

CHAMBER

chat

MARCH | 2025



**Flora
Chamber**
OF COMMERCE

**FOUND IN
EVERY ISSUE!**

- 1** Chamber News
- 2** Member News
- 3** Community Calendar
- 4** Member Job Postings - New!
- 5** Training Opportunities, Seminars & Grants!

How to Reach Us!



Online

www.florachamber.com



Phone

618-662-5646



Email

florachamberofcommerce@gmail.com



Follow us on these social media platforms
and stay informed!

ESTABLISHED IN 1939

PH: 618-662-5646

FLORACHAMBER.COM



We are currently in the process of moving away from our membership platform and rebuilding our website. For a few weeks, www.florachamber.com will be under construction and our member directory will be down. Don't fret though, we will be back up and running in no time, promoting YOUR business, job postings, events, and more! Please bare with us! If you have any questions, please call Anna at the office at 618-662-5646.

MEMBERSHIP BENEFIT HIGHLIGHT



Is your business celebrating an anniversary or business milestone? New hire? Maybe you gave a worker a promotion or award? Let us know! We will celebrate right along side you and promote your business or organizations achievements!



IMPORTANT CHAMBER MEMBER INFO



NEXT BOARD MEETING

March 11th, 2025 in the Depot Train Room

We value your input! Our meetings are open for any Chamber member to attend.

If you happen to notice that the chamber FB page isn't getting your business or organizations posts shared, just drop us an email or a phone call! Facebook uses complicated algorithms that can hide many of the posts from our members' pages that we have liked, and we don't want to miss you! Just give us a holler and we can reset that goofy algorithm so we see your posts! Thank you!!

Anna Rounds, Executive Director

Fur a Good Paws

Mark your calendars because Melissa's Food Truck is coming to Flora!!

When: March 21, 2025 from 10:30am - 7:00pm

Fur a Good Paws
104 N. Stanford Rd.
Flora, IL 62839

*A portion of the proceeds go to Fur a Good Paws

Rain date will be April 4th.



Project Update from AKRA Builders



Clay County Hospital Project Update



Project Update!

In just 7 months, the Clay County Hospital Louisville Clinic project has made remarkable progress, all thanks to the dedication and teamwork of everyone involved. Check out this image to see the incredible transformation from August to now --- real progress in action!

We are so grateful for our long-standing relationship with Clay County Hospital Louisville Clinic and can't wait to show you the final result!

Member News



Clay Electric
Co-operative, Inc.

Director Gold!

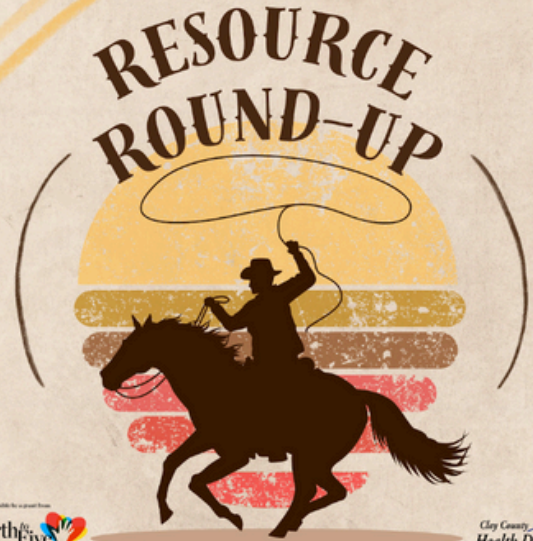
Clay Electric Cooperative would like to congratulate Kevin Logan, Neil Gould, and Bob Pierson on receiving their Director Gold Certifications. The Director Gold program is a continuing education program that ensures your elected board members are well informed on the ever-evolving electric industry so that they can lead the cooperative forward in the best interest of the membership.



ST. PATRICK'S DAY

With winter almost coming to an end, winter accessories will start going on sale in stores. Take this time to purchase these items and donate to Santa's Smiles. A non-profit organization in our community, that donates coats, gloves hats, shoes and Christmas presents to children in need during the winter. For more information please contact "Santa's Smiles" on Facebook or reach out to one of the members, or Andi Malone at (618-572-0622).

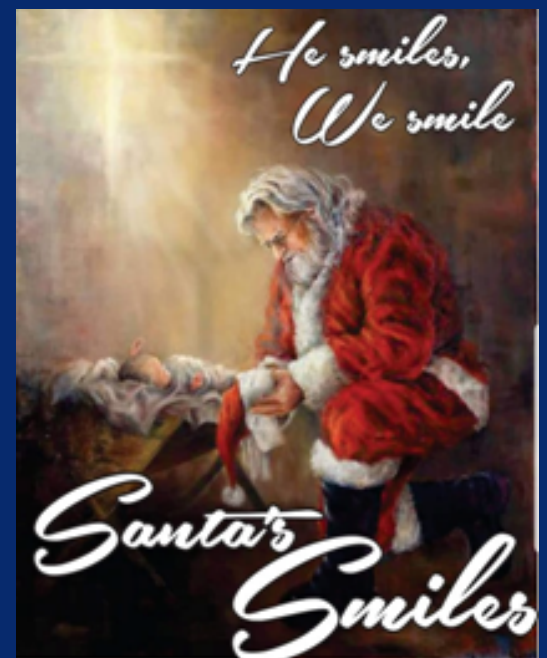
Clay County
Health Department
Better Care, Better Health, Better Living



*** **APRIL 24TH, 2025** ***

3:30 p.m.-6 p.m.
Charley Brown Park

WE ARE GEARING UP FOR OUR 3RD ANNUAL SPRING RESOURCE CARNIVAL! IF YOU ARE A LOCAL COMMUNITY AGENCY, CHURCH, VOLUNTEER BASED ORGANIZATION...WE WANT YOU!!!
CALL 618-662-4406 AND ASK FOR APRIL TO RESERVE YOUR BOOTH TODAY!



Member News

Upcoming Blood Drives

ImpactLife

HEROES
for **LIFE**
Blood Drive

Clay County Hospital

Thursday, March 13

9:30 AM - 1:30 PM

Medical Building Conference Infusions Room 911 Stacey Burk Drive, Flora, IL



GIVE BLOOD

To schedule an appt,
scan QR code, or
call ImpactLife at
800.747.5401



**Full Armor Christian Academy
Blood Drive**

**Full Armor
Christian Academy**

Gym
600 Erwin Street
Louisville, IL 62858

**Friday, March 21, 2025
2:30 p.m. to 6:30 p.m.**



**Dr. Scott C.
Suntrup**



Southern Illinois Smiles, P.C.

217 East 2nd St.
Flora, IL 62839

618-662-5116

www.suntrupdental.com

J. Calvin Wilson, DDS, PC

Clinic / Center

618-662-6907

317 E. North Ave
Flora, IL 62839



Clay County Chiropractic



11 Greenlaw Blvd.



Member News

Flora Farmer's Market

Every Saturday starting May 3rd - Sept. 27th
8am - Noon

Flora Library Park



Flora Clean-Up Days

May 19th - 23rd, 2025



Flora City-Wide Yard Sales

May 16th & 17th, 2025



BLACK & TAN DAYS

APRIL 30 - MAY 3RD
CLAY COUNTY FAIRGROUNDS



St. Patty say's it's time to dig out those grills, smokers and Blackstones! It's almost Grillin' Time! Pick up your meats at Blair's Processing in Louisville or Salt & Strings Butchery in Flora!



Member News

SPRING will be here soon! Looking to hire a tree company? Here's some things you should know to make the best decision!



Is the company licensed? (It is illegal to operate a tree service without a license!)



Is the company FULLY Insured? (Fully insured means just that, make sure they can provide Liability insurance in the amount of the value of the property they are working around & also workman's comp for every employee they have working on your property. If they cannot then you as the customer assume the risk!)



Does the company have a written & current safety program in place? (Do they have safe practices & do they wear PPE while in or around the job site?)



Are the employees trained specifically in Tree care? (Who are the competent persons on the job site?)



Is the company's equipment safe & inspected? (do aerial lifts & cranes have current structural & dielectric inspections)



What is the company's level of professionalism? (did you sign a contract with them? Did they meet you for a consultation when they said they would? Have they communicated well with you? Were they polite & courteous?)

Remember, while it is good to find affordable prices when hiring contractors it should be equally important to hire a company that will take responsibility and fully guarantees the customer a no-risk experience. When there is a substantial difference in competitors' prices there is usually a good reason. As we enter the spring season, Nussmeyer Tree Services would like to have the opportunity to work with you on your next residential or commercial project! Inquire to find out what all we offer! Let us show you why 1000s of repeat customers refer to us as the best!



Nussmeyer Tree Services
618-676-1400
www.nussmeyertree.com





Electronic Payments Coalition

February 2025 Illinois Newsletter

Thank you for your interest in learning more about the Interchange Fee Prohibition Act (IFPA) and the harms it poses to small businesses and consumers across Illinois. As we start a new year and a looming implementation date of July 1, 2025, it is important to share updates on this critical issue with you and your membership.

CALL TO ACTION

While the litigation to stop this misguided policy from being implemented continues, the threat remains that the payment system in Illinois will be upended on July 1, 2025. **We are looking for new faces and voices to inform legislators that IFPA is bad for Illinoisans.** We are looking for people to:

- Sign a letter in opposition to the legislation
- Contact your legislator
- Submit a letter to the editor
- Record a video testimonial

If you or someone you know is interested in being active and help us educate elected officials about the negative impact this law will have on people across all of Illinois, please contact Eleni Demertzis at eleni@cullotonbauerluce.com.

NEWS FROM THE LITIGATION FRONT

The Chief federal judge of the Northern District of Illinois granted a partial preliminary injunction against the Interchange Fee Prohibition Act. The injunction will stop the law from being enforced on national banks, federal savings association and out of state banks. **The Court's decision, however, means state-chartered banks, state and federal credit unions, and card networks may still be forced to comply with this law, leaving local financial institutions, business owners and consumers in harm's way.** The next court date is scheduled for March 6, and we will provide updates if more rulings are issued.

NEWS FROM THE LEGISLATIVE FRONT

Our legislative advocates have begun an education campaign with members of the Illinois General Assembly and the state's leaders on the harmful consequences of IFPA Legislation to repeal this flawed policy has been filed, and in the coming months, and our coalition will begin an aggressive advocacy campaign to make sure Illinois voices are heard in the state Capitol.

ADVOCACY EFFORTS

Included you will find documents that help explain why the IFPA is bad for Illinoisans. You can always learn more by visiting <https://guardyourcard.com/illinois/> for the latest updates. We will continue to keep you informed with the latest news on this important issue.

Illinois' new card processing law creates burdens for small businesses to give millions to corporate mega-stores.

A Headache for Small Businesses and Consumers

A last-minute, backroom deal made by Illinois lawmakers this past May would upend the hassle-free system of credit and debit card processing that Illinois' small businesses rely on today.

The new law, the Interchange Fee Prohibition Act, would prohibit interchange service costs — which on average are 2% of a transaction total and help ensure a safe and seamless processing experience — from being applied to sales tax and tips.

While this may sound simple, the reality is that this law will complicate accepting credit and debit cards, including requiring two separate transactions — one for the cost of the goods or services and another for the tax and/or tip (which may need to be paid for in cash). It also likely means equipment and software upgrades, additional accounting time and, almost certainly, frustrated customers.


A Giveaway to Corporate Mega-stores

The top 10 retailers in the state, including Walmart and Home Depot, stand to gain more than \$25 million every year. On the other hand, the average small business in Illinois will reduce interchange processing costs by less than \$60 a year.

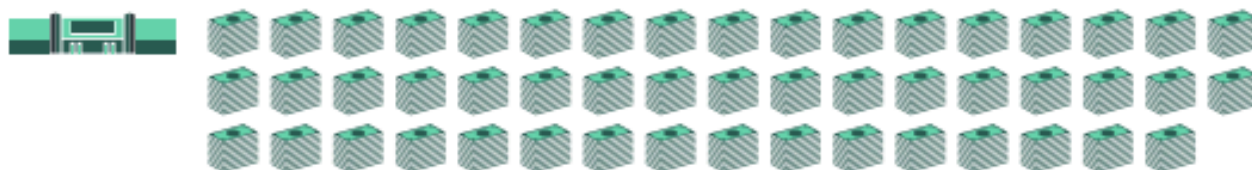
That's why business groups like the Chicagoland Chamber of Commerce and Community Bankers Association of Illinois have opposed this new law, and the Office of the Comptroller of the Currency, an independent bureau of the U.S. Department of the Treasury, has said it's an "ill-conceived, highly unusual, and largely unworkable state law that threatens to fragment and disrupt this efficient and effective system."

Annual Savings for Small Business: \$56



 = \$50,000

Annual Savings for Corporate Mega-stores: \$2,500,000



What To Expect If This Law Takes Effect in July 2025:

For Small Businesses: Added costs and an accounting nightmare

For Consumers: Increased fraud and privacy concerns and reduced rewards programs

For Tipped and Gig Workers: Possible cut in pay and loss in tips due to a return to cash

For the State of Illinois: No increase in revenues, but potentially more costs to defend the constitutionality of the law

There's still time to reverse course.

Tell your state legislators to repeal this measure that's a giveaway to out-of-state corporate mega-stores before it's too late at GuardYourCard.com/Illinois.

EPC

**Electronic
Payments
Coalition**

ILLINOIS: GUARD YOUR CARD



AVOID CREDIT CARD CHAOS IN ILLINOIS

The Illinois legislature passed a law that will upend the way your credit and debit cards work - creating confusion for consumers, higher cost for small businesses, and a loss of purchase privacy. The new law creates a carveout so the tax and tip portion of an overall purchase is exempt from card processing costs known as interchange.

FLAWS WITH THE ILLINOIS LAW

1

IT IS ILLEGAL

The new Illinois law violates numerous federal laws designed to protect our nation's safe, sound banking system and facilitate easy commerce across state lines. Because of the illegality of the law, the state is having to spend taxpayer dollars to defend the provision in federal court despite the law not increasing state revenue.



2

YOUR PRIVATE PURCHASES ARE NO LONGER PRIVATE

Additional information about your purchases will be shared, reducing the privacy consumers have today.



3

CHAOS AND HASSLE WITH EVERY PURCHASE

Under the new law, consumers could be forced to pay sales tax in cash or check. Purchases will require two transactions - one for the goods or services and another for taxes and tip. As retailers look to eliminate the hassle of multiple transactions or filing for monthly refunds, some may be forced to require that tax be paid in cash.



4

NEW COSTS FOR SMALL BUSINESSES

Small businesses will bear the cost burden of complying with the new law, whether through the purchase of new equipment or additional time spent collecting paperwork to track transactions.



5

EASY ONLINE SALES NO LONGER AVAILABLE

Vendors selling online could decide doing business in the state is not worth the hassle and expense of complying with this radical change to commerce.



LEARN MORE AT WWW.GUARDYOURCARD.COM/ILLINOIS

Training Opportunities, Seminars, & Grants



Beneficial ownership information reporting requirements are now back in effect, with a new deadline of March 21, 2025, for most companies. Prior to March 21, 2025, FinCEN will assess its options for further modifying deadlines. For more information, see our website <https://fincen.gov/boi>.

Beneficial ownership information reporting requirements were previously halted by court orders between December 3, 2024, and February 18, 2025. While these orders were in effect, reporting companies were not required to file beneficial ownership information with FinCEN; however, reporting companies could voluntarily submit beneficial ownership information reports. With limited exception, the court orders have been stayed, and beneficial ownership information reporting requirements under the Corporate Transparency Act (CTA) are again in effect, with new deadlines.

Who needs to file? A company may need to report beneficial ownership information to FinCEN if it is:

- a corporation, a limited liability company (LLC), or was otherwise created in the United States by filing a document with a secretary of state or any similar office under the law of a state or Indian tribe; or
- a foreign company that was registered to do business in any U.S. state or Indian tribe by such a filing.

What happens if a reporting company doesn't file? A person who willfully violates beneficial ownership reporting requirements may be subject to civil penalties of up to \$591 for each day that the violation continues, as well as criminal penalties of up to two years imprisonment and a fine of up to \$10,000. Potential violations include willfully failing to file a beneficial ownership information report, willfully filing false beneficial ownership information, or willfully failing to correct or update previously reported beneficial ownership information.

Upcoming Trainings, Seminars, etc.

Chamber Members! We want to hear from you!

What topics would you like us to cover in the future? Send us an email or Facebook message with your suggestions!

Community Calendar

Date	Time	Event	Location
March 1	7:00 am - 10:00 am	Benefit Breakfast	CC/SS American Legion
March 2	1:00 pm	Jim Bob's Jamborree Show	Jim Bob's - Bible Grove
March 3	9:00 am-11:00 am	Clay Co. Ministerial Alliance Food Pantry	1101 Austin Ave, Flora
March 5	6:00 pm	Ash Wednesday Service	Flora 1st Methodist Church
March 6	7:00-11:00 pm	Open Mic Night Hosted by Jake Perry	Storm Brewing
March 8	5:00-7:00 pm	Darla Murphy Benefit	Louisville American Legion
March 10	9:00 am-11:00 am	Clay Co. Ministerial Alliance Food Pantry	1101 Austin Ave, Flora
March 13	9:30-1:30 pm	Blood Drive	Clay County Hospital
March 13	7:00 pm	Grief Share Support Group	Louisville First Baptist Church
March 14	7:30 pm	Midnight Express Band	Flora American Legion
March 17	9:00 am-11:00 am	Clay Co. Ministerial Alliance Food Pantry	1101 Austin Ave, Flora
March 18	2:00 pm - 3:00 pm	Seasoned Circle	Clay County Hospital
March 21	10:30 am - 7:00 pm	Melissa's Place Food Truck Fundraiser	Fur a Good Paws
March 24	9:00 am-11:00 am	Clay Co. Ministerial Alliance Food Pantry	1101 Austin Ave, Flora
March 31	9:00 am-11:00 am	Clay Co. Ministerial Alliance Food Pantry	1101 Austin Ave, Flora

To add your community event to our community calendar, please look at our pinned posts on our Facebook page and comment under that months community calendar post!

Deadline for all April Newsletter submissions will be Monday Feb. 24th!



Chamber Member - Help Wanted



Chamber Members **HIRING**

*City of Flora
(Lifeguards)*

*Wabash
Communications*

*North American
Lighting*

Clay Medical Clinic

Clay County Hospital

Probst Auto Body

*Clay County Health
Dept.*

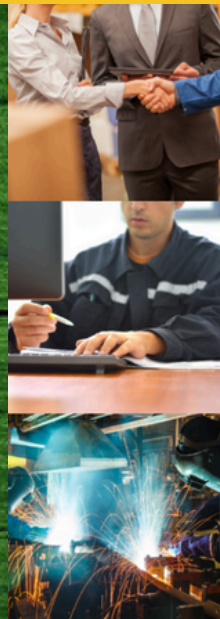
*Sydenstricker Nobbe
Partners*

Huck's Food & Fuels

Priceless IGA

Visit florachamber.com for job descriptions, or for more information please reach out to the individual businesses.

Get Lucky
Job Hunting
This St.
Patrick's
Day



 **StaffQuick**

How to Apply

Online: www.StaffQuickJobs.com

In Person: Stop by our local branch

Call Today!

Thank you for your continued support!

FLORA CHAMBER OF COMMERCE

223 W. RAILROAD ST.
FLORA, IL 62839

618-662-5646 PHONE/FAX

EMAIL:
FLORACHAMBEROFCOMMERCE@GMAIL.COM

OFFICE HOURS: MONDAY THROUGH FRIDAY
8 AM TO 5 PM (CLOSED FOR LUNCH)



THE MEMBERS CREED

I BELONG TO THE CHAMBER OF COMMERCE BECAUSE: I REALIZE
IN UNITY THERE IS STRENGTH; IT IS THE BEST MEDIUM FOR
SERVING MY COMMUNITY AS A WHOLE; I BELIEVE IN THE FUTURE
GROWTH AND PROGRESS OF MY CITY; IT'S ONLY QUALIFICATION
FOR MEMBERSHIP IS GOOD CITIZENSHIP; I WANT TO WORK WITH
MY FELLOW TOWNSMEN FOR THE COMMON INTEREST OF ALL; I
WANT TO BENEFIT FROM THEIR CONCERTED PLANNING, COUNSEL,
AND ACTION; IT IS A CLEARING HOUSE FOR BUSINESS INFORMATION,
BUSINESS SERVICE, AND COMMUNITY EFFORT; MEMBERSHIP
PAYS A HIGH RATE OF INTEREST IN SERVICE, PERSONAL
CONTACTS, COMMUNITY BETTERMENT AND CIVIC PRIDE;
EXPERIENCE AND THE RECORDS OF THE PAST HAVE CONCLUSIVELY
DEMONSTRATED ITS USEFULNESS AND JUSTIFIED EXISTENCE, NOT
ONLY IN THIS COMMUNITY BUT IN PRACTICALLY EVERY OTHER PART OF
THE WORLD.

BOARD OF DIRECTORS

PRESIDENT: DOUG LEAK

VICE PRESIDENT: MICHAEL GILL

TREASURER: CHRIS THOMPSON

DIRECTORS

**MANDY HARGIS, JOE HARRIS, STEPHEN SMITH
BARBARA SCHAFER, JASON SMITH, GREG SCHAFER**

**EXECUTIVE DIRECTOR
ANNA ROUNDS**