

A monthly publication of the RiverBend Growth Association...  
Your Regional Chamber of Commerce and Economic Development Agency



## MAY 2015

Volume 13 | Issue 5

## Dream Home Realty Centre named May 2015 Small Business of the Month

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Congratulations to owner Sherry Gilleland and her team at Dream Home Realty Centre on the May 2015 Small Business of the Month award.

Dream Home Realty Centre is a local, full service brokerage company that can assist you with a variety of real estate services, such as assisting buyers to find their next multi-family or commercial real estate property, land, or single family home, and assisting sellers in selling their home, land, multi-family or commercial real estate property and getting the most for their real estate property.

Dream Home Realty Centre also has property management services. So for those landlords who have rental property but don't want the day to day management of it, Dream Home Realty Centre can provide services to help.

Dream Home Realty Centre is also a community supporter of charitable



Family, agents and RBGA members celebrated with owner Sherry Gilleland on her May 2015 Small Business of the Month award: Pat Schwarte of Riverbender.com, Mathew Braonw of Dream Home Realty Centre, Jeremy Plank of C.J. Schlosser, Gary Hoggatt of 1<sup>st</sup> MidAmerica Credit Union, Doug Henderson of Dream Home Realty Centre, David Knowles of Atrium Hotel & Conference Center, Leslie Schobernd of 1<sup>st</sup> Mid America Credit Union, Tom Hoechst of CNB Bank & Trust, Dream Home Realty Centre owner Sherry Gilleland, Denise Bextermueller and Jane Short both of Dream Home Realty Centre, Amy Schaake of the Edwardsville Intelligencer and Judy and Ivan Tite.

events and they are most "famous" for filling a semi-truck over the Thanksgiving and Christmas holiday with assorted items ranging from clothes, nonperishable food, toiletries, toys and more.

For more information on Dream Home Realty Centre, visit [dreamhomerealtycentre.com](http://dreamhomerealtycentre.com) or call 618-497-4663.

## RiverBend Golf Classic is June 19

The RBGA’s annual golf tournament is Friday, June 19th at Rolling Hills Golf Course in Godfrey. This tournament is a day of golfing and networking with members of the RBGA and members of the community. Take advantage of the RiverBend Golf Classic to promote your business, products and services!

The RBGA has several opportunities to participate in the tournament:

Purchase a team for the tournament.

Purchase a sponsorship, such as a hole sign, a beverage cart and more.

Donate items for our “thank-you” bag, such as a sleeve of golf balls.

Donate a set of Cardinals tickets to be used as a contest prize.



Thank-you to the RBGA members who have already committed to the support of the RiverBend Golf Classic:

1<sup>st</sup> MidAmerica Credit Union: Exclusive Hole-In-One Sponsorship

Alton Memorial Hospital: It’s In the Hole Sponsorship

Andy’s Auto Body and Car Care, Argosy Alton, Cope Plastics, First Clover Leaf Bank, Illinois American Water, Med Resources, Phillips 66 Wood River Refinery and Shell Community Federal Credit Union: Clubhouse Sponsorship

Carpenters Local 664, Donnewald Distributing, Robert “Chick” Fritz and



TheBANK of Edwardsville:

Beverage Sponsorship Airport Plaza Bowl/ Bowl Haven Lanes, Med Resources, Quality Buick GMC Cadillac, Roberts Motors and Williams Office Products: Own Your Own Hole Sponsorship Airport Plaza Bowl/ Bowl Haven Lanes, Alton Securities Group, Bluff City Grill, CNB Bank & Trust in Alton and Shipman, Carrollton Bank, Challenge Unlimited, First Bank, Imaging Center, Jersey State Bank, Lewis & Clark Community College, Phone Masters, Sheppard Morgan & Schwaab and TheBANK of Edwardsville: Purchase of a

Team

Altonized Community Federal Credit Union, Beverly Farm, Bluff City Grill, CNB Bank & Trust Alton, Datatronics, First Bank, Imaging Center, Kuddes Advertising/Bridge Coin, Phone Masters, Scott Credit Union, Senator William Haine, Sheppard Morgan & Schwaab, Wegman Electric and Werts Welding & Tank Service

For more information on the RBGA RiverBend Golf Classic, visit [growthassociation.com](http://growthassociation.com).

To secure your participation, contact Joell at 467-2280 or [jaguirre@growthassociation.com](mailto:jaguirre@growthassociation.com).



1<sup>st</sup> MidAmerica Credit Union’s team from 2014 tournament



Alton Memorial Hospital’s team from 2014 tournament



## Welcome our newest members to the RiverBend Growth Association

### Factory Connection

Michelle Alumbaugh  
District Manger  
5735 Godfrey Road  
Godfrey IL 62035  
(618) 433-8245



Factory Connection was established in 1976 in Guntersville Alabama. The company currently has 300 stores located in over ten states. Our mission is to provide quality family clothing at affordable prices. We sell different brand names at discount prices as well. In our stores you will find that we have a Junior department, misses department, plus department, men's department, as well as women's shoes, jewelry, purses and luggage, scarves, intimates, and men's belts, socks, etc.

We get shipments Monday through Friday so that we can keep getting new items and rotate them on the floor. We have ongoing sales. If we do not have the size you are looking for than we may be able to get it at a sister location and have it transferred for your convenience.

We offer lay-away for thirty days and fifteen percent down in everything except for shoes and clearance items. We also sell gift cards which has been a great hit with birthdays, anniversaries, Valentine's Day, Mother's Day and Christmas. We offer a rewards card which is free to join that gives you exclusive coupons, special birthday savings, member only events, and sneak previews of new fashion arrivals. Stop in and say hello for we are here to serve you.

### Hansen Meat Company

Beth Arrowsmith  
450 Landmarks  
Alton IL 62002  
(618) 580-3170  
hansenpackingmeats.com  
Hansen Packing Company is a family owned business since

1952. For 63 years and three generations, Hansen Packing has been providing the freshest meats possible to restaurants, meat packing plants, grocery stores, bar & grills and individual retailers. We are opening a new retail store in Alton, Hansen Meat Co, a division of Hansen Packing. Third generation owners, siblings Ryan Hansen (President) and Beth Hansen Arrowsmith (Vice-President) are very excited to join the downtown Alton community.



Hansen Meat Co. will have a 24 foot fresh case that will hold choice beef products, pork and our smoked products including our award winning bacon and our H&B hams. Hansen Meat Co. will also sell their popular BBQ items, including kabobs, more than 30 different flavored brats and seasoned chicken and pork chops. Hours will be Monday-Friday 8-6, Saturday 9-6 and Sundays 9-3. The Alton location may open as early as June 1st.

### Lucy's Place

Pamela Dublo Manager  
2807 Homer Adams Pkwy  
Alton IL 62002  
(618) 433-9677

Play your favorite video poker and slot games while enjoying a light snack with a soft drink or beer without the crowd and noise of the bar scene... And WIN! Hours: Mon-Sat 8am-1am, Sun 11am-1am



### Madison County Community Development

Frank Miles Administrator  
130 Hillsboro Ave, Ste 100  
Edwardsville IL 62025  
(618) 692-8940  
co.madison.il.us  
Established by the Madison County Board in 1975, Madison County Community Development (MCCD) provides

a progressive, responsive and timely development process that focuses on the public interest and results in a balanced, sustainable county.



The department facilitates the creation of employment and economic opportunities in Madison County and administers the development and preservation of affordable housing, and aids in providing public services and facilities for low and moderate income citizens.

In 2014, under the direction of Administrator Frank Miles, MCCD served as the administrator of more than 30 programs and a budget of more than \$20.5 million, programs and monies that improved and enhanced the quality of life for county residents.

Importantly, MCCD is committed to expanding economic opportunities and has administered programs effectively act as a stimulus helping to improve the economic viability of Madison County and its residents.

### Party On Broadway

Vickie Hopkins Owner  
302 E Broadway  
Alton IL 62002  
(314) 795-9003  
partyonbroadway.com

Are you looking for a fun night out, a few hours away through the week or maybe a Saturday morning activity for the kids to do? Party On Broadway's studio is perfect for hosting a Wine & Canvas Party or a Pinterest Inspired Party for girls night out, adult & kid birthday celebrations, team building events, bachelorette parties, baby showers and Girl Scouts badge projects. Family style, cozy seating helps to create



bonds and the fun, upbeat music helps with creativity. You may BYOB during adult parties. We can also do parties at the location of your choice. In June, Party On Broadway will be offering Princess Summer Camp Sessions. Princess Birthday Parties are available. We love suggestions for Pinterest Inspired Parties. Our goal is for you to Be Inspired & Create You. We also feel very strongly about giving back to our community and love doing fundraisers to raise money and awareness for our local not-for-profits. Adult Classes are 2½ to 3 hours long and the featured painting for each class can be viewed on our calendar at <http://www.partyonbroadway.com>.

### Smith, Mendenhall, Selby and Cole

Doug Mendenhall  
Laura Cole  
Steve Selby  
P.O. Box 8248  
510 E. Sixth Street  
Alton IL 62002  
(618) 465-4656  
altonlawgroup.com  
The Smith, Mendenhall, Selby and Cole law firm, 510 E. 6th Street, Alton, Illinois, represents individuals for all kinds of claims, including auto accidents, on-the-job injuries, slip and fall injuries, and a full range of criminal defense services. Doug Mendenhall has practiced in Alton for 37 years and is licensed in the State of Illinois and the U.S. District Court for the Southern District of Illinois. Steve Selby has practiced in Alton since 1989 and is licensed in the States of Illinois and Missouri as well as the U.S. District Court for the Southern District of Illinois. Laura Cole has practiced in Madison County since 1995 and is licensed to practice law in Illinois and Missouri as well as the U.S. District Courts for the Southern District of Illinois and the Eastern District of Missouri and the U.S. Seventh Circuit Court of Appeals.

# 2015 Board of Directors

Karen Cooper, Chairman  
 John Keller, Past Chairman  
 Karen Wilson, Chairman Elect  
 Mike Fitzgerald, Treasurer  
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 Cindy Smalley  
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### Ex-Officio Directors

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 Supervisor Doug Mueller  
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 John Pearson  
 Mayor Joe Silkwood  
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 Ken Spells  
 Brett Stawar  
 Charles Stegall  
 Mayor Tom Thompson  
 Mayor Brant Walker  
 Mayor Alan Winslow

# AMBASSADOR SPOTLIGHT

## Mary Boulds City of Alton

**Mary Boulds** has been employed with the City of Alton since April 1983, serving as Secretary/Deputy Clerk before assuming her current position of City Clerk in 1992. During this past sustaining period she has completed IIMC-approved Academy Programs and classes conducted by the Institute of Government and Public Affairs, University of Illinois, Center for Governmental Studies, Northern Illinois University, DeKalb, Municipal Clerks of Illinois, Illinois Women in Government, Southwestern Illinois Municipal Clerks Association, and has taught classes for the Municipal Clerks of Illinois and Illinois Municipal League. She currently serves on the Professional Status/Mentor Committee and Redistricting Committee for the Municipal Clerks of Illinois. She enjoys her profession and finds it very rewarding and enjoys serving the Citizens of Alton.



She has served many years as an Ambassador for the RiverBend Growth Association. It has kept her involved in her Community and the businesses as well as serving on the many subcommittees of the Growth Association. She feels privileged and honored to be a part of the Growth Association and serving with such energetic board members who promote and also volunteer their time and talents to the RiverBend Area.

## Mitch Cannell Logo It

Mitch Cannell was born and raised near Rockford IL. In 2003 he married Karen and relocated to Godfrey with her son Brogan. Becoming a stepdad was huge but has been very rewarding in so many ways following Brogan through school and sports and now into college.



When he relocated he brought with him his business Cannell Sportswear (custom screen printing & embroidery) and started over. While getting started, he worked part time at White's Greenhouse. An opportunity came along to join the team at Logo it in 2007 so he jumped at the chance to open more doors.

Mitch wanted to get more involved with the community and started volunteering at Tree House Wildlife Center four years ago, joined Alton Godfrey Rotary five years ago and has belonged to BNI Extreme Business Builders for five years, serving as President for two years. Mitch has been an Ambassador for the Growth Association for two years and enjoys being involved in the community.

## Dorothy Droste R.N., Retired

**Dorothy Droste** has been a member of the RiverBend Growth Association for more than 35 years. She has served on various committees throughout her membership. For more than 20 years, she has been a volunteer on the Ambassadors committee. It has been her privilege to be involved in the growth of her community and she is committed to doing her part on behalf of the RiverBend Growth Association to fulfill their mission.



Dorothy has been married for nearly 60 years to Paul and they have two sons, Mark and Robert, four grandchildren and five great grandchildren.

She recently retired as a self-employed RN, BSN. She is a member of St. Mary's Catholic Church Choir, Alton Community Service League, Beta Sigma Phi Sorority, Ursuline Convent Auxiliary, RPOA-Property Managers Association, St. Joseph Hospital School of Nursing Alumni and the Madison County Health Department Advisory Committee.

Most of all, she is very proud of her family who are very, very important to her and are the love of her life. Her hobbies include quilting, bridge and orchid growing.

## MAYOR'S REPORT – James V. Spann, Village of Hartford



The Confluence of the Mississippi and Missouri Rivers is a great place to be. The Village

of Hartford is a confluence of modes of transportation beginning with the two great rivers that provide river transportation north and south, followed by a great rail system that can move products east and west, complemented by a great highway system to move product and people north, south, east and west.

The Village of Hartford is extremely excited about bringing visitors to our region. Being located at the entrance of the Meeting of the Great Rivers National Scenic Byway is a great opportunity to sell our region to 25,000 vehicles traveling Illinois Route 3 each day. The Lewis and Clark State Historic Site is bringing visitors from all over the world to our region to learn about Site #1 of the Lewis and Clark Trail. The Confluence Bikeway located on top of our levee system provides great access to the Great River Road.

The Lewis and Clark

Confluence Tower is thriving with new programming and new partners highlighting interpretive displays about our communities as well as serving as a Welcome Center to the Meeting of the Great Rivers National Scenic Byway and we are currently breaking ground on a new 300 seat amphitheatre to further celebrate the talent in our region. There are interpretive graphics and video programs sharing the attributes along our great byway along with water features to represent the confluence of the two great rivers. A 20' fountain welcomes the visitors in the plaza area as they take the elevator to view the confluence of the Mississippi and Missouri Rivers from three platforms at the 50', 100' and 150' level. What an amazing view you have from these three platforms.

The tower is the centerpiece of the Lewis and Clark Commerce Center, a 60+ acre commercial strip located on Route 3 at a lighted intersection. These 60+ acres are located between two free World Class museums -- the Lewis and Clark State Historic Site located at Route 3 and New Poag Road in Hartford and the National Great Rivers Museum located at Lock and Dam 26 in Alton. The

Lewis and Clark Commerce Center is open for business for commercial development with utilities, Tax Increment Financing and Enterprise Zone Incentives in place.

The Village of Hartford is looking for industrial development on the 375+ industrial acres along Illinois Highway 111, south of the refinery complex with rail access, Tax Increment Financing and Enterprise Zone Incentives. We are very excited about developing new jobs for our region and look forward to a busy 2015.

The village just completed its Comprehensive Plan and vision for the future, we want business and industry to know it has tax increment financing in place as a solid incentive for nurturing existing operations and attracting new ones.

The village hopes to grow existing businesses and attract new partners to develop industrial business in the Helmkamp industrial area and an entertainment district around the Lewis and Clark Confluence Tower. Hartford is looking forward to implementing its Comprehensive Plan to assist the village in exploring new development opportunities that have

not yet been explored. Our goal is to make "The Village of Hartford a friendly, progressive community, which embraces its small town character while also supporting and encouraging the residential, commercial and industrial growth and development of the community. Hartford takes advantage of the opportunities its unique location presents and strives to meet the needs of its residents, while providing excellent cultural, historical, educational, recreational, and employment opportunities; safe neighborhoods for all residents; future growth and redevelopment that strengthens the community as a whole; and an environment that attracts and retains investment in the community".

I would like to take this opportunity to thank The Village of Hartford employees and elected officials for their continued dedication to making Hartford a great place to live and work. I look forward to improving the Village during my term as Mayor.

### Employment Opportunities

<http://www.growthassociation.com/page/employment-opportunities/>. It can also be accessed from the header of any page throughout the site.

Members can post their job openings on this page. Here's the link: <http://www.growthassociation.com/page/create-employment-ad/>

## Eppel's Pantry & Deli joins RBGA

Eppel's Pantry & Deli is a convenience store with a family atmosphere located at 1918 West Delmar in Godfrey Illinois.

Step inside of Eppel's Pantry and enjoy the fresh aroma of donuts from Duke's Bakery, homemade deli sandwiches, and a great selection of coffee including local coffee from Bunkhouse Joe. Daily lunch specials are made available during the week. Stop in on a Tuesday to take part of "Turkey Burger Tuesday" or enjoy Fridays with an order of their famous wings grilled to perfection. Also, visit the pantry to find out how to participate in the weekly gas giveaway contest.

Eppel's Pantry has recently extended their product selection and has opened LuLu's which is a premium Hawaiian shaved ice stand. Visit the stand daily, located right outside of the building, and enjoy flavored shaved ice and/or hand dipped ice cream.

Owner Jim Eppel and his team are committed to giving back to the community and it is important to him to support other local businesses. Open seven days a week, the staff strives to offer not only the best customer service, but also makes you feel right at home.



Community members who celebrated with Eppel's Pantry & Deli are Jim and Patty Eppel's children Sophie and Jacob, employee Terry Woolsey, Godfrey Mayor Mike McCormick, Dorothy Droste, Ken Waggoner of Drug Screening 24/7, Stacey Loveland of Senior Services Plus, Pat Schwarte of Riverbender.com, Michelle Blackwood of Challenge Unlimited, Tom Hoechst and Trish Holmes both of CNB Bank & Trust.

## Partners Insurance Agency Celebrates Grand Opening

Partners Insurance Agency, located at 131 N. Bellwood Drive in East Alton, celebrated with a ribbon cutting ceremony to showcase its agency.

Principal owner, Michael Balding, and his staff have more than 30 years in the insurance industry in areas of auto, home, business and life. They are an independent agency representing more than 30 companies.

For more information on Partners Insurance Agency, visit [partnersinsuranceagencies.com](http://partnersinsuranceagencies.com) or call 618-259-2705.



Congratulations to Partners Insurance Agency! Several in attendance included Pat Schwarte of Riverbender.com, Tom Hoechst of CNB Bank & Trust, Jeff Allsman of the Village of Bethalto, Matt Labertew of Axis Spinal Care, Neena Frisch and Matt Kotzamanis of TheBANK of Edwardsville, Therese Kuddes of Kuddes Advertising Specialties, Martha Schultz of First Clover Leaf Bank, Hailey Courtouise of Drug Screening 24/7, Ronna Haas, Kim Mosby, Carol Balding all of Partners Insurance Agency and David Knowles of Atrium Hotel & Conference Center.

## RBGA Annual Duck Race is Thursday, May 28th



AMERICAN WATER



THE TELEGRAPH

*Thursday, May 28, 2015 • 5:00pm-7:00pm • Raging Rivers WaterPark, Grafton*

The RBGA and cohosts are excited to host the annual Duck Race on Thursday, May 28 from 5-7pm at Raging Rivers WaterPark in Grafton.

The Duck Race is the largest networking event of the summer with endless opportunities to learn about new and existing businesses and organizations. Also, enjoy an evening of tasty food and beverages from the following RBGA members: Aerie's Winery, Alton Sports Tap, Argosy, Atrium Hotel & Conference Center, Donnewald Distributing, Grafton Winery & Brewhaus, Loading Dock, Raging Rivers, Robert "Chick" Fritz and Tony's Restaurant.

Tropical drinks are back by popular demand,

sponsored by Raifort Properties.

The Duck Race is an evening event starting at 5pm and concluding at 7pm and goes on rain or shine. The duck race starts approximately at 6:30 at the Lazy River with more than 1500 plastic ducks in the race. 150+ ducks will be deemed winners. Winners of the winning ducks will receive fabulous prizes donated from Riverbend businesses and organizations.

**No reservations are required to attend the Duck Race. Pay at the door with a cost to attend of \$5 per person and that includes one lucky duck in the race and unlimited networking, food and beverages.**

**Thank-you to the following RBGA members for their support of the Duck Race.**

1<sup>st</sup> MidAmerica Credit Union  
AdVantage NEWS  
Aerie's Winery  
Airport Plaza Bowl  
Allstate Insurance Jennifer Ladd Dabbs Agency  
Alton Little Theater  
Alton Memorial Hospital  
Alton Rehabilitation and Nursing Center  
Alton Sports Tap  
American Water  
America's Central Port  
Andy's Auto Body and Car Care  
Argosy Casino Alton  
Associated Bank  
Atrium Hotel & Conference Center  
Beverly Farm  
Bowl Haven Lanes  
C.J. Schlosser & Co.  
Challenge Unlimited  
CNB Bank & Trust  
Computer Specialists  
Contegra Construction Company  
Cope Plastics  
Dan's Garage Door Service  
Donnewald Distributing  
Dream Home Realty Centre  
Drug Screening 24/7  
Edward Jones Jim Claywell  
Freer Auto Body  
Front Rowe Marketing  
Grafton Winery & Brewhaus  
Helmkamp Construction Co.

Jersey State Bank  
Legendary Mustang Sanctuary  
Lewis & Clark Community College  
Liberty Bank  
Loading Dock  
Lucy's Place  
Madison County Child Advocacy Center  
Med Resources  
Mid America Audiology Group  
Phillips 66 Wood River Refinery  
Phone Masters  
Quality Buick GMC Cadillac  
Raging Rivers Water Park  
Raifort Commerce Park  
Robert "Chick" Fritz  
Roberts Motors  
Sam's Club  
Schiber Truck Company  
Scott Credit Union  
Shell Community Federal Credit Union  
Sheppard Morgan & Schwaab  
SNIP Alliance  
Southern Illinois Builders Association  
SSM Physical Therapy  
St. Peters Hardware & Rental  
The Telegraph  
TheBANK of Edwardsville  
Toddle Towne Learning Center  
Tony's Restaurant  
WBGZ/AltonDailyNews.com  
Woodman Collision Center  
Ziemer USA



RBGA's Mr. Duck getting ready to start the race



## Young Adults Recognized for Volunteerism

Congratulations to the ten students on the RiverBend Growth Association's Young Adults Committee for their volunteerism and achievements for the 2014-2015 school year. The students were honored at an award ceremony on Thursday, May 7th at the Riverbender.com Community Center.

The Young Adults Committee is a committee of the RBGA and it is comprised of ten students from the RBGA's five high schools, five RBGA nonprofit organizations and five mentors from the RBGA membership. The mission of this committee is to educate our youth on the importance of giving back to one's community.

The ten students partner with the five organizations and volunteer their time

with them during the months of September through April. Along with their volunteer experiences, the students organize a fundraiser. Proceeds from the fundraiser are split with one of the ten students winning a college scholarship and one of the organizations winning a financial contribution. These students learn valuable skills within this committee, such as, leadership, time management, marketing, salesmanship and more.

This year the students prepared meals for Senior Services Plus and the Theodora House, prepared care packages for Riverbend Family Ministries, cleaned up an education room at The Nature Institute and finalized details for a fundraiser for the Bethalto

Boys & Girls Club. Their project was a Battle of the School's Trivia Night that was held in February 2015.

Congratulations to Alyssa Ehlers on being awarded the \$3,000 college scholarship. Alyssa is a senior at Civic Memorial High School.

Congratulations to Senior Services Plus on being awarded the \$3,000 financial contribution for their organization.

All ten students are outstanding! Thank-you for your volunteerism!

- **Alton High School:** Senior Matt Hopkins and Junior Jake Bohn
- **Civic Memorial High School:** Senior Alyssa Ehlers and Junior Jack Walker
- **East Alton-Wood River High School:** Senior Jenna Walker and Junior Cameron Foust

- **Marquette Catholic High School:** Senior Drew McRoy and Junior Tommy Morrissey
- **Roxana High School:** Senior Alyssa Stacy and Junior Kara Meyer

Thank-you to the five RBGA nonprofit organizations for participating in the Young Adults committee: Bethalto Boys & Girls Club, Riverbend Family Ministries, Senior Services Plus, The Nature Institute and WellSpring Resources.

Thank-you to the mentors on this committee: Alex Cope of WellSpring Resources, Trish Holmes of CNB Bank & Trust, Stacey Loveland of Senior Services Plus, Amber Scott of 1<sup>st</sup> MidAmerica Credit Union and Cindy Smalley of Cope Plastics.



Photos from the awards ceremony

Winners of the financial contributions are nonprofit organization Senior Services Plus with representative Emily Sutton and Senior Civic Memorial student Alyssa Ehlers, both awarded with a \$3000 financial contribution.



The 2014-2015 Young Adults Committee team!



## Jersey State Bank Offers Tips to New College Graduates

Financial responsibility should be the top priority of college students across the nation as they start their careers. Jersey State Bank has identified six traps that could hinder new college graduates from securing their financial future.



“The financial lifestyle and habits college graduates establish now will chart their financial future and they can make their future even brighter with an early focus on sound financial planning” said James Hoefert, President/CEO.

According to Jersey State Bank, new college graduates should avoid the following financial traps:

- **Not having a budget.** Simply put, don't spend more than you make. Calculate the amount of money you're taking home after taxes and then figure out how much money you can afford to spend each month while contributing to your savings. Be sure to factor in recurring expenses such as student loans, monthly rent, utilities, groceries, transportation expenses and car loans.
- **Forgoing an emergency fund.** Make it a priority to set aside the equivalent of three to six months' worth of living expenses. Start putting some money away immediately, no matter how small the amount. A bank savings account is a smart place to stash your cash for a rainy day.
- **Paying bills late – or not at all.** Each missed payment can hurt your credit history for up to seven years, and can affect your ability to get loans, the interest rates

you pay on loans and your ability to get a job or rent an apartment. Consider setting up automatic payments for regular expenses like student loans, car payments and phone bills.

- **Racking up debt.** Understand the responsibilities and benefits of credit. Shop around for a card that best suits your needs, and spend only what you can afford to pay back. It's a great tool if you use it responsibly.
- **Not thinking about the future.** It may seem odd since you're just beginning your career, but now is the best time to start planning for your retirement. Contribute to your employer's 401K or similar account, especially if there is a company match. Invest enough to qualify for your company's full match – it's free money.
- **Ignoring help from your bank.** Most banks offer online and mobile banking tools to manage your account night and day. Use these tools to check balances, pay bills, monitor transactions history and track budgets.

Jersey State Bank, the only locally owned Bank in Jersey County, has a long history as a trusted provider of financial products and services to Jersey County and the surrounding area. Established in 1903, the Bank has assets in excess of \$140 million and currently two offices to serve its customers in Jerseyville and Grafton.

If you would like more information, you may contact Jim Hoefert at 618-498-6466 or e-mail him at [jhoefert@jsbmail.com](mailto:jhoefert@jsbmail.com).