \$18 hour no longer seems very significant," says Kaili Harding, President of the Schaumburg Business Association. "Having the input from our members helped us to write an opinion to the village trustees. They



*Suzanne Corr*

voted accordingly. They understood that it could potentially negatively impact our businesses in ways that would hurt our economy in Schaumburg."

One business owner is located just across the street from a neighboring town which opted out much earlier in the game. Their minimum wage stayed at \$8.25, and his would have been \$10.00 per hour, leaving him at a disadvantage.

"I would have had to raise my prices 15 to 20 percent, and I don't know if I would have survived," Dave Zardzin, owner of Dairy Queen in Des Plaines says. "Anyone could have gone across the street and gotten the same thing for much less than what I would have had to charge. In that case, if Des Plaines had opted in, I would have been out of business. I'm not against a comprehensive minimum wage increase with all communities included."

Zardzin also lobbied against the paid sick leave ordinance heavily, breathing a sigh of relief when Des Plaines opted out of that one as well.

"I knocked on all of my business neighbors' doors around here," Zardzin says. "The big issue I saw was that many of them had no idea that Cook County was instituting those two ordi-



*Kaili Harding*

nances. I was concerned at that point, thinking how many people aren't going to abide by the law? If I am following the rules and doing everything properly, who is to say that the mom and pop restaurants are following suit? I would guess most of them don't even know what's going on."

Another issue that is being debated by some municipalities is right-to-work zones.

"Some local municipalities have tried to make their own right-to-work zones but have not been successful in the court of law," Risch says. "A federal judge in Chicago ruled that a right-to-work ordinance is not allowed under the National Labor Relations Act, essentially because a municipality is not a state. The issue has been litigated in other areas around the United States. The sixth circuit court of appeals recently ruled

*In November 2016, Cook County approved a sweetened beverage tax of a penny per ounce purchased. This tax includes syrups for soda fountains, low-calorie drinks, fruit juices that aren't 100% fruit juice, iced tea and lemonade and sports and energy drinks.*



Dave Zardzin



Brian Jordan

for Hardin County, Kentucky, finding that it was within the county's right to establish the right to work zone. That was different than the court found in the case for Lincolnshire, Illinois. Ultimately, that's going to be resolved by the U.S. Supreme Court."

From the employer's perspective, right-to-work is good for business because it gives freedom to the employee. Even though a union is entrenched, an employee would not have to join the union and be a paying member of that union to keep their job.

One instance of local government overreach is currently stayed by the courts. In November 2016, Cook County approved a sweetened beverage tax of a penny per ounce purchased. This tax includes syrups for soda fountains, low-calorie drinks, fruit juices that aren't 100 percent fruit juice, iced tea and lemonade and sports and energy drinks. The law has been promoted as a way to reduce soda consumption and improve public health, but it is also projected to bring in an estimated \$200 million per year. The tax was supposed to go into effect on July 1, 2017, but Circuit Judge Daniel Kabsiak granted a temporary restraining order on Friday, June 30, putting the tax on hold. The lawsuit, filed by the Illinois Retail Merchants Association and several grocers argued that the tax is unconstitutional and vague.

Brian Jordan is president of the Illinois Food Retailer's Association. His organization has been working with the Can the Tax efforts spear-

headed by the American Beverage Association and the Illinois Beverage Association.

"Can the Tax is a coalition of several different organizations whose primary goal is to educate businesses and consumers (especially of Cook County) exactly what this tax means," Jordan says. "The coalition has done a great job with news, media and press conferences, getting the word out and urging consumers to contact their commissioner and urge them to reconsider if they are one of those who voted for the tax. The second prong of the fight is the lawsuit. Generally, retailers don't like to put their name out in front, but this beverage tax is so devastating, and retailers know exactly what this is going to do to their business. They have stepped up to the plate, and hopefully, commissioners will hear our plea to reconsider the tax."

Jordan believes that the tax is just giving consumers a reason to shop outside of Cook County.

"This tax is certainly going to have an impact on those residents of Cook County who can shop in Will County or Lake County or over in Indiana," Jordan says. "Those who can, certainly will do their beverage shopping outside the county. This tax is ridiculously high. It is going to affect those in the middle class and lower middle-class level. Stores are going to be impacted, and employees are going to be impacted. Stores in Philadelphia (who also has a beverage tax) have documented their beverage sales are down 50 percent,



*Note: After the lawsuit was dismissed on July 28, pending additional action, the tax is expected to start on Wednesday, August 2.*

and overall sales are down as high as 20 to 25 percent. That's a tremendous hit, and that's not sustainable for grocery stores, especially for independents."

Dave Zardzin is also concerned about the soda pop tax.

"It was very difficult to understand, especially for those of us who offer free refills," Zardzin says. "Theoretically the cost is supposed to be passed on to the customer, but if they are getting free refills, we are going to be eating that tax. The other issue is you are supposed to have

your prices posted on your menus with the tax included, so a 21-ounce soda at \$3.99 has to be advertised as \$4.20. Cook County stated that they are trying to discourage people from drinking sugary beverages, so they want the price included on the menu. It will decrease our business. It looks like it might come back after the stay, but who knows in what form or what they are going to do about the free refills."

It is disheartening to many business owners to realize the impact that their local government can have.

For many years, these businesses were not influenced greatly locally by regulations. With the recent regulations in Chicago and Cook County, employers have had to deal with both the minimum wage increase and the paid sick leave regulations.

"We pay sales tax, and 1 percent food and beverage taxes in the city I'm in," Zardzin says. "Now you add the Cook County beverage tax on top of that and the high property taxes we're paying; my big concern is what is coming down the pipeline next."

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## Illinois' Financial Sector is Key to Our Economic Growth

*... banks and savings institutes employ over 110,000 employees receiving competitive salaries, and good benefits.*



Illinois is a state with strong economic roots. The financial sector is very important to the state, providing access to capital, increased employment and facilitating economic growth.

Linda Koch is president and CEO of Illinois Bankers Association (IBA) and Ben Jackson is their VP of Government Relations.

“Illinois is home to more banks and saving institutions than any other state in the country,” Koch says. “About 520 financial institutions are doing business in Illinois, including those who are headquartered here and those who are headquartered elsewhere but do business here. It certainly doesn’t take into account the number of branches or locations throughout the state.”

From an economic standpoint, banks and savings institutes employ over 110,000 employees receiving competitive salaries, and good benefits. The banking industry pays a very significant amount of tax revenue in all levels of government.

“Just last year, state, local and federal taxes paid by the Illinois banking industry exceeded \$1.4 billion,” Koch says. “Everything we do, from making loans to supporting small businesses who employ other people throughout the state impacts the economy. In 2016, based on

banks headquartered in Illinois, we made \$260 billion in loans.”

In addition to making loans, the banking industry is also philanthropically and charitably supportive throughout the state. Bank employees dedicate thousands of volunteer hours to help charitable organizations.

From an economic impact on the state, banks serve as an intermediary between depositors and borrowers.

“We provide safekeeping for our customers’ money, and then



Linda Koch

we loan that money out to communities, to neighborhoods, or the state,” Koch says. “In addition to hiring employees, we lease office space. For

roughly 4700 branch offices across the state, their property is either owned or leased, so banking invests in the infrastructure as well not to mention the purchase supplies for all of the brick and mortars. All of that generates economic impact.”

The IBA conducts surveys annually to gauge economic and community impact.

“We are in process of conducting an economic impact study based on current figures,” Koch says. “Data will include number of employees, number of hours, and amount of contributions to charitable organizations. It will also reflect the amounts of loans and the effect of those loans on the economy.



“We hope to have the very comprehensive report available to the public within 60 days,” Jackson says. “We are working with some academic institutions on that, and are doing some case studies and surveys on small business lending as well.”

Maura O’Hara is the executive director of Illinois Venture Capital Association. Venture capital financing is important in promoting entrepreneurs.

“Our membership includes investors in both venture capital and in private equity companies,” O’Hara says. “We define that as venture capital companies are typically cash flow negative and private equity companies generally are more stable companies that may need an infusion of cash to invest in new technology, new management or geographic expansion. Venture capital companies are generally newer companies experiencing very dramatic growth or hoping to do so. In order to keep hiring personnel, purchase equipment and expand their footprint, they do require a source of capital.”

As this is highly risky, banks are generally not interested in investing with no guarantee of being paid back. That’s where venture capital comes in.

“It takes a particular kind of investor to be comfortable with a long duration (10 to 15 years is not unusual) of an investment and also to be able to bring some of the skills and experience to help that company move itself through the high growth stage,” O’Hara says.

Venture capital investors are looking for real game changers when they invest. That helps to promote



*Ben Jackson*

products and the economy because the investors are looking to return five times their money during the investment period.

“It is typically a company that has a brand new to the world product or a product that will completely disrupt the way things are currently used,” O’Hara says. “For example, Grub Hub, one of our local success stories, is not a product per se, but a service that really revolutionized the way people thought about ordering takeout food. Instead of going through a restaurant to order food, Grub Hub gave you the opportunity to go onto a website and go to any website to have it delivered to you. That’s what is meant by new to the world products and services.”

Venture capital is creating new jobs at a faster rate than mature companies.

“One of the stats we hear from the National Venture Capital Association is that all the new jobs come from venture capital backed companies,” O’Hara says. “Mature companies don’t tend to create a lot of new jobs. They have replacement jobs, but not a lot of new jobs. In order for our economy to grow and for graduates from our local universities to have jobs to look forward to, we

really need to soak the new company entrance so they have things to do outside of the mature existing companies.”

Technology is advanced and promoted by venture capital investing as well.

“A lot of products now are tech-enabled,” O’Hara says. “Think about a washing machine that is internet-enabled, so it is telling you the temperature and if you are low on supplies. You can sit at your desk at work and start your washing machine at home. Without venture capital investing, many of those products could not get their start.”

Overwhelming regulatory burden can stifle business and the financial services sector is no exception. The Dodd Frank Act, which was passed after the financial crisis, became effective in 2010.

“Since that time as a broad brush of financial reform, there have been thousands of pages of administrative rules that have emanated from the Dodd Frank Act,” Jackson says. “The bottom line is banks throughout the

*Venture capital companies are generally newer companies experiencing very dramatic growth or hoping to do so.*

*Overwhelming regulatory burden can stifle business and the financial services sector is no exception. The Dodd Frank Act, which was passed after the financial crisis, became effective in 2010.*

country have been really hit hard by this overwhelming regulatory burden. Our focus since the adoption of the Act has been to obtain regulatory relief.”

In the previous administration, that was a challenge, since it was that administration who signed the Act into law and established the Consumer Financial Protection Bureau. With the new administration, IBA sees some hope for relief.

“That has been our focus since the election results came in last November,” Jackson says. “We’ve pushed hard in multiple ways through increased communication with our

members of Congress and communication with the regulators. About five weeks ago, the Financial Police Act that was a sweeping revision of the Dodd Frank Act passed the house. We expect the Senate to take up more of a peace approach than to

just debate that same bill. Bankers throughout the country are pushing very hard to be sure the senate acts on rate reform this year.”



Tom Quaadman

Tom Quaadman is Executive Vice President of U.S. Chamber of Commerce’s Center for Capital Market Competitiveness. They work with regulatory, Congress and the administration for policies that will lead to efficient capital market allowing the business to grow and create jobs with the appropriate financial resources.

“There are some things in Dodd Frank that are helpful such as the clearing of derivatives,” Quaadman says. “But there are a lot of other things in Dodd Frank that tried to get rid of risk, which you can’t do in a free enterprise economy. One way is through imposing new immigrant regulations designed for globally active banks and imposing them on regional and mid-sized banks. That makes those banks less efficient and less able to meet the credit needs of main street businesses. Main street businesses are the creator of economic growth and job creation in





the United States, so there is an economic impact from that.”

Hometown banks are known for their relationship to the community. They know who they should take risk on and who they shouldn't, so that small town bank knows if a small business has a chance to be successful.

“With Dodd Frank, there is now a compliance person who is going to determine if a loan is written or not,” Quadman says. “For many of those small banks now, they need to consolidate to stay in business. Only a couple of small banks have been chartered since 2008. And, we have seen a drop off in loans to small businesses. That's one of the reasons we have been stuck in an economy that has a seemingly glass ceiling of two percent growth.”

Regulations can stifle economic growth and access to capital for small business. That affects the ability to do business in Illinois.



*U.S. Representative  
Randy Hultgren*

U.S. Representative Randy Hultgren sits on the Committee of Financial Services, where he serves as Vice-Chairman of the Subcommittee on Capital Markets, Securities and Investment. He also sits on the Subcommittee on Housing and Insurance. He commented on the ways he's currently working on behalf of the Illinois financial sector and consumers:

“Following the 2008 financial crisis, Washington legislators rushed to pass a bill—the Dodd-Frank Act—that established an unworkable system of measuring risk and guarding against loss. Today credit is tighter, consumers are less secure, the root causes of the crisis have been left untouched, the big banks are bigger and the small banks are fewer. Since Dodd-Frank Act became law in 2010, 42 community banks and 106 credit unions in Illinois have closed. My own constituents—individuals and businesses alike—have been the collateral damage of these failed policies.

Through meaningful legislation, such as the Financial CHOICE Act, our work in the Financial Services Committee seeks to change the status quo and open up opportunity and choice for Americans. We need more accountability of both Wall Street and Washington. We need to end bailouts, promote savings and options for consumers and create a more level playing field for job creators. We need to allow financial institutions to provide hard-working Americans the financial services and access to credit they deserve, while increasing penalties and accountability for bad actors.

Here are three additional and bipartisan ways I am working on behalf of the Illinois financial sector and consumers:

- Credit provided by community banks is the lifeblood of communities across my district. But excessive reporting requirements that were intended for big banks have trickled down to healthy community banks. Neighborhood banks spend hundreds of hours each year on completion of the Call Report. **H.R. 4500 (114th Congress), the Community Bank Reporting Relief Act**, urges regulators to provide regulatory relief.
- The Federal Home Loan Bank (FHLB) System provides affordable housing assistance for millions of Americans, including for my constituents in Illinois who are purchasing a home, and maintains a commitment to affordable housing through grant programs and down-payment assistance. **H.R. 2890, the Housing Opportunity Mortgage Expansion (HOME) Act**, affirms that FHLB System is working, and that community banks and credit unions with a history and mission of supporting residential housing should maintain access to robust financing.
- Illinois is home to dozens of insurance companies, employing thousands of individuals in my district and across the state. Our state has carefully crafted regulations that balance policyholder protection without stifling economic growth. I believe we should ensure insurance expertise maintains a strong voice with financial regulators in Washington so those regulators can make informed and prudent policy determinations. **H.R. 3110, the Financial Stability Oversight Council Insurance Member Continuity Act**, is a technical correction to the Dodd-Frank Act to help ensure this representation remains.”

*Wintrust knows that Illinois has many great companies offering a lot of valuable products and services which can be sold anywhere around the world where there is demand.*

Wintrust Financial's international division was created about six years ago when Tom Beube, Senior Vice President & Director of International Services joined the bank.

"We offer essentially three types of services for our customers, one of



*Tom Beube*

which is foreign exchange payments and hedging," Tom says. "We also provide trade finance, so customers buying or selling internationally may utilize certain instruments to make and receive payments, and mitigate risk. The third is handling the banks standby letters of credit portfolio, supporting for example, a project overseas or bid on a project in a foreign country. We also handle advisory services for customers doing business internationally."

Wintrust knows that Illinois has many great companies offering a lot of valuable products and services which can be sold anywhere around the world where there is demand. Many of those companies fail to consider the foreign exchange component to their purchases or sales overseas, but just want to do business in U.S. dollars.

"Often, that is not a competitive way to do business in a foreign country," Tom says. "They may be losing sales because of that fact. They really should be talking to their bank about how they can mitigate that risk

and continue to win business without narrowing their margins or losing sales to other companies willing to do business in the local currency of the buyer. That is probably the biggest weakness that I see for companies."

Trade trends and technology are changing. That means that local traditional banking needs to adapt.

"The biggest trend in trade is that most of global trade is being done on open account terms," Tom says. "Many companies find their capital tied up in the supply chain, and both the buyer and seller are searching for ways to monetize that. The supply chain finance service is one place where we are seeing a lot of growth in the market. Companies buying from suppliers in foreign countries on open terms may be able to extend those terms while being able to offer their suppliers the ability to monetize those receivables at favorable rates."

Wintrust may be able to finance those transactions and their customers are able to negotiate longer terms for payment from suppliers.

"On the technology side, we have been investing in more technology with respect to front end systems for our customers to interact with the bank," Tom says. "Leveraging that technology to handle the supply chain finance aspect as well, allows the buyer and seller to collaborate on our system and approve invoices and discount trade receivables on demand."



4TH ANNUAL  
**NEW LAWS FORUM FOR  
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**WEDNESDAY, NOVEMBER 29, 2017  
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**The New HR Laws Forum focuses on New Laws and  
New Legal Developments which will affect all  
Illinois employers in early 2018.**

**This forum features  
Illinois attorneys speaking on Illinois laws,  
federal laws and new regulations from agencies.**

co-presented by the Illinois Chamber of Commerce and the  
Illinois State Council Society for Human Resource Management (SHRM)



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[www.ilchamber.org/newlawsforum/](http://www.ilchamber.org/newlawsforum/)

## Ingredion Has Deep Roots in Illinois



*We're living in  
unprecedented times  
and the Chamber's  
advocacy helps us  
sleep better.*

**ILBIZ** – What is Ingredion Incorporated's history?

**INGREDION** – Ingredion Incorporated is a leading global ingredient solutions provider. A FORTUNE 500 company listed on the NYSE, Ingredion turns grains, fruits, vegetables and other plant materials into value-added ingredients and biomaterial solutions for the food, beverage, paper and corrugating, brewing and other industries. Serving customers in over 100 countries, the Company's ingredients improve everyday products by making crackers crunchy, yogurts creamy, candy sweet, paper stronger and adding fiber to nutrition bars.

Headquartered in Westchester, Ingredion is a global business (over 60% of revenues are from outside the United States) with 11,000 dedicated and loyal employees. It has manufacturing, R&D and sales offices in about 40 countries, including two Illinois manufacturing facilities in Mapleton and Bedford Park, which

has been operating for more than a century. Through local operations, Ingredion is able to customize offerings to regional tastes and consumer preferences. In 2012, the Company was re-branded from Corn Products International to Ingredion to better reflect the current business which focuses on higher-value ingredient solutions to meet the needs of today's consumers.

Ingredion is among FORTUNE's Most Admired Companies, the Ethishpere Institute's World's Most Ethical Companies and FORBES America's Best Midsize Employers. Locally, Ingredion supports Junior Achievement, Girls Science, Feeding America and others.

**ILBIZ** – How's business?

**INGREDION** – Ingredion 2016 revenues were \$5.7 billion and market capital is close to \$9 billion. Over the last eight years the Company has been transformed to focus on ingredient solutions to meet the needs of today's consumers. A global network of 27 Ingredion Idea Last innovation centers foster customer collaboration to develop solutions to challenges such as improving nutrition, using simple ingredients, adding fiber, reducing sugar and making gluten-free and non-GMO products taste delicious.

Additionally, Ingredion is creating exceptional shareholder value. The stock price has grown almost five fold since 2009 with total shareholder return out-pacing the S&P 500.





**ILBIZ** – What’s new with Ingredion?

**INGREDION** – Ingredion has significantly expanded its portfolio of ingredient solutions as well as its geographic presence. Earlier this year a rice flour and rice starch business in Thailand was acquired. A very versatile ingredient that’s non-GMO and hypoallergenic, rice is used in foods from gluten-free baked goods to infant foods. Late last year the Company bought TIC Gums. It’s based in Maryland with operations in China as well as the United States, and provides advanced texture systems to the food and beverage industry. Its expertise with gum-based texturizers complements Ingredion’s expertise in starch technology, opening the door to new texture solutions for today’s food formulations.

Headquarter offices in Westchester were recently renovated to a modern space with social hubs for employees to gather informally to connect and collaborate. It’s open and bright, decorated with bold colors and graphics to engage employees and visitors alike.

**ILBIZ** – What keeps you up at night?

**INGREDION** – Ingredion has deep roots in Illinois dating back to 1910 when E.T. Bedford opened one of the Company’s first manufacturing facilities in Bedford Park. As in 1910, Ingredion values Illinois for the proximity to agricultural raw materials and transportation, as well as the access to world-class talent. A thriving



ing area economy is important to Ingredion and we support the Chamber’s pro-business policy agenda that enhances the state’s ability to attract and retain industries and businesses

through tax, trade, infrastructure investment and other public policies. We’re living in unprecedented times and the Chamber’s advocacy helps us sleep better.

*... offices in Westchester were recently renovated to a modern space with social hubs for employees to gather informally to connect and collaborate.*

## Enbridge CEO Monaco Headlines 2017 Luncheon



*Al Monaco, President and CEO of Enbridge Inc. has been named as Keynote Speaker for the 2017 Illinois Chamber of Commerce Annual Luncheon*

The 2017 Illinois Chamber Annual Meeting is set for Thursday, September 28, 2017. The networking reception and luncheon will be held at the Drake Hotel in Chicago from 10 a.m. – 2 p.m.

This year's event will once again begin at 10 a.m. with a pre-event networking reception presented by Illinois Chamber's policy councils. At 10:30 a.m., the attendees will honor this year's recipients of the Edie Awards, presented in partnership with the Illinois Economic Development Association. The awards are given annually to recognize outstanding economic development projects completed during the previous year in Illinois. This year's awards are sponsored by Nicor Gas.

This year's keynote speaker for the luncheon will be Al Monaco, president and CEO of Enbridge, Inc. Under Monaco's direction, Enbridge recently became the largest infrastructure company in North Ameri-

ca. Enbridge has had roots in Illinois since 1968; currently they have 10 liquids pipelines and their flagship Flanagan Terminal is an extremely important transportation hub on their network.

Monaco, who joined Enbridge in 1995, has been President and Chief Executive Officer of Enbridge, and a member of the Board of Directors, since October 1, 2012. He serves on the boards of the American Petroleum Institute and C.D. Howe Institute, and is a member of the Business Council of Canada.

Monaco holds an MBA (Master of Business Administration) from the University of Calgary and has a CMA (Certified Management Accountant) designation.

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Illinois Chamber of Commerce Fundraiser

**TICKETS \$149 PER PERSON**

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For more information or to register call Kelli Jessup at (217) 522-5512 ext 227 or [kjessup@ilchamber.org](mailto:kjessup@ilchamber.org) or go to [www.ilchamber.org/annual-meeting](http://www.ilchamber.org/annual-meeting)



**STRONGER BUSINESS  
STRONGER ILLINOIS**

Illinois Chamber of Commerce

# 2017 Annual Luncheon

**SEPTEMBER 28, 2017**

The Drake Hotel | 140 East Walton Place | Chicago IL 60611

## AGENDA

10:00 a.m.

Registration opens

10:00 a.m. – 11:30 a.m.

All Council Mix and Mingle – cocktails, appetizers, networking, activities

11:30 a.m.

Pledge of Allegiance, Welcome & Remarks

Acknowledgment of retiring board members & new members

Plated lunch

Introduction of Keynote Speaker Al Monaco, President and CEO, Enbridge Inc.

Edie Awards

2:00 p.m.

Closing Remarks – Todd Maisch, President and CEO, Illinois Chamber of Commerce

Adjourn

Gold Sponsors



Silver Sponsors



Edie Awards Sponsor





## Mock Trial Takes Confusion out of the Mix

*The attorneys and “actors” held the trial from start to finish, with a “judge” running the proceedings.*

Workers’ Compensation in Illinois can be very confusing for employers and it is often difficult and expensive to handle claims.

The law firm of Inman & Fitzgibbons Ltd. put together a unique presentation for Illinois Chamber of Commerce members on Tuesday, June 13. The twist to the seminar held in Lisle was a mock workers’ compensation trial, demonstrating to Illinois employers how to handle them properly.

The presenters acted out a scenario with an injured worker and an employer who have reached the stage of going to the Illinois Workers’ Compensation Commission to

present their case. They presented their scene, while explaining what happens in the court room and the steps employers can take to protect themselves in the event an accident ends up in trial.

The attorneys and “actors” held the trial from start to finish, with a “judge” running the proceedings. They demonstrated how to present a good defense, bringing in lay and expert witnesses. The attorneys conducted cross-examination and presented close proofs at the end of the hearing. The attendees learned a great deal from this format, understanding strategic consideration of burden of proof and the evidentiary rules for the hearing by end of the two hour seminar.

Attendees very much enjoyed this format and we look forward to presenting other “Mock Proceedings” in a series later this year.



# 10th Annual Workers' Compensation and Safety Conference

Wednesday, October 25, 2017

Lisle, Illinois

Anyone who is involved in controlling the costs of workers' compensation or safety issues will find the workshops and general sessions valuable.



**ILLINOIS CHAMBER**  
OF COMMERCE

[www.ilchamber.org/workerscompconference](http://www.ilchamber.org/workerscompconference)



## CRITICAL INFRASTRUCTURE SUMMIT



*Sam Beydoun – DOT – Public-private partnerships are an important financing and project delivery tool. Sam Beydoun of the Illinois Department of Transportation discussed P3s as a key component for future infrastructure plans.*

*Policy makers are working hard to figure out how to improve and fund our nation's transportation infrastructure.*

Infrastructure is extremely important to the St. Louis and metro east region of Illinois. Commodities are transported via road, rail and river, and delay could lead to economic as well as reputational losses. Other essential elements of infrastructure include power and water; without reliable energy sources, manufacturers would be unable to produce their goods. Policy makers are working hard to figure out how to improve and fund our nation's transportation infrastructure.

The Illinois Chamber recently partnered with the U.S. Chamber of Commerce and the Missouri Chamber of Commerce to host the First Annual Critical Infrastructure Summit in Collinsville, Illinois. Prairie State Generating Campus opened their doors to attendees for a tour of their coal fired power plant on June 6. This campus alone has a \$22 billion economic impact while supplying 2.5 million families with energy every day. Attendees learned about why coal remains important for economic prosperity.

Next, Terminal Railroad Association of St. Louis hosted a freight

assets tour of the St. Louis region. The train ride crisscrossed the Mississippi River to showcase rail, water and freight assets that power the local economy.

Day two of the conference began with a welcome message from Todd Maisch of the Illinois Chamber, Ed Mortimer of the US Chamber, and Dan Mehan of the Missouri Chamber.

Mary Lamie of St. Louis Regional Freightway led a panel discussion on St. Louis region freight and its relevance to the North American freight network. The panelists discussed the multimodal transportation project list, which includes nationally vital projects like the Merchants Bridge over the Mississippi River and I-270 improvements. They talked about how the region is focusing on challenges and opportunities in the region, how they affect the nation, and the role the region's freight network plays at a national level.

Sam Hollis of the British Consulate offered insight into energy and infrastructure possibilities in the United Kingdom. He noted abundant chances for local businesses to engage



in foreign markets and expansion into the accompanying investments.

The Illinois Department of Transportation's Sam Beydoun talked about public-private partnerships as a key component of major infrastructure plans. He offered insight into the important financing and project delivery tool.

Illinois and Missouri American Water discussed the significance of water infrastructure. Upgrading and improving our clean water, waste water, and storm water systems are essential, as many systems have gone beyond their useful life expectancy.

Protecting our energy infrastructure is critical to maintaining our way of life and supporting our quality of life. Ameren described how utilities are building smarter energy infrastructure to improve reliability and save their customers money. They also talked about the critical priority of emergency management and how utilities, governments and local agencies partner to ensure that energy service is restored quickly and safely.

The U.S. Chamber brought in Ed Mortimer of Transportation and Infrastructure, along with Heath Knakmuhs, Institute for 21st Century Energy, to discuss the impact of federal policies on critical infrastructure. The change in administration in Washington, D.C. has left federal agencies and the U.S. Congress in an uncertain position. Key positions remain unfilled, and policy is shifting. Discussion centered around what to expect over the new few years and how it will impact our critical infrastructure.

Scott Air Force Base is a huge influence on the region, and depends heavily on regional infrastructure. Lt. Col. Scott Bryant, Commander of the 375th Civil Engineer Squadron, discussed how Scott works with the area's facilities and how important resilient infrastructure is to the base and Department of Defense.



*Fireside chat – Benjamin Brockschmidt of the Illinois Chamber led the Fireside Chat with Ed Mortimer and Heath Knakmuhs of the U.S. Chamber of Commerce. They talked about preparing for events that threaten our infrastructure and working together with various levels of government.*

Attendees took away a better understanding of the importance of resilient infrastructure to the St. Louis and metro east region. Next year's event planning is already underway with great interest from the area businesses. Thank you to everyone who attended, our speakers and sponsors and our co-hosts, U.S. Chamber of Commerce and Missouri Chamber of Commerce.



## Meet the World's Next 5th Economy

*International  
Business Council  
partners with  
Alibaba to support  
Illinois SMEs Exports*



*Laura Ortega, Executive Director of  
the International Business Council*

On June 20, the Illinois Chamber of Commerce's International Business Council traveled to Detroit, Michigan, to attend Alibaba's Export Summit "Gateway '17" at the Cobo Center. The two day event sponsored by the Chinese e-commerce giant, attracted over 3,000 business owners, farmers and entrepreneurs from all over the Midwest, interested in growing their business by tapping into Alibaba's e-commerce platform to sell their products and services in China.

The summit was an opportunity to introduce Alibaba Group to small businesses in the region and connect with its executives and e-trade, finance, sourcing and logistics partners to learn about Alibaba's unique ecosystem and how to leverage China's market potential. Multiple breakout sessions on key industry verticals such as fashion, apparel, fresh food and non-perishable goods provided participating companies with a great insight on Chinese consumer trends, brand awareness and cross-border B2B trade solutions to export to China.

Alibaba's president ex-Goldman executive Michael Evans opened the conference with the goal to help ten million global businesses to serve the two billion customer market around the world. His introductory remarks were followed by a warm welcome from Michigan Lt. Governor, Brian Calley, and the Mayor of Detroit, Mike Duggan. Other high-profile keynotes and industry leaders included Stewart, CNBC's TV star, Marcus Lemonis, Gerber's CEO, Bill Party-

ka, 100% Pure's CEO, Ric Kostick, Stadium Goods' Co-founder and CEO, John McPheters and our own International Council member David Abney, CEO of UPS.

The most anticipated item on the agenda was Alibaba's Founder and Executive Chairman, Jack Ma, who sat down with Charlie Rose to talk about his modest beginning and numerous academic and professional failures which forced him to learn, change and focus to build the successful business that Alibaba is today. Ma also discussed how rapidly advancing technology, globalization and e-commerce are transforming the state of businesses around the world. That will bring both, opportunity and disruption, and companies, as well as people, must embrace change and adapt. Ma stressed the importance of education and investing in our young generations.

"Robots will be smarter, but humans are wiser," he said in his keynote speech the next day. Mr. Ma continued to explain how internet is a game-changer for all small companies around the world as it creates an international ecosystem for global trade that previously only big corporations could have and afford.

"Small is good; that means you're flexible, able to adapt quickly and sell locally." Ma also shared why he thinks the time is now for U.S. SMEs to grow in the Chinese connected middle class economy, asking businesses to capitalize on the internet and the China opportunity. "Chinese consumers want American

brands and we want to remove the barriers that stop U.S. business from reaching millions of new customers” he concluded.

### ***The China opportunity***

With more than 460 million online shoppers racking up \$750 billion in sales last year, China is the world’s largest e-commerce market, and expected to become a 1.7 trillion dollar business by 2020.

This rapidly expanding market is only growing with limitless potential as savvy middle-class affluent shoppers in China are increasingly more sophisticated in their taste, uninterested in counterfeit merchandise and in demand of high quality foreign-made goods that they can enjoy and trust.

As China’s economy shifts from exporting to importing, its consumer market will likely surpass the U.S. by the end of this year to become the world’s largest with 300 million people joining the middle class - almost the size of the total U.S. population. This represents a tremendous opportunity for Illinois retailers, farmers, food producers, manufacturers and entrepreneurs interested in expanding their customer base in a massive market that is moving from standardization to personalization and prefers buying and selling directly online.

### ***Trade Barrier and Challenges***

Despite the enormous opportunity that Alibaba and the Chinese

market presents to the global economy, numerous trade barriers and economic and legal challenges still remain. While China’s economy has changed, market access opening and regulatory constrains in key industries such as Information technology and financial services have progressed very slowly. As a result, it is very difficult to do business in certain sectors and for certain companies dealing with trans-border data flows, technology transfers or Intellectual property issues. On December 21, 2017 the United States Trade Representative placed Alibaba’s C2C online shopping Taobao on a watch list of “notorious markets” for counterfeiting.

Although intellectual piracy is a global problem affecting many markets and, therefore, not unique to China or Alibaba, China’s position as a source of much of the world’s “fake goods” and “copycats” raises grave concerns among U.S. retailers and manufacturers about entering the Chinese market.

In an effort to fight counterfeits and protect brands, Alibaba has put in place a comprehensive strategy which includes specific programs to streamline and expedite infringement claims, provide assistance with the enforcement of intellectual property rights and take down procedures.

While admittedly imperfect, it clearly represents an improvement as Alibaba’s success as a global company now depends on its consumers and retail partners having a positive experience on its platforms.

Given the size of the market and the potential support for U.S. exports and jobs, the opportunity might outweigh the challenge.

*“Chinese consumers want American brands and we want to remove the barriers that stop U.S. business from reaching millions of new customers.”*

*–Jack Ma*





# Employee Benefits Mistakes You Can't Afford to Make

By Grace Haerr

*How to save your business,  
your employees, and  
yourself money on benefits.*

As a small business owner, you may think offering quality benefits to your employees sounds time consuming and expensive, but it doesn't have to be. With today's market conditions and a little help from technology, managing employee benefits is easier than ever.

Just try and stay away from these frequently made mistakes....

## ***Mistake #1 Administering Benefits Manually***

Chances are you don't hand write each of your employee's paychecks every month—it's automated. So why are you still manually managing their benefits?

Tools exist to make this process seamless and fully integrated, from the initial enrollment meeting to benefit selection. Features like employee on-boarding, requesting and tracking Time Off / PTO, and Payroll deductions will make you wonder how you managed to function without a Human Resource Information System (HRIS).

Enroll into a health insurance plan and ancillary products in minutes, enter new hires and have them complete I-9 and W-4 forms electronically, generate custom reports including payroll deductions and time off management and house all your employee data in one place—no more messy paperwork.

You won't have to chase your employees down for their signature with e-sign features. Besides, the computer is more likely to catch an error

then you are. And fewer mistakes, means faster on-boarding.

*Why online enrollment?* You can cut enrollment time in half with real-time updates on open enrollment progress, generate custom reports instantly and house all your employee data in one place. Also, you will make it much easier for employees to compare their options and enroll into an insurance plan.

And at any time throughout the year employees can revisit their account to view their benefits.

## ***Mistake #2 Ignoring Compliance Regulations***

A big part of owning a business is knowing the rules and regulations that apply to you and following them. With the rules constantly changing, it's hard to keep track of what rules are still being enforced. You've probably avoided compliance in the past because you simply don't have time to sort through boring legal documents. But this could be an expensive mistake.

In fact, the consequences for not complying can end up costing your business thousands of dollars.

*For example:* One provision under the ERISA law requires employers to provide a Summary Plan Description also known as plan SPDs to participants (your employees) within 30 days of their request. If you fail to do so you could be issued a fine of \$110/day.

The Illinois Chamber of Commerce is proud to announce a new unemployment cost control service to its members through its affiliate, Personnel Planners.

Personnel Planners specializes in cutting unemployment costs through a variety of services including supervisor training, pre-termination guidance, claims administration, hearing preparation, hearing representation, ruling appeals, charge auditing, record maintenance, online reporting and more.

By using this service your business will save on taxes, time and stress, all while staying compliant with federal and state laws thanks to Personnel Planners' integration with the State Information Data Exchange System (SIDES). At Personnel Planners all claims analysts and hearing representatives are ABA approved certificated paralegals with years of experience. Personnel Planners is committed to providing Illinois Chamber of Commerce members with substantial savings and excellent service.



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## Responding to Violence in the Workplace

*... there has been an increase in claims of unlawful discrimination and harassment, workers compensation claims, intentional (or negligent) infliction of emotional distress, negligent hiring, negligent supervision/retention and retaliatory discharge, based on allegations of bullying and workplace threats or violence.*



Mike Wong

Bullying, threats, and violence in the workplace create significant problems for employers. First and foremost, no one likes an employee who

bullies or threatens others and such can directly impact the morale and performance of not only the victim, but other employees. Secondly, employees who are victims of bullying, threats or violence are no longer shy about filing lawsuits against their employer. Indeed, there has been an increase in claims of unlawful discrimination and harassment, workers compensation claims, intentional (or negligent) infliction of emotional distress, negligent hiring, negligent supervision/retention and retaliatory discharge, based on allegations of bullying and workplace threats or violence.

In considering the potential claims, it is important to recognize that unlike claims for discrimination and harassment under Title VII and other federal laws, there is no cap on what an employee can recover from an employer for negligence and retaliatory discharge claims. As such, employers must take claims of bullying, threats and violence in the workplace seriously. However, employers often find themselves in a catch-22, as disciplining or terminating the problem employee can result in a legal claim as well.

For example, in *Mayo v. PCC Structural, Inc.*, 795 F.3d 941, 942 (9th Cir. 2015), the employer, PCC, terminated the plaintiff after he made threatening comments to three co-workers that he was going to bring a gun to work and start shooting people. After the threats were reported, PCC took the proper precautions by immediately suspending the plaintiff, barring him from company property, and notifying the police. When interviewed by police he admitted to making the threats, to having guns and stated that he did not plan on going to work and shooting people “tonight.” The police took him to the hospital for medical treatment. After six days he was released with the recommendation that he receive a new supervisor assignment. After being released, he was informed that PCC had decided to terminate him. Plaintiff then sued PCC alleging he was terminated because of his disability in violation of the Americans with Disabilities Act (ADA) and state law. In granting summary judgment to the employer, the court held that an essential function of almost every job is the ability to appropriately handle stress and interact with others, and that an individual is not qualified and cannot perform the essential functions of the job if he or she threatens to kill co-workers – regardless of whether such threats stem from a mental condition or disability. Certainly, the ADA and similar state laws do not require an employee who threatens



the safety of others to continue to be employed.

So all of this being said, what do you need to do? Well, chances are, you already have policies, including an anti-discrimination/harassment policy and code of conduct policy, which prohibit name-calling, fighting or using obscene, abusive, or threatening language or gestures. But, do your policies advise employees that they will be subject to discipline (up to and including termination) if they “fail to foster collegiality, harmony, positive attitude, and good relations in the workplace.” Do you have a statement that there is “zero tolerance” regarding threats or acts of violence? Do your managers/supervisors know what steps should be taken if there is a threat, complaint of bullying or violence? Have your managers, supervisors and employees been trained on identifying signs and symptoms of behavior which may predict potential violence (erratic behavior; comments regarding violence, homicide or suicide; provocative communications; disobedience of policies and procedures; presence of alcohol, drugs or weapons on the worksite; evidence of violent tendencies or abuse of alcohol or drug use)? Finally, have your managers and supervisors been reminded of the importance of good documentation and dangers of bad documentation – the result in *Mayo v. PCC Structural, Inc.* could have been drastically different if an email or document had come out during discovery in

which the managers or supervisors were making comments regarding the plaintiff’s hospitalization being a factor in his termination. If not, it would likely be a good idea to review your policies and practices with your legal counsel to make sure that these issues and any potential concerns are properly addressed.

*If you have questions on this article or other employment law topics, please contact Mike Wong at 630-587-7972 or [mwong@salawus.com](mailto:mwong@salawus.com).*

*First and foremost,  
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*This spring’s legislative session saw an influx of legislation that would have heavily regulated small businesses and our state’s thriving technology sector.*



## Chamber Helps Defeat Two Major Tech Bills

This spring’s legislative session saw an influx of legislation that would have heavily regulated small businesses and our state’s thriving technology sector. The Chamber was instrumental in defeating both the “Right to Know” bills and the “Geolocation” bill. “Right to Know” would have required businesses large and small to keep track of the names of every third party that receives personal information about an Illinois consumer. Along with that list of names, businesses would have to keep a log of all the categories of personal information involved.

The “Geolocation” bill would have required mobile applications to post complex and confusing prompts written by special interest groups before consumers can use mobile applications. The bill would have put businesses of all sizes at risk of frivolous lawsuits by unfairly voiding terms of service agreements for simply forgetting to include a minor piece of information in a service contract.

Illinois Chamber’s Director of Legislative Affairs Tyler Diers (*pictured above right*) along with the sponsor, Senator Tom Cullerton (D – Villa Park) testified in opposition to HB 3449, otherwise known as the “Geolocation” bill.



## Promoting Rural Access to Broadband

Benjamin Brockschmidt, Infrastructure Council Executive Director (*pictured left*) along with Rep. Chris Welch, testified at a House subject matter hearing on HB 2557, which would make it easier for telecommunications providers to install fiber optic cable throughout rural areas. This bill clarifies that the Illinois Highway Code permits the use of the public right-of-way for the installation of equipment without adjacent landowner consent where the landowner has abandoned rights to the land under the roadway.

## Business Groups Label 2017 Session “One of the Worst for Employers”

On the last day of scheduled session, the Illinois Chamber of Commerce participated in a joint press conference with business leaders including the Illinois Manufacturers’ Association, Illinois Retail Merchants Association, Chicagoland Chamber of Commerce and NFIB to speak on the abundance of job-crushing measures recently proposed at the Statehouse. The groups labeled the 2017 session as “one of the worst for employers” due to lawmakers’ endless effort to tax, over-regulate, mandate and constrict employers. The persistent effort to pass anti-employer measures coupled with the accompanying rhetoric has exasperated an already hostile business climate.



## Chamber Testifies Against 500 Percent Tax Increase



Keith Staats of the Chamber’s Tax Institute testified in opposition to SB 1719, an initiative of the Chicago Teacher’s Union that would impose a 500 percent tax increase on partnerships and S corps that engage in investment management services. The intent of the sponsor is to impose a tax of 20 percent to “fix” the lower federal income tax rate on “carried interest.”

## In Support of the Route 53 Extension

Illinois Chamber of Commerce’s Jack Bernhardt (*pictured at right*) was interviewed by WGN TV on his testifying for movement on the proposed Illinois Route 53 extension after an Illinois Tollway meeting. Potential benefits of extending the route have been examined and identified including reduced travel times and congestion.





*It is hard to overstate the importance of transportation to the Illinois economy. Allowing construction projects to shut down across the state is unacceptable.*



## Shattuck Testifies for Workers' Comp Reform

Jay Shattuck, executive director of the Chamber's Employment Law Council (*pictured far left*) played the lead roll on behalf of the business community in testifying in support of Leader Durkin's workers' compensation reform proposal. HB 4068 represents a majority of where bipartisan negotiations left off in the Senate on the Senate's grand bargained SB 12. While not perfect for the business community, the bill does make several positive changes to the state's workers' compensation system, such as revisions to the medical fee schedule, closed drug formulary, freezes average weekly wage for four years at \$775, provides credits for injuries to the spine, returns the shoulder to part of the arm, provides for a definition of traveling employee and makes other substantial system changes.



## Chamber Hosts Brexit Roundtable

On May 10, Laura Ortega, Executive Director of the International Business Council (*pictured in the center at left*) and delegates from the Birmingham Chambers of Commerce and stakeholders from the UK, EU and Illinois participated in an informal discussion about Brexit, the process of withdrawal and post-secession from the EU and the potential impact for Illinois companies with operations in the UK as base for doing business in the EU.

## Dan Cronin Speaks at Chamber Board Meeting

DuPage County Board Chairman, Dan Cronin, welcomed the Chamber to Argonne National Laboratory. In remarks Cronin stressed his efforts for government efficiency and thanked the Chamber for joint efforts on local government consolidation.



## Chamber Provides Testimony to Committee of the Whole

President and CEO Todd Maisch (*pictured right*) testified on June 27 in front of the Illinois House of Representative. The Illinois Chamber recognized the dire need for transportation to be fairly and fully funded by the new fiscal year. “It is hard to overstate the importance of transportation to the Illinois economy. Allowing construction projects to shut down across the state is unacceptable. This is a completely avoidable crisis.” Maisch said. The Chamber also stressed the need for transportation funding in a Transportation for Illinois Coalition press conference on Thursday, June 29.



## Chamber Calls on Lawmakers

In a letter given to lawmakers on June 26, the final week of the fiscal year, the Illinois Chamber of Commerce called on all members of the General Assembly to incorporate key changes and additions to the budget framework proposed on June 14 by Republican caucuses and the governor – largely built upon the package passed by Senate Democrats in May. With adequate changes to this plan, it would be the best framework available for a resolution to the impasse.

## Congressman Krishnamoorthi Addresses Illinois Issues

Congressman Raja Krishnamoorthi (*pictured third from left*) addressed area business leaders in Schamburg at a Freshman Forum and shared his priorities for 2017. The event was hosted in conjunction with the U.S. Chamber of Commerce, Hoffman Estates Chamber of Commerce and Industry, Elgin Area Chamber and the Schamburg Business Association. The event provided an opportunity for area business leaders to meet with the freshman Congressman and discuss what is happening in Washington D.C. and what he hopes to accomplish in his first term. Also pictured (*second from left*) Katie Stonewater, Executive Director of the Chamber’s Energy Council.





**Illinois Chamber**

@ILChamber

The Unifying Voice for Business in Illinois.



**IL Infra Council @IL\_InfraCouncil Jun 7**

Both @moamwater @ilamwater stressing that water goes beyond drinking. Data centers, fire suppression, just a few examples #InfraSummit2017

**Illinois Chamber @ILChamber Jun 14**

Yesterday's Mock #WorkersComp Trial. Presented by @InmanFitzgibbon. Great presentation! Thank you to all who attended!



**Illinois Chamber @ILChamber Jun 28**

Chamber honored to join @LtGovEvelyn at @northropgrumman's America Day. N.G. looking to hire 200 more in IL Rolling Meadows. Amazing News!



**Rachel DrozeTV @RachelDrozeTV Jun 29** (Statehouse Reporter at WICS & WRSP)

Tom Maisch, @ILChamber CEO, on poss road construction shutdown: "We are down to 38 hrs before a very preventable crisis happens" #ILinCrisis



**PROECUADOR Chicago @PROEC\_CHICAGO Jul 7**

Coordinating with @ILChamber of Commerce for the preparation of the gastronomic promotion event "Ecuador Exquisito"



**Illinois Chamber @ILChamber Jul 21**

Electric grid reliable, maintaining security key. Energy panelists explained ways they collaborate to keep your life humming. #cyber17





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Our strength is our commitment to understanding clients' business objectives and successfully partnering with them to meet those objectives. We value long-term relationships with our clients because when we genuinely understand the industries in which our clients operate, we are able to provide more strategic and innovative legal advice.

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| Indianapolis, IN | St. Louis, MO   |
| Milwaukee, WI    | Woodstock, IL   |
| Rockford, IL     |                 |