

# The Business News

November 2005

A Monthly Publication of the Jersey County Business Association

Jerseyville, Illinois

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## Jersey County Business Association

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brent@jcba-il.us  
www.jcba-il.us



## THE BEAR FACTS

A Message from Larry Bear, Chairperson

Today, we're having a pop quiz.

What do these names have in common? Oak Creek, Oakbrook Hills, Hickory Grove, Hollowood III, and Hardwood Hills?

Maybe things associated with trees? How about these: Hickory Meadows, WindRivers, Brookshire Estates, and the Savannah Village?

Maybe a little clearer now? These are a few of the housing developments now underway in Jersey County. In fact, we count no fewer than 20 such projects going on right now. When you put them on a map, they are not just centered around Jerseyville and Grafton, but all over the County. It's a housing boom.

What are the implications for our future? What about the impacts on roads, water, education, healthcare, and law enforcement? Leaders from around the County met at the end of last month for a day long JCBA retreat to ponder our directions. It was very clear that we cannot be passive about the things that are happening to our County. We need clear direction and strong leadership from both government and the private sector.

We need to keep JCBA involved and central in the decisions being made about land use and the development of additional infrastructure. We need to support leaders who see the need to develop a plan for our County so that resources are neither strained nor duplicated causing unnecessary taxation.

This is a critical time in the development of our region. As you hear and read more about the retreat, please stay informed, involved, and united through our Association. It will make a difference.



things that

A large crowd attended the October Business After Hours at Mulligan's West. They along with James B. Davis - Country Insurance & Financial Services were the sponsors



## Channeling Your Marketing Efforts Workshop Nov. 17

The JCBA Small Business/Ag Committee is sponsoring a "Channeling Your Marketing Efforts" Workshop for JCBA members on Thursday, November 17th from 9:30 am until 11:30 am in the Jersey Community Hospital Classroom. For those that were not enrolled in the first workshop that was held in September, the cost will be \$25.

Jim Mager, who taught the workshop in September, will again be the instructor. Jim, who got rave reviews for the earlier workshop, is the past director of the Small Business Development Center at SIUE and is currently employed in the private sector in Alton.

Don't miss what promises to be a very informative and insightful workshop on how to direct the marketing skills of your business. For enrollment, please call the JCBA office at 639-JCBA.

## WELCOME NEW MEMBERS

### Division of Rehabilitation Services - Randall J. Dionne

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Jacksonville, IL 62650  
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217/243-8131 Fax  
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### Jackson & Company Builders - Bruce Jackson

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# Hamilton, McIntyre and Anderson nominated for JCBA board

The nominating committee for JCBA selected Susan Hamilton, Jerry McIntyre and Larry Anderson to serve three-year terms starting immediately after the JCBA Annual Meeting in January, 2006.

After approval from the existing board of directors, letters went out to JCBA members on Tuesday, October 18th declaring the candidacy of these three along with a Letter of Petition for members to name alternative candidates. Those petitions, which have to be signed by 15 JCBA members in good standing, need to be returned to the JCBA office by the first Tuesday of November.

Should there be additional candidates named, ballots of all the candidates will be sent to regular JCBA business members in good standing for the election. The top 3 candidate vote getters will be declared the winners by the voting committee.

Should no additional candidates be turned in to the JCBA office by the first Tuesday in November, Susan Hamilton, Jerry McIntyre and Larry Anderson will automatically be named the winners.

The JCBA office will be closed on Friday, November 11th for Veterans' Day and on November 24 & 25 for Thanksgiving.



A group of JCBA members getting ready to tee-off at the 2005 JCBA Golf Tournament held at Westlake Country Club. Fifteen teams participated in this year's event.

## MEMBER IN THE NEWS

Congratulations to Julie Brangenberg of LPL Finance in her career advancement. Julie recently completed testing and training to receive the Branch Manager designation. Her responsibilities as a Branch Manager are to insure that other financial advisors and assistants in the office comply with regulations set forth by the industry. She has assumed these duties now at their offices located at 120 W. Pearl Street in Jerseyville.



A Grand Opening for the Hickory Grove Mercantile store was held on Friday, September 30th. The new store is located on the south end of the current Rudolph's, Inc. store in the North 100 Block of State Street.

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# ECONOMICALLY SPEAKING

by Brent Thompson

## One of the questions

I have asked of me on a rather regular basis which is, "Why does Grafton seem to get so much new business and not Jerseyville? Or, Why are most of the projects you are spending time on located in Grafton?"

There are probably several reasons that may be responsible for this but the main reason is because the City of Grafton has a Tax Increment Financing District and they are not afraid of using it in a judicious manner.

So, you ask, "What is a Tax Increment Financing District?" I am going to attempt to give you a very brief TIF District 101 course. I can promise you that it will only lead to more questions. However, that is alright because if I am able to generate some thought as well as interest, then this article will have done what I intended for it to do.

A Tax Increment Financing District or a TIF District as it is more commonly referred to is the creation of a body of land, flexible in size, that fits within a certain regulated framework that creates some a distinct advantage for land and property developers. That advantage being up to 100% reimbursement for infrastructure development.

How are those reimbursable funds created? At the time that the TIF District is created, the land within the boundaries of the TIF has a tax value. When improvements on the land within the TIF are completed, it has increased the value of the land. The difference between the initial value of the land and the increased value are the funds that are placed into the TIF District account. Those are the funds that can be used to reimburse developers for their infrastructure costs.

Does a TIF eliminate the taxes voted on by the people for the running of taxing entities such as our schools, hospitals, etc? No, it does not eliminate taxes at all. Those taxing bodies such as our school system, hospital, etc. continue to receive tax revenue. However, what it does do is freeze the taxes at the initial level that they were valued at when the TIF was formed for the life of the TIF District which could be up to 23 years. Once the TIF is either matured or done away with, the land that was within the TIF boundaries return to the tax roles based upon current tax values.

Are TIF funds an incentive that is paid to a developer without spending his/her money? No. A developer negotiates his TIF reimbursement with the municipality. The two entities will probably negotiate the total amount of money reimbursed as well as the period of time that the reimbursement will take. The developer must first spend his money for the creation of the infrastructure and then he must submit copies of his receipts for reimbursement from the municipality.

Does a TIF District have to last 23 years? No it does not. The 23 years is the maximum amount of time required by law that a TIF can be in existence. However, if the land within the TIF has been developed and there are no more advantages that can be gained by being a TIF, it can be dissolved.

How is a TIF District administered? It is administered by the municipality. A TIF in the State of Illinois is only allowed within the city limits of an incorporated community. It is not allowed in a county or township. Generally the City Clerk is responsible for overseeing the funds and doing any due diligence that is needed. Also, once a year an oversight committee which is generally made up of individuals from the community and representatives of the taxing bodies that are affected meet once a year to discuss the handling of the TIF and to make sure that all rules and regulations are in order.

Can TIF monies be spent outside the TIF District? No they cannot. All the funds must be spent within the boundaries of the TIF District.

Why are TIF Districts so popular? It allows a developer to recapture some of his up-front costs to get his land ready for the final phase of development. It eliminates partially or all of the infrastructure expense so that he can sell the tracts of land at a price that is more affordable to the buyer. TIF Districts have become not only a necessary tool for economic development but more importantly an expected one.

## BUSINESS OF THE MONTH



### Jerseyville Discount Carpet & Furniture

The November Business of the Month is Jerseyville Discount Carpet & Furniture located at 1672 South State Street in Jerseyville. It is owned by Dan Capps and family. The business was begun in 1993 and is now in its new location. This new facility which the business moved into in April of this year has allowed them to double their capacity and triple their showroom floor. They currently employ six people and can be reached by calling 639-9858 or you can e-mail them at matt@avalonn.com. They also have a website which can be found at www.avalonn.com.

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# NOVEMBER IN JERSEY COUNTY

**November 8**  
Tues, Small Business/Ag  
Committee Meeting,  
Noon, JCBA Office

**November 8**  
Tues, J'ville City Council  
Meeting, 6:00 p.m.,  
Jerseyville City Hall

**November 8**  
Tues, Grafton City Council  
Meeting, 6:30 p.m.,  
Grafton City Hall

**November 8**  
Tues, Jersey County Board  
Meeting, 7:00 p.m., Jersey  
County Admin. Building

**November 10**  
Thur, Women in Business  
Committee, Noon, 518 South  
Restaurant

**November 11**  
Fri, JCBA office Closed,  
Veteran's Day Observance

**November 15**  
Tues, JCBA Board Meeting,  
Noon, JCBA Office

**November 17**  
Thur, Channeling Your  
Marketing Efforts Workshop,  
9:30 - 11:30am, JCH  
Classroom

**November 17**  
Thur, Business After Hours,  
5:00 p.m., Location TBD

**November 18**  
Fri, Transportation Committee  
Meeting, 11:30 a.m.,  
JCH Classroom

**November 22**  
Tue, J'ville City Council  
Meeting, 6:00 p.m.,  
Jerseyville City Hall

**November 22**  
Tues, Grafton City Council  
Meeting, 6:30 p.m.,  
Grafton City Hall

**November 23**  
Wed, Economic Development  
Comm. Meeting, Noon,  
Westlake Country Club

**November 24 - 25**  
Thur - Fri, JCBA office  
closed for Thanksgiving



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