

## Working To Inform Our Members & The Community

On February 10 the Orland Park Area Chamber of Commerce, in partnership with the Small Business Advocacy Council, held a Village of Orland Park Mayoral Candidate Forum. Candidates—Mayor Keith Pekau and former Mayor Dan McLaughlin—presented their platform, views on recovery from the pandemic, and plans for future economic development for the Village.

Chamber members and members of the community submitted questions ahead of the program and in real time during the town hall.

SBAC Founder and President Elliot Richardson moderated the event.

On the heels of this successful program, the Chamber and the SBAC is holding a virtual town hall to spotlight the six candidates for the three open seats on the Village of Orland Park Board of Trustees. This town hall will be held on Wednesday, March 10.

Such programming is another example of how the Orland Park Chamber continues to be a trusted resource of information, advocacy, and education for the business community.



## Orland Park Mayoral Candidate Townhall



# TAKE NOTE



## President's Message

February began extraordinarily strong and this momentum continued through the end of the month.

We partnered with the Small Business Advocacy Council to bring a Village of Orland Park Mayoral Candidates virtual town hall to fruition. This program provided a forum to present each candidate's views on pandemic recovery, economic development, and community projects—all vital information on the future of member businesses and livelihood.

Next month, on March 10, the Chamber will host a town hall featuring the six candidates vying for seats on the Village of Orland Park Board of Trustees. I highly encourage you to attend, and please invite your fellow business colleagues and neighbors as this town hall is open to Chamber members as well as the community.

This past month, the Chamber also hosted a Diversity Conversation Workshop, a Multi-Chamber Digital Tools webinar and a TikTok program for small businesses. A wide spectrum of programming, for sure, but a perfect example of how the Chamber continues to provide members benefits of information, training, and education.

As the weather improves, mitigations lessen, and vaccinations continue to roll out, I look forward to more in-person meetings and outdoor events. This will allow members the opportunity to network face-to-face, or should I say, mask-to-mask.

Joyce Bibeau  
2021 OPACC President  
Kerry Funeral Home & Cremation Care Center

## 2020 OPACC Leadership Team

**Felicitas Cortez**  
Executive Director

### Executive Board

**Joyce Bibeau**  
President  
*Kerry Funeral Home*

**Meghan Preston**  
President Elect  
*Delaney, Delaney  
& Voorn, Ltd*

**Ramza Hassan**  
Vice President  
*Edwards Realty Company*

**Monika Sestakauskaite**  
Treasurer  
*Peoples Bank*

**Raymond Klosowski**  
Immediate Past President  
*Mueller & Co., LLP*

### Board Of Directors

**Randy Barcella**  
*Real Estate Revealed*

**Glen Borkowski**  
*DreamMaker Bath & Kitchen*

**Michael A. Buck**  
*Law Offices of  
Michael A. Buck*

**Amy Coghill**  
*Silver Lake Country Club*

**Roy Crews**  
*Angels Among Us*

**Bob Feldman**  
*Nothing Bundt Cakes*

**Kelly Glester**  
*Jeffrey LaMorte Salon*

**Matt Gugliciello**  
*Lake View Plaza*

**Michael Hardek**  
*First Secure Bank & Trust*

**April Koeber**  
*Consultant*

**Kurt Lindemann**  
*Morgan Stanley*

**Daniel McMillan**  
*Rizza Auto Group*

**Tina Scott**  
*Vegan Tease*

**Kyle Treglown**  
*Keller Williams  
Preferred Realty*

# TAKE NOTE



## Executive Director's Message

A year into the pandemic, and the question on everyone's mind is: When will we ever get back to normal?

My answer: We are on our way to a 'new normal.' That has been the Chamber's goal the past 12 months.

The Chamber's in-person signature events, membership meetings and networking opportunities are being planned for 2021, guided by State of Illinois' recommended mitigations and always, with the health and safety of our members in mind.

Plans are already being made for the annual Golf Outing in May, Installation and Member Awards Celebration in June and the return of Arts and Drafts in September. The Chamber office and respective committees are working on new visions to produce events for the Orland Women's Networking Group and the Community EXPO.

In the meantime, the Chamber continues to education, advocate and inform members with a roster of programs. Check the Chamber website and social media pages and I guarantee that you will find a topic that suits your industry and/or interest.

This month, I encourage you to register for the OP Trustee Candidates Townhall (3/10) to learn more about the great individuals vying for a seat on the Village of Orland Park Board of Trustees; as well as the Max Your Membership program (3/26), to better utilize benefits of membership and promote your business.

The Chamber is here for you. While the office, for the time being, remains open by appointment, Bonnie Hollaway, Membership Coordinator, and I are always just a phone call or email away.

We love to hear from our members!

## 2020 OPACC Leadership Team

**Felicitas Cortez**  
Executive Director

### Executive Board

**Joyce Bibeau**  
President  
*Kerry Funeral Home*

**Meghan Preston**  
President Elect  
*Delaney, Delaney & Voorn, Ltd*

**Ramza Hassan**  
Vice President  
*Edwards Realty Company*

**Monika Sestakauskaite**  
Treasurer  
*Peoples Bank*

**Raymond Klosowski**  
Immediate Past President  
*Mueller & Co., LLP*

### Board Of Directors

**Randy Barcella**  
*Real Estate Revealed*

**Glen Borkowski**  
*DreamMaker Bath & Kitchen*

**Michael A. Buck**  
*Law Offices of  
Michael A. Buck*

**Amy Coghill**  
*Silver Lake Country Club*

**Roy Crews**  
*Angels Among Us*

**Bob Feldman**  
*Nothing Bundt Cakes*

**Kelly Glester**  
*Jeffrey LaMorte Salon*

**Matt Guglielmo**  
*Lake View Plaza*

**Michael Hardek**  
*First Secure Bank & Trust*

**April Koeber**  
*Consultant*

**Kurt Lindemann**  
*Morgan Stanley*

**Daniel McMillan**  
*Rizza Auto Group*

**Tina Scott**  
*Vegan Tease*

**Kyle Treglown**  
*Keller Williams  
Preferred Realty*

# TAKE NOTE



## Mayor's Message

Community engagement is crucial to a thriving community and the Village of Orland Park strives to engage with its residents on a regular basis. Nowhere is that more apparent than with the Orland Park Police Department. Whether it is National Night Out, Coffee with the Cops or Beat Meetings, our officers regularly engage with the community.

This engagement is just one of the many reasons why Orland Park was recently recognized as the Safest City in Illinois for the first time by Safety.com. I want to take this opportunity to thank the Orland Park Police Department, Chief Mitchell, his leadership team and all of our officers for all of the work they do to keep our residents and your businesses safe. In 2019, index crimes in Orland Park were the lowest in 25 years. In 2020, crime was down another 29%.

Beginning March 12th, Orland Square Mall will be instituting a youth supervision policy that requires minors to be accompanied by an adult after 3PM on Fridays and Saturdays. The Orland Park Police will be supporting Orland Square Mall with the implementation and enforcement of this of this policy. I applaud Simon Properties for listening to customer feedback and working proactively with Orland Park to implement this policy. The cooperation and collaboration is exceptional and we are happy to support Orland Square Mall in their efforts to make for a more family-friendly shopping experience.

Additionally, the Village has recently instituted two programs to help our seniors. The first program provides vaccine registration assistance for area seniors. Many members of our staff are available by phone and can help seniors who are not online or are having difficulty navigating the registration system by providing assistance with the registration process. The second program is called "Snow Angels". Many of our residents are physically unable to remove snow for themselves and do not have friends, neighbors or relatives to help them. The "Snow Angels" program allows them to register if they need help and matches them with volunteers who have signed up and are willing to help. Students can also receive community service hours for their efforts as volunteers. This is a great program and I want to thank staff for helping develop and implement it.

The Village of Orland Park also recently implemented a 311system called OP311 that can be used to report issues with our roads, parks and other infrastructure. This is yet another way that residents and businesses can help us keep our town clean and well-maintained.

The programs and departments discussed this month are just a few of the things the Village does to stay engaged with our residents. It is this type of community involvement and engagement that continues to make Orland Park a great place to live and do business. It is my hope that our businesses are as proud to call Orland Park home as those of us who live here.

Keith Pekau  
Mayor, Village of Orland Park

# We Appreciate our PREMIER MEMBERS



**MAXIM**  
maintenance



*Vegan,*  
**T'ease**



GREAT FOOD BRINGS US TOGETHER



**BURR RIDGE**  
VILLAGE CENTER



**ORLAND PARK**  
CROSSING

# We're Growing...Welcome New Members

## Graphic Image Corporation

Frankie Markasovic  
10500 W. 163rd Place  
Orland Park, IL 60467  
Phone: (312) 829-7800  
frankie@graphicimagecorp.com  
graphicimagecorp.com  
Printing

## Novus Home Mortgage

Chuck Poulin  
14305 West Avenue  
Orland Park, IL 60462  
Phone: (708) 971-2480  
cpoulin@novushome  
mortgage.com  
cpoulin.novushome  
mortgage.com  
Mortgage Products &  
Services

## State Farm Insurance - William Pattara

William Pattara  
7529 W. 183rd Street  
Tinley Park, IL 60477  
Phone: (708) 560-7711  
billpattara@billpattara.com  
billpattara.com  
Insurance

## OPACC

### Editor's Notes

**Chambergram** Editor,  
Design & Layout  
**Bonnie Hollaway**

### CONTRIBUTORS

**Joyce Bibeau**  
Kerry Funeral Home

**Paul O'Grady**  
Township Supervisor  
Orland Township

**Keith Pekau**  
Mayor  
Village of Orland Park

**Paul Shaheen**  
The Horton Group

**John Stein**  
Darvin Furniture & Mattress

**Rob Wehmeier**  
Wehmeier Photography Ltd.

### PHOTOGRAPHY

**Felicitas Cortez**  
Orland Park Chamber

**Lisa Ruel**  
Orland Township

**Rob Wehmeier**  
Wehmeier Photography Ltd.

If you are interested in contributing  
to the *Chambergram*, please  
contact Bonnie Hollaway at  
bonnie@orlandparkchamber.org

## GRAPHIC IMAGE CORPORATION



Graphic Image Corp. (GIC) is beyond happy to call Orland Park our home. We have been a family-owned and operated graphic arts company since 1953. Frank (President) and his son Frankie (Vice President) are the third and fourth generation of this family business. Both are local residents and proud members of the local community.

GIC specializes in all things printing, direct mail, signage, packaging, vehicle graphics, graphic design, and fulfillment services. We work with companies big and small, from mom-and-pop shops to Fortune 500 companies. We deliver local and ship international. From simple postcards to wrapping your fleet of box trucks in custom graphics, GIC is your full-service graphics partner with solutions to fit your budget. Call us or send us an email today to discuss your next project!

## JUST A REMINDER...

Please be aware that the Chamber utilizes various software to send our emails to our members. Our weekly email blasts and membership invoices are sent as mass email communications; therefore, please check your SPAM or BULK folder periodically so they will not be inadvertently overlooked.

# **SADDLE UP FOR THE OPACC ROUND UP**

**Thursday May 13, 2021  
SILVER LAKE RANCH - 9am Shotgun Start**



**Stake Your Claim - [www.orlandparkchamber.org](http://www.orlandparkchamber.org)**



**Orland Park Area  
CHAMBER OF COMMERCE**



# OPACC ROUND UP



## **SHINDIG Sponsor (Ball Drop)** **\$2,400 - 1 Available**

- FOURSOME Included
- Company name/logo on signage
- Opening Introduction/Lead the Cart Parade
- 5 social media shout outs prior to event

## **19TH WATERING HOLE Sponsor - \$1,200**

- Company name/logo on signage
- 3 social media shout outs prior to event

## **SALOON Sponsor (Beverage Cart)** **\$1,160 - 2 Available**

- FOURSOME Included
- Company name/logo on beverage cart
- 3 social media shout outs prior to event

## **HOMESTEAD Sponsor (Staffed Hole)** **\$810 - 18 Available**

- FOURSOME Included
- Company name on signage at the hole
- 1 table & 2 chairs provided
- up to 2 employees may staff hole
- giveaways encouraged - NO alcohol please
- FIRST COME - FIRST SERVED

### **STAFFED Hole Only - \$275**

## **GOLF FOR ONE - \$140**

### **FOURSOME - \$560**

- Golf with Cart
- Breakfast Bundle
- B-B-Q Cookout Lunch
- Beverages on course
- 19th Watering Hole - Drinks & Appetizers

## **19th WATERING HOLE - \$20**

- Staffed Hole Personnel
- Guests

## **STAGECOACH Sponsor (Golf Cart)** **\$1,500 - 1 Available**

- FOURSOME Included
- Company name/logo on placard on all golf carts
- 4 social media shout outs prior to event

## **SUNRISE WATERING HOLE Sponsor - \$1,000**

- Company name/logo on signage
- 3 social media shout outs prior to event

## **OASIS Sponsor** **\$860 - 2 Available**

- FOURSOME Included
- Company name/logo on oasis signage
- 2 social media shout outs prior to event

## **OPEN RANGE Sponsor (Unstaffed Hole)** **\$785**

- FOURSOME Included
- Company name on signage at lunch site

### **UNSTAFFED HOLE Only - \$250**

## **COMPETITION Sponsor (Course Game)-\$500**

- 1 social media shout out prior to event

## **CHUCK WAGON Sponsor (Lunch)-\$500**

- Company name/logo on signage
- 1 social media shout out prior to event

## **VITTLES Sponsor (Breakfast)-\$250**

- Company name/logo on signage
- 1 social media shout out prior to event

**Stake Your Claim at**  
**[www.orlandparkchamber.org](http://www.orlandparkchamber.org)**



**Orland Park Area**  
**CHAMBER OF COMMERCE**

# OPACC *Signature Events*

## *Golf Outing*

**May 13, 2021**

**Silver Lake Country Club**



## *OWN Luncheon*

**TBA**

## *Arts & Drafts*

**September 25, 2021**

**Orland Park Crossing**



## *Community Expo*

**TBA**

# FREE MONEY!

## Do You Have A High School Senior Graduating in 2021?



The Orland Park Area Chamber of Commerce will award three \$1000 educational scholarships to high school seniors whose parents are either the owner of or employed by a current Orland Park Area Chamber of Commerce member business in good standing.

High school seniors who are employed by a current OPACC member business in good standing are also eligible to apply.

Application and documentation must be returned to the Orland Park Area Chamber of Commerce

8799 W. 151st Street or

emailed to [fcortez@orlandparkchamber.org](mailto:fcortez@orlandparkchamber.org)

on or before **FRIDAY, APRIL 16.**

Application is available on our website, [orlandparkchamber.org](http://orlandparkchamber.org)

# Speaker Spotlight



**WEHMEIER**  
**PHOTOGRAPHY LTD.**

Conceptual Portraiture for Business, Education,  
and Healthcare Clients

## Executive Portrait or Headshot, Which is Right for You?

by Rob Wehmeier

In our increasingly connected world, where social media and web marketing have become necessary in growing your business, using images of yourself and your team may be inescapable.

Today's consumers, B2B and B2C, are increasingly using the web to research their future purchases. Some studies have found that as much as 58% of the buying journey happens before contacting the business. Your consumers are not only looking for information about your product or service but also information about you, your team, and what you stand for. As one Google marketing article stated, "Almost everything starts with a search."

So, do you just need a "Headshot," or does your marketing call for something more?

The terms "Headshot" and "Executive Portrait" are often used interchangeably. While they do have some overlap, knowing the differences can help you to make the best choice for you and your business.

The Headshot is typically a photograph taken of the individual's head and shoulder and is meant to be a direct representation of the person. These images have traditionally been used as profile pictures or accompanying articles written about the subject. In today's social media environment, practically everyone needs a headshot.

The Executive Portrait, on the other hand, is designed to be more enlightening. The finished image should reveal some part of the subject's story and enlighten the viewer as to their personality. With this intentional design approach, more options are open to the executive, including location, lighting, clothing, and posing/expression. The final images are designed to stand out.

The critical difference between the Headshot and the Executive Portrait is philosophy. Every aspect of the Executive Portrait is a conscious decision planned in advance with the executive. Determining the finished images' look and feel, finding the best locations, choosing great clothing, and gaining a deep understanding of the executive mission. These are just a few of the points we cover to create a portrait that impacts the viewer. It becomes a visual representation of your competence and reputation.

Whether you choose a Headshot or an Executive Portrait for your business' marketing, a great image of you and your team will help drive interest in your marketing message and creates personal connections with potential clients.

Please join me for my presentation at the next Monthly Membership Meeting on April 28th, where I will expand on this topic with examples and recommendations to help you get the most from your marketing efforts.



# Around Town



## TOWNSHIP TIDBITS

### Welcoming Back Our Seniors

February's cold temperatures and massive snow fall could not keep senior residents away from their beloved Orland Township activities! Seniors flocked to the Orland Chateau for their favorites: a game of bingo at drop-in, fitness classes and the February luncheon.

Our St. Patrick's Day senior luncheon has been scheduled for March 18. If your business would like to participate, please contact Marie Ryan at [MarieR@orlandtownship.org](mailto:MarieR@orlandtownship.org) or (708) 403-4222 for information.

Township events are temporarily being held at the Orland Chateau to allow more residents to attend, with social distancing measures in place, than we would be able to accommodate in the Township's activity center. Additionally, the Cook County Clerk's Office will again be utilizing the Township's board room and activity center for early voting, so, to avoid a disruption in the senior schedule, all activities will be at the Orland Chateau through the end of April. We thank the Orland Chateau for working with us to serve our seniors.

### Early Voting

The Orland Township Administration Building, 14807 S. Ravinia Avenue, will serve as an early voting site from Monday, March 22 through Monday, April 5. Early voting hours will be Monday through Saturday, 9 a.m. to 5 p.m., and Sundays, 10 a.m. to 4 p.m. The health and safety of everyone - voters, election volunteers and staff - is of utmost importance. During early voting, mask wearing, social distancing, hourly cleaning of high traffic areas and other measures will be strictly followed to help prevent the spread of the virus.

### Job Seeking Seminar

Orland Township will be holding two job seeking seminars to help residents update their job searching skills for the current online job market. Both seminars will be conducted by Dr. Maribeth Hearn, a Career Readiness Expert with Vocational Strategy, Inc. Dr. Hearn will share her expertise on the use of social media, LinkedIn®, and virtual interviewing.

The seminars will be held Tuesday, March 2 (social media, LinkedIn®, personal branding) and Tuesday, March 16 (web-based interviewing, follow-up, landing the job). Both seminars will be held at Orland Township, 14807 S. Ravinia, from 10 a.m. to 11:30 a.m. The seminars are free to attend, however registration is required and all attendees will be required to wear a mask and observe social distancing protocols.

To register, call Alexis at (708) 403-4222 or by email, [AlexisO@orlandtownship.org](mailto:AlexisO@orlandtownship.org).

Stay safe and well!

Sincerely,

Paul O'Grady  
Orland Township Supervisor



# Member Spotlight



PLOWS Council on Aging officially becomes Pathlights, a name developed in partnership with the community, to better reflect the organization today and respond to the future.

Pathlights helps guide adults 60 years of age and over, adults with disabilities, their caregivers, families, and friends along their best path to aging – providing resources, advocacy, programs, and services needed to live with independence and dignity in the community. To make the transition smooth, the nonprofit will continue to reference “formerly known as PLOWS Council on Aging” in its communications for the next several months.

“The launch of our new brand is a clear indication that the community is ready to evolve, even during the most challenging of times,” said Kenneth Grunke, Executive Director at Pathlights. “We are very proud that even under a new name, our critical programs and services continue without interruption during the pandemic and our team of professional staff and dedicated volunteers remain steadfast – providing essential care and attention that is needed now more than ever. We also take great pride in working with our partners to help empower individuals to take the steps that can enhance their lives, while shedding light on the many options and multiple paths to aging.”

Grunke said the nonprofit committed to the name change more than a year ago. “Over time, we learned that the name PLOWS was confusing and misleading. While an acronym for some of the Townships served (the “S” once stood for Stickney but has not been a part of the service area for many years), it focused on our geographic area, but failed to speak to our mission and ability to provide critical comprehensive programs and services. Furthermore, “Council on Aging” gave the impression of being government run or owned. As a result, we began a thoughtful and comprehensive process involving significant and diverse community feedback to help us identify this new brand name, tagline, logo, and visual identity.”

“This announcement is an example of how Pathlights, like many other human service providers, is working hard to illuminate the options for older adults and their families and build awareness to help ensure that individuals are aware of the resources available to them as they age,” said Paula Basta, Director of the Illinois Department on Aging. “It’s inspiring to see how our Aging Network is evolving with new partnerships and innovative solutions that help make communities across the state stronger and healthier.”

Grunke added that aging should be a shared journey – one that does not have to be made alone – and is experienced by every one of us, not just by older adults. “The aging process does not discriminate – we are all aging, regardless of our age. While last year, we helped more than 16,000 people (1,000 more than the previous year) on their path to attain a greater sense of independence, this year, through Pathlights and with the ongoing collaboration of our partners, we anticipate helping even more people on their journey to age well – guiding them along their best path.”

Learn more about Pathlights and its services by calling 708-361-0219 or visiting [www.pathlights.org](http://www.pathlights.org)

# Member Spotlight



Sidebar Insurance  
Solutions, Inc.

adam@sidebarinsurance.com  
(708) 942-5150

## Important Announcement from Sidebar Insurance

Sidebar Insurance Solutions shared its passion for protecting Illinoisians for almost five years. During that time, they worked relentlessly to provide every client with the best value to protect homes, cars, and businesses. Now, in order to spread their passion for protection, Sidebar extended its reach to individuals and businesses throughout Indiana.

"The average person pays more than \$2,000 per year, but often doesn't understand what those policies do or how they work to protect their most important investments - and businesses often pay more," says Sidebar President, Adam Czerwinski. "I can't think of a single \$2,000 purchase where I wouldn't want to understand exactly what I'm getting - or to know that I am getting the best deal. That's why we work with our clients to make sure they have options and an understanding of how they can best protect their family and/or their business."

Sidebar Insurance maintains relationships with a multitude of home, auto, life, and business insurance carriers - so its customers can feel confident that not only are they getting the right coverage - but at the best value. A free review of your personal or business insurance, whether in Illinois or Indiana, is available.



EliteBenefits  
of America

Info@elitebenefits.net  
(708) 535-3006

## Healthcare Special Enrollment Period

President Biden recently signed an executive order creating a new special enrollment period beginning February 15. This special enrollment period, which ends on May 15, will give Americans who need healthcare coverage during this global pandemic the opportunity to sign up.

"This is a great opportunity for those in need of healthcare coverage to see if they can secure better coverage for themselves and their families," said Butch Zemar, Chicago/Southland Association of Health Underwriters Chapter President. Zemar is a leading benefits consultant for Elite Benefits of America and trusted resource in healthcare reform. Zemar is also the host of The Zemar Podcast — a podcast that focuses on business-related topics for small to mid-size business owners as well as insurance options.

The special enrollment period will be offered to consumers applying for new coverage or updating an existing application through HealthCare.gov or through direct-enrollment channels. The pandemic has made securing health insurance coverage more important than ever before. Agents and brokers can be crucial aides in that pursuit.

"As a benefits consultant, I'm here to help people navigate health insurance offerings and determine which plans best fit their needs," Zemar said. "We work with a lot of small businesses to help save them money with their employee benefits."



# Michael W. Frerichs

---

## ILLINOIS STATE TREASURER

---

### Treasurer Frerichs Encourages Non-Profits to Apply for \$250,000 Available Through Charitable Trust Program

Application Period Open Now Through March 31st

SPRINGFIELD – Small non-profits that provide food, housing assistance, and workforce and economic development can apply for funding through the Charitable Trust Stabilization Program, Illinois State Treasurer Michael Frerichs said today.

“We are excited to kick off the new year with up to \$250,000 available to small non-profits,” Frerichs said. “We all are experiencing the impact of the pandemic and this funding will help valuable organizations continue their mission to feed, house, and employ those in need.” The Charitable Trust Stabilization Fund assists small non-profits with annual budgets of \$1 million or less. Money comes from filing fees non-profits pay when incorporating in the state of Illinois, not personal or property tax dollars.

For this grant cycle, up to \$250,000 is available to be split between 10 non-profits. The maximum award amount is \$25,000 for each organization. Close to \$3 million has been awarded to 134 non-profit organizations through the Charitable Trust Stabilization Fund since the program was established in 2017. Awardees are selected by an 11-member board, which oversees the management and guidelines of the fund. Previous grant recipients are eligible to apply if the term of their grant has been complete for at least one calendar year.

Applications will be accepted through March 31 for this first cycle. The second cycle runs from July 1 – September 30, 2021. Visit [ilcharitabletrust.com](http://ilcharitabletrust.com) to complete an application online or contact the treasurer's office at (217) 836-4590.

#### **About the Illinois Treasurer**

Mike Frerichs is a Democrat from Champaign. As Illinois State Treasurer, Frerichs is the state's Chief Investment and Banking Officer and actively manages approximately \$35 billion. The portfolio includes \$16 billion in state funds, \$13 billion in retirement and college savings plans and \$6 billion on behalf of local and state governments. The investment approach is cautious to ensure the preservation of capital and returns \$42 to the state for every \$1 spent in operations. Frerichs' office protects consumers by safeguarding more than \$3.5 billion in unclaimed property, encouraging savings plans for college or trade school, increasing financial education among all ages, assisting people with disabilities save without losing government benefits, and removing barriers to a secure retirement. The Treasurer's Office predates Illinois incorporation in 1818. Voters in 1848 chose to make it an elected office.

# Resource Corner

## New Coverage Options for Life Insurance and Long Term Disability

Submitted by: Paul Shaheen, RHU, REBC - The Horton Group

There was never a year like 2020, and hopefully...there never will be again.

Yet, through all the pain suffering and anxiety COVID-19 has caused, it has brought many families to the dinner table to discuss their future, and their finances, in ways never seen before.

And from this typist's corner of the world, never have more people reached out to review their life insurance needs, as well as, just as critical, long term disability coverage.

As some of you may be aware, life insurance carriers, shortly after the onset of Covid-19, responded in kind, allowing for applicants upwards of 60 years of age, to apply for coverage with ease—typically on line, and moreover, with no paramed exam required.

Which has really helped, not to mention some of the new wrinkles carriers have made available since.

One life insurance carrier now includes an additional one percent of all death benefits payable to the insured's charity of choice, while another allows for guaranteed issue conversion from term coverage to long term care coverage all the way to age 65.

But the biggest advantage to date has been two benefit items now offered from long term disability carriers: family leave, and catastrophic care.

While catastrophic care virtually double one's disability benefit should an insured become unable to independently walk, eat, toilet bath or dress, it's the family leave benefit that's really caught many people's eye.

Given the era of aging population we're in, this policy provision can be as vital and valuable as any, as it pays a benefit should an insured stay home to care for a sick family member, regardless if the insured is disabled or not.

Two key points to keep in mind:

First...provisions like these exist only on individual disability plans, and second, even if you have group disability from your employer, depending on your income level, it may be well below the usual 60% of pay disability normally covers. Also remember that unless you're an owner (or partner) of a business, your group disability benefits, typically employer paid, are hence taxable prior to your receiving a benefit.

All the more reason to consider individual long term disability coverage, which, once written and approved, never increases in price, and just as importantly...stays with you for life.

Much like a caregiver choosing to care for a loved one.

As Dorothy Gale once said: "there's no place like home."

# Resource Corner

## Pillow Tech Talk

Submitted by: John Steiner, Darvin Furniture and Mattress

Every year, whether it's a pandemic or not, science provides more and more research to indicate just how important quality sleep is for a happy and healthy (mental and physical) outlook on life. Modern pillows have changed and their impact on quality sleep is for real.

Whether you are a sleeper who needs to cool down or one who prefers a specific profile height, today's pillows are engineered to offer multiple options that can align specifically with individuals' unique sleeping preferences. The ultimate goal is to assist in reaching sleep nirvana.

"We have seen pillows evolve over the years. They offer improved conforming foams that breathe better, which enhances the cooling aspect that many customers request," says Darvin Furniture Vice President of Merchandising, Marketing and Sales Hanny Diab.

### Characteristics

- Different heights/thickness
- Cool touch fabrics
- Moisture wicking
- Multi-feel foam
- Contouring foam
- Enhanced air flow

As the science of sleep evolves and pillows become a focus of more research, you find the list variables that are potential benefits become longer. From temperature regulation, hypoallergenic and breathability to washable benefits and spine/pressure relief, pillows have become more customized and performance oriented.

Features have become a big part of how sleep specialists match pillows to customers. There are specifically designed height profiles that fit specific sleep styles or positions such as side, back, and stomach. The right pillow will allow for proper spine alignment.

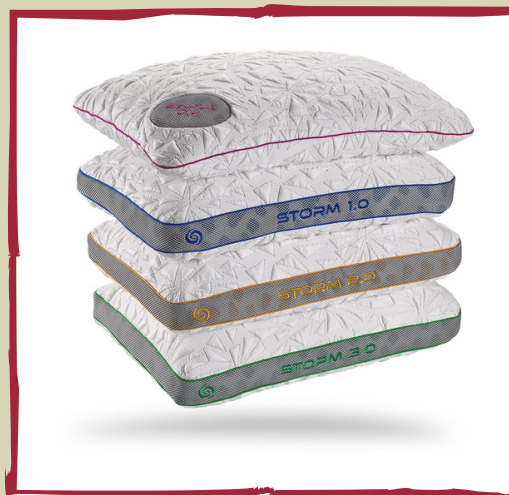
Neck and back pain are the number one complaints attributed to pillows. The best quality pillows are offered in high and low profile heights for all body types and sleeping positions – because having the right pillow to match how you prefer to sleep makes all the difference.

One series, Storm, by Bedgear, offers patented air flow technology and moisture-wicking fabric that allows you to keep cool and dry throughout the night, ensuring a deep, restorative sleep.

Since every person has a preferred position to sleep in, every person also has a pillow that aligns with that preference. Statistics show that more than 70 percent of people are side sleepers.

Four different pillow heights cater to all different types of sleepers including a side sleeper, back sleeper, stomach sleeper, and a multi-position sleeper. This series also features a removable, washable cover for easy care and cleaning.

There are plenty of reasons why all of us lose sleep on occasion, but if you are going to lose any sleep at night, it doesn't have to be because of your pillow.



# MARCH Programs & Events



The Orland Park Area Chamber of Commerce  
in partnership with the  
Small Business Advocacy Council  
Presents

## Village of Orland Park Trustee Candidate Townhall

moderated by Elliot Richardson  
Small Business Advocacy Council

**ONE ORLAND PARTY**  
Amy Burrell  
Chris Kasmer  
Derek Rinaldi

**PEOPLE OVER POLITICS PARTY**  
Sean Kampas  
Joni Radaszewski  
Brian Riordan

**Wednesday March 10, 2021  
8:00AM**

**S B** SMALL BUSINESS  
**A C** ADVOCACY COUNCIL

 Orland Park Area  
CHAMBER OF COMMERCE

March 10, 2021



## Virtual MAX Your Membership

Friday, March 26, 2021  
9:30am - 10:30am

Learn Tips & Tricks to  
Maximize your  
Member Benefits




Orland Park Area  
CHAMBER OF COMMERCE



March 26, 2021


## SAVE THESE DATES



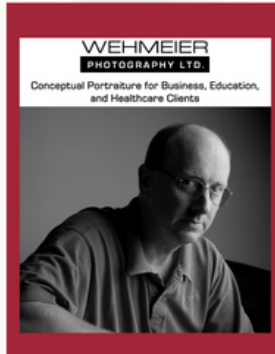
## Virtual MONTHLY MEMBERSHIP MEETING

Wednesday April 28  
8:00AM - 9:00 AM

**Executive Portrait or Headshot,  
Which is Right for You?**  
Presented by Rob Wehmeier  
Wehmeier Photography, Ltd



Orland Park Area  
CHAMBER OF COMMERCE



April 28, 2021



## SAVE THE DATE

THURSDAY, MAY 13, 2021  
SILVER LAKE COUNTRY CLUB

Whether you are a scratch golfer  
or double digit handicapper,  
join us for a great day of golf  
& networking with local businesses  
and organizations.



Orland Park Area  
CHAMBER OF COMMERCE

May 13, 2021