

THE MAGAZINE OF THE MISSOURI CHAMBER OF COMMERCE AND INDUSTRY

# MISSOURI BUSINESS

SUMMER 2023



pg **6**

## **KEEP ON TRUCKIN'**

I-70 investment positions  
Missouri as logistics leader





# DRURY HOTELS®



Drury Hotels is a proud sponsor of the  
**MISSOURI CHAMBER OF COMMERCE AND INDUSTRY**

## TRAVEL happy.

At all 150+ Drury Hotels locations in 26 states,  
guests will experience our friendly team members, award-winning service, and  
best-in-class amenities.

**free** Hot Breakfast  
**free** Hot Food & Cold Beverages at 5:30 Kickback®  
**free** Wi-Fi Throughout the Hotel  
Microwave & Refrigerator in Every Room  
Business & Fitness Centers  
Swimming Pools & Whirlpools  
Drury Rewards® Loyalty Program  
And More!

---

**DRURYHOTELS.COM**

# CONTENTS



## OUR VIEW

### 4 TRANSFORMATIONAL INVESTMENT

Missouri Chamber of Commerce and Industry President and CEO Dan Mehan celebrates transformational investment in Missouri infrastructure.

### 6 I-70 EXPANSION

Take a look at the \$2.8 billion plan to expand I-70 across the state, including a timeline for construction.

### 10 TECH CAREER TRAINING

There is an urgent need to meet talent shortages in Missouri's high-tech industries. Learn how the 2023 state budget will address it.

### 12 ONSHORE CRITICAL MANUFACTURING

Lawmakers approve \$15 million in funding to onshore high-tech manufacturing and help bolster national security.

### 13 UPSKILLING THE WORKFORCE

An Ohio program known as TechCred is providing a model for Missouri efforts to help workers gain new skills.

## CHAMBER CALENDAR

### 22 CENTENNIAL CELEBRATIONS

For 100 years, the Missouri Chamber has been protecting and advancing employers. See how we celebrated our Founder's Day and learn about events still left to attend.

### 24 BUSINESS CHAMPIONS

Learn which legislators made the Business Champions list, recognizing lawmakers who work to make Missouri a great place to do business.

## MEMBER FEATURE

### 29 HEALTH CARE INNOVATIONS

A Missouri start-up is taking the sting out of high deductibles with Health Payment Accounts.



### 16 WHERE WERE THEY IN 1923?

To mark the Missouri Chamber's 100th anniversary, we're taking a look back at Missouri business in the 1920s.



### 26 EDUCATION CORNER EXPLORING STEM

Nearly 500 students and educators from across Missouri descend upon Jefferson City for STEM Day at the Capitol.

# 2023 Brings Transformational Investment in Missouri Infrastructure

I've spent a lot of time traveling our state, visiting with business leaders from Branson to Blue Springs. But I've racked up most of my mileage on a single highway – I-70.

I can recognize just about every barn and billboard along the route. Unfortunately, I'm also familiar with every bump and traffic backup.

With portions dating back to the 1950s, I-70 is the oldest of Missouri's interstate highways. The corridor is vital to the global supply chains for many industries, and that means heavy truck traffic. An upgrade has been long overdue – in fact, a whopping 84 percent of respondents surveyed in the Missouri Chamber CEO poll supported leveraging state and federal funds to increase its capacity.

Now, a transformational investment in this major east-west artery will further position our state as a national – and global – logistics leader.

This year, the General Assembly passed a \$49 billion budget, thanks in large part to billions of dollars allocated from the federal government through the American Rescue Plan Act (ARPA), as well as a significant general revenue surplus. This budget is a highlight of the 2023 legislative session and includes game-changing investments that will move Missouri forward – including \$2.8 billion to expand I-70 to three lanes across the state.

I-70 is just the beginning, though. I'd consider infrastructure the real theme of this year's budget. We helped secure numerous victories for job creators, including investments in:

## Transportation infrastructure

- Aside from I-70, the budget includes money for an environmental impact study on upgrades to the I-44 corridor. There is over \$100 million in various funding programs for port authorities, as well as funding to improve railroad crossing safety.

## Critical industry infrastructure

- The Missouri Chamber successfully championed a \$15 million appropriation supporting efforts to onshore high-tech manufacturing industries that are vital to national security. The funding will go toward helping Missouri attract semiconductor and active pharmaceutical ingredient manufacturing. Missouri S&T will also receive \$16 million to study critical mineral mining – a core component of the semiconductor manufacturing process.

## Workforce infrastructure

- The budget also includes \$7 million to train and place Missouri residents in IT, cybersecurity and web development jobs, helping to address the talent shortages in Missouri's high-tech industries.

When we think about infrastructure, we often think roads and bridges. But infrastructure is so much more than that. It's the systems and services that make up the foundation of our society. It's the building blocks of our economy. By modernizing our state's infrastructure – in all its forms – we're investing in Missouri's future.

This year marks the Missouri Chamber's 100th anniversary. As we look back over the last century, I'm proud of what we've done. I'm even more proud, though, of the work we're doing to set the stage for the next 100 years.

I hope we've made the road to prosperity just a little bit smoother.



Daniel P. Mehan  
President and CEO

# MISSOURI BUSINESS

Missouri Chamber of Commerce and Industry  
PO Box 149 | Jefferson City, MO 65102  
(573) 634-3511 • mochamber.com

## PRESIDENT AND CEO

Daniel P. Mehan

## VP OF MARKETING AND COMMUNICATIONS

Karen Buschmann

## DIRECTOR OF COMMUNICATIONS

Megan Davis

## RESEARCH AND CONTENT WRITER

Jeff Haldiman

## CREATIVE DIRECTOR

Dara Kliethermes

## DIRECTOR OF CONFERENCE DEVELOPMENT

Ashley Schwab

## CONTRIBUTING PHOTOGRAPHER

Julie Smith

Missouri Business, Summer 2023,  
(USPS No. 354880, ISSN 0540-4428)  
is published by the Missouri Chamber  
of Commerce and Industry.  
PO Box 149 | Jefferson City, MO 65102

Periodical postage paid at Jefferson City, MO  
and additional mailing offices.

Postmaster—Send address changes to:  
Missouri Business | PO Box 149  
Jefferson City, MO 65102

## INTERESTED IN ADVERTISING IN THE NEXT EDITION OF MISSOURI BUSINESS?



For more information, please contact  
Karen Buschmann at (573) 634-3511 or  
email [kbuschmann@mochamber.com](mailto:kbuschmann@mochamber.com).

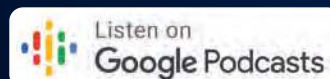
Submission deadline for Winter 2024  
is December 1, 2023.





Join your Missouri Chamber Governmental Affairs team for a regular look under the dome with a focus on legislation that impacts your business.

**Visit [mochamber.com/news/capitol-chat](https://mochamber.com/news/capitol-chat) to listen.**



# **FORWARD-THINKING LAWMAKERS GREEN LIGHT**



## **IMPROVEMENTS**







*Photos by Julie Smith*

## ► IT'S BEEN CALLED "A ONCE IN A GENERATION OPPORTUNITY" FOR THE STATE OF MISSOURI,

and it's long been a priority for the Missouri Chamber of Commerce and Industry.

The 2023 state budget included \$2.8 billion to widen I-70 across the state. The plan calls for a third extra lane in both directions on about 190 miles of the interstate from Wentzville to Blue Springs.

Gov. Mike Parson announced in his State of the State Address in January his intention to make major improvements to I-70 in the larger urban areas of the state. Lawmakers later decided to increase funding to do the cross-state widening project.

"Our largest investment this session accompanied the governor's continued effort to revitalize our infrastructure," said Senate Appropriations Committee Chair Sen. Lincoln Hough (R-Springfield). "I share the vision the governor created in

his State of the State: 'To those who say we can't afford it; I say we can't afford not to.' By investing in I-70 now, we can ensure its longevity throughout the next several decades."

In October 2020, the Missouri Chamber released a report, Transportation 2030: Making Missouri a Leading Logistics Hub. One of the report's recommendations was to leverage state and federal funds to increase capacity on I-70.

The summary of the report stated, "Missouri's central location has long been a major logistics advantage. Being within a day's reach of half of U.S. households, manufacturing establishments and the agricultural heartland has motivated investment from a wide range of companies. But natural and long-held advantages can evaporate in the face of regional, national and global competition, especially if critical ongoing and new investments aren't made."

"Gov. Parson and Sen. Hough's priorities align with what we have been hearing from employers across the state," said Missouri

Chamber President and CEO Dan Mehan. "We applaud them for their forward-thinking efforts to bring the type of infrastructure improvements that will have an impact for years to come."

Among those "super excited" to see this funding approved was Mark Walker, CEO and chairman of TransLand Trucking in Springfield. Walker said he and other trucking executives spent a lot of time in Washington, D.C., advocating for federal infrastructure legislation.

"When that came down and it looked like Missouri would get a pretty good share if we got our act together to use it, we knew good things were going to happen," Walker said. "History tells us when you improve access to industrial parks and manufacturing facilities, business picks up."

"The appropriations committee collectively agreed that this issue is not going to evaporate, and we must focus our attention to address the inadequacies of this roadway," Hough said. "We are lessening future expenditures by tackling





## **"HISTORY TELLS US WHEN YOU IMPROVE ACCESS TO INDUSTRIAL PARKS AND MANUFACTURING FACILITIES, BUSINESS PICKS UP."**

**MARK WALKER, CEO  
TRANSLAND TRUCKING**

this issue before it becomes even more desperate. Our actions in the budget are important to Missourians around the state. By selectively investing in vital projects, we can direct our state's future towards prosperity."

The expansion plan would set aside \$1.4 billion from general revenue and finance the rest with bonds to be repaid over 15 years. There's about \$135 million set aside for the first bond payment. That will give the Missouri Department of Transportation the flexibility to use

whatever financing makes the best fiscal sense, Hough said.

"The State of Missouri has been really good to put Band-Aids on things that really need tourniquets and surgery," Hough said. "This way, we can fix the artery that, quite frankly, transcends the Midwest."

Hough said an infrastructure improvement like this expansion also brings economic development for the whole state.

"I found that the naysayers, in the

beginning, said, 'Sen. Hough is from Springfield. What does he care about I-70?' Well, honestly, we have some of the biggest trucking companies in Springfield, so we know that good infrastructure is important everywhere."

Hough also pointed out that along with the money for I-70, there is funding in the budget for an environmental impact study on I-44 expansion, as well as money to improve lower-volume roads across the state.

Walker said an annual study by the American Trucking Research Institute showed the 100 busiest locations on highway infrastructure across the country. Two of those spots are on I-70, one just west of St. Louis and the other just east of Kansas City.

"Anytime you have this heavy congestion, the trucks have to slow down, and it reduces the amount of freight you can carry," Walker said. "That drives your costs up, and it frustrates drivers. Plus, more congestion means less safe driving conditions. When the third lane comes in, it will be dedicated for passenger vehicles only. Trucks will have to stay in the first two lanes."

MoDOT Director Patrick McKenna was pleased that lawmakers have chosen in recent years to move forward with big infrastructure projects that have economic significance to the state.

"I-44 is right behind I-70 in terms of its significance on the freight corridor from the way the state is developing into the southwest," McKenna said. "Getting that environmental study underway will give us the option to consider how we go about making improvements. I-44 is a significantly bigger project than I-70 due to the complex topography. It could be two or three times the investment of I-70."

McKenna added that while they are facing challenges in finding people to fill positions in the department, being able to work on major projects like the I-70 expansion means it's an exciting time to be involved in highway planning.

"If you're wanting to be involved in civil engineering, whether that be on the public or private side, where would you rather be than in Missouri?" McKenna said. "There are jobs out there, and this is a very rare opportunity to make a difference for generations to come. We're tackling 30 years of deferred





maintenance all across our highway system and making improvements at the same time with some big projects. We haven't seen an investment like this since when the interstates were originally constructed."

Walker said once the third lane is added, it will eliminate the slow drive semi-trucks have through urban areas on I-70.

"We go to St. Louis a lot, so the easier it is to maneuver around there, it will save us anywhere from a half-hour to an hour on our drive time for deliveries," Walker said. "We've got 200 trucks and when you multiply that times an hour, you see how many additional things you can do on a weekly basis."

As the work on these projects continues, Hough and many of his colleagues will

eventually be term-limited out of the legislature. That's something he kept in mind during budget negotiations.

"I've got two little boys and when I'm driving them between Kansas City and St. Louis, 10 to 15 years from now, I can look back and say, 'We prioritized investing in this, and here's the result,'" Hough said.

"That's something we can all be proud of, because so many times people in politics are looking for the quick hit to show they should be re-elected to office. I think what we've lost is looking to the future, and this year, the Senate appropriations committee was devoted to transformative projects for investments across the state that will open economic development opportunities for communities all over Missouri." •

## NEXT STEPS

### Updating Environmental Documents

TIMELINE

**APPROX. 1 YEAR**

Environmental documents will be re-evaluated to identify any changes in the road and its conditions, traffic and environmental impacts since the studies were originally completed in 2005. Some sections of I-70 are already underway, but others will have to start now that the full funding has been identified.

### Project Development

TIMELINE

**APPROX. 1 YEAR**

Project development will take another year to begin the design process and determine how the work should be broken into segments. MoDOT will work with the private sector on plans to sequence project delivery based on traffic impacts and industry capacity to get the best value.

### Construction

TIMELINE

**APPROX. 4-5 YEARS**

The project development phase will determine how the nearly 200 miles will be divided up into various-sized contracts. It's expected it will take 4-5 years to complete all the construction contracts, dependent upon contractor and material availability.

---

*The Missouri Department of Transportation will designate an overall project team to guide the I-70 work across the state. The website [MoDOT.org/improveI70](http://MoDOT.org/improveI70) will serve as the information source for updates and public input as the plan for design and construction is developed.*

# TRAINING FOR TECH CAREERS EXPANDS IN MISSOURI THANKS TO STATE FUNDING



*Sam Fiorello, Cortex President and CEO*

**T**here is an urgent need to meet talent shortages in Missouri's high-tech industries. To address this shortage, legislators have made a one-time investment as part of the 2023 state budget.

Lawmakers included \$7 million for the expansion of the Cortex cybersecurity program. The funds will be shared by Cortex and the Missouri Chamber Foundation, Cortex's training partner, which will work to expand the Cortex "Missouri First in Tech Careers" (MFTC) model across the state.

MFTC trains and places Missouri residents in high-paying, life-changing tech careers by connecting Missourians who are unemployed or underemployed with a host of proven, skills-based training providers and employers with talent needs in cybersecurity, IT, cloud computing, web development and data analytics.

Based in St. Louis, Cortex is an innovation campus, physically designed to accelerate high-growth startups. A nationally and internationally recognized innovation hub, Cortex supports all technology sectors.

According to Cortex President and CEO Sam Fiorello, this \$7 million will train and place over 750 individuals over three years and return \$39 million annually in earned wages. After this initial investment, the project is designed to be fully sustainable through employer partnerships.

"Cortex is providing a path for people to gain economic prosperity," Fiorello said. "We can also create products and services that make our lives better and the lives of others around the world. I'm confident we can train and place 750 people because of the great partnerships we already have with businesses across the state."

Some of the highlights of the MFTC program:

- Training hubs will be located in St. Louis, Kansas City, Columbia, Springfield, Jefferson City, Rolla and Cape Girardeau with state-wide virtual offerings.
- MFTC is ideally suited for individuals with a high school diploma, some college education or career changers.
- Training programs are free to participants and last 15 to 23 weeks, depending on incoming skills and specific program track.
- Participants receive wrap-around supports and mentoring, graduate with industry-recognized credentials and receive on-the-job support for up to two years.
- Successful graduates will earn, on average, more than double in annual wages upon hire.

Fiorello said the genesis for this specific grant can be traced back to an event last October. The Missouri Chamber hosted "Inside Missouri Tech and Innovation" at Cortex. It offered state lawmakers and members of the business community a chance to learn more about the state of tech and innovation in Missouri.

"It got lawmakers more attuned to both how acute the problem is and some of the atypical solutions that are out there," Fiorello said. "Four-year universities have a role to play and are critical, but they are not the only path for people to take, and employers are starting to understand that."

Fiorello said one of the things they'll do with this grant is work with hiring managers at companies to address degree requirements.



“If you put in a tech job posting that a four-year degree is a requirement, you’re leaving folks out that could really be terrific tech employees,” Fiorello said. “We’re already proving this through the partnerships we currently have. For example, there was a man who was on the janitorial crews at BJC HealthCare for many years. He went through our 15-week program and is now part of their cybersecurity team.”

Fiorello said once they get this to be a “head-turning” model nationally, this program should give Missouri a competitive advantage by doing a better job of growing businesses, keeping successful businesses in Missouri and attracting businesses from other parts of the country to come to Missouri.

“In this time of divisiveness in this country, and in my opinion a false urban/rural divide, we’re talking about offering training for people in St. Louis, as well as for those living in New Madrid,” Fiorello said. “The employers will have a voice in what’s being taught in the curriculum, so we can teach these people to take care of the needs of these businesses. That’s what makes this program unique is the employers will be at the table, building the curriculum. We’ll also track the relationship to make sure it’s been successful for the employee and the business.” •



Photos by Julie Smith





# LEGISLATION PROVIDES FUNDS FOR MISSOURI-SHORING OF CRITICAL MANUFACTURING

Officials with pharmaceutical and high-tech companies in Missouri say key funding in the 2022 and 2023 state budgets will create manufacturing jobs and bolster national security.

This spring, lawmakers approved \$15 million for the state's efforts to bolster domestic semiconductor production and lead the reshoring of active pharmaceutical ingredients, also known as APIs. APIs are the substances in medicine which provide therapeutic benefit.

This investment complements the \$15 million in the 2022 state budget to reshore these industries (House Bill 3007).

The Missouri Chamber advocated for this funding because, according to Missouri Chamber President and CEO Dan Mehan, "There are strong national security and economic arguments being made right now about the need to onshore high-tech manufacturing. Bringing these critical investments to Missouri will benefit every industry and ripple across our economy for decades to come."

According to the Food and Drug Administration (FDA), approximately 78% of API manufacturers are located outside of the U.S. This state funding combats the public health and national security risk caused by the nation's over-reliance on foreign-sourced products.



Dan Brewer, executive vice president at Brewer Science, holds a semiconductor wafer made by his firm at a signing event for House Bill 3007 on July 15, 2022. Al Koller, former Missouri Chamber board chairman, joins Brewer in the photo.

United States Pharmacopeia identified Missouri as first in the nation with the most API manufacturers producing essential medicines, positioning it as the ideal location to activate the process of reshoring APIs to the U.S.

Tony Sardella is the CEO and President of the API Innovation Center in St. Louis. Its mission is to reshore manufacturing of APIs.

"Bringing back this manufacturing to the United States will create jobs in Missouri in both manufacturing and technology," Sardella said.

Sardella said one of the critical things to bringing manufacturing of APIs to the United States was the use of new, innovative technologies and getting those adopted in the industrial manufacturing base that is already here in Missouri.

"Critical to this was de-risking the process, and that means doing research, validating the new methods, and then implementing them in existing manufacturers," Sardella said. "Critical to doing that is state funding. It gets the new technologies adopted and drives down the cost of manufacturing, which allows us to produce these in Missouri for our nation."

Sardella emphasized that Missouri is now "well positioned" to satisfy the national need for API manufacturing.

"We're looking to do more to build our national security by producing these drugs in Missouri," Sardella said. "We're looking to bring over 25 new drugs to be manufactured in the state, creating over 225 direct jobs and over 400 indirect jobs. We're also getting significant attention from the federal government for this model."

Brewer Science, headquartered in Rolla, is a global leader in the tech manufacturing industry, specifically in the development and manufacturing of next-generation materials and processes that foster cutting-edge technology, including semiconductor computer chips.

Doyle Edwards is Director of Government Programs at Brewer Science. He said that this funding means a brighter future for Missouri's tech industries.

"We can go back and look at what happened during the pandemic," Edwards said. "It raised our awareness of a gap in our country's ability to be able to produce these high-tech products that we use every day. Onshoring the production of these technologies, whether it be semiconductors or pharmaceuticals, is needed, and the fact Missouri has taken a leadership role is very exciting." •





# MISSOURI LOOKS TO **OHIO MODEL** FOR UPSKILLING ITS WORKFORCE



**A FEW YEARS AGO,  
OHIO LT. GOV. JON  
HUSTED HAD A SEED  
OF AN IDEA.**

"It was an idea that I had based on conversations with businesses around the state. Most of them talked about how they couldn't find enough employees, that a lot of times due to technology upgrades, they had a tough time upskilling their employees," Husted said. "If you really think about it, your future workforce is your current workforce. We needed a structure to create a culture of lifelong learning."

From that notion, TechCred was born.

TechCred is a program that reimburses Ohio employers when they help their workers earn new skills through a technology-focused credential. Hundreds of credentials are included, ranging from Java programming to laser welding. These certificates or certifications take a year or less to complete, and many of the trainings can be completed online.

"We wanted our businesses to have the employees they needed to grow," said Husted.

Since TechCred's inception in 2019, more than 2,200 employers have been approved for funding, supporting the earning of more than 70,000 new credentials by employees. Businesses that have taken advantage of the program range from large, global corporations to medium- and small-sized shops. Husted said the manufacturing

sector has been the most aggressive about using the TechCred program.

"It's been one of our most popular programs," Husted said. "You buy a new piece of machinery or equipment, you've got to train your staff on it, right? This helps pay for the training of that staff, and it's worked really well."

Now, Missouri employers will have an opportunity to do the same.

This spring, the Missouri General Assembly passed House Bill 417, which creates a short-term upskill credential program, similar to TechCred. The competitive grant program will reimburse employers who help their employees earn short-term certificates or credentials in vital areas for Missouri's economy, such as cybersecurity, welding, HVAC repair, nursing and manufacturing technology.

Passing House Bill 417, sponsored by Rep. Mike Henderson (R-Bonne Terre) and Sen. Karla Eslinger (R-Wasola), was

a top priority of the Missouri Chamber of Commerce and Industry, because it will support Missouri employers in the global competition for jobs and talent.

"Each year, the Missouri Chamber polls CEOs and business leaders, and workforce remains the most pressing concern of Missouri employers. This year, 38 percent said it was their top concern," said Dan Mehan, president and CEO of the Missouri Chamber. "Ramping up programs that can quickly and efficiently train workers for high-demand fields is a must. This will provide Missouri employers with another tool in their toolbox to do just that."

Through the program, Missouri employers can be awarded up to \$2,000 per credential and up to \$30,000 per year. It also reserves a third of the funding for small businesses and another third for medium-sized businesses. Employers will have skin in the game, too – their percentage of financial match is one of the competitive criteria in the grant application.

Missouri's upskill credential program is subject to appropriations, and the Missouri Chamber will be advocating for funding in the 2024 state budget.

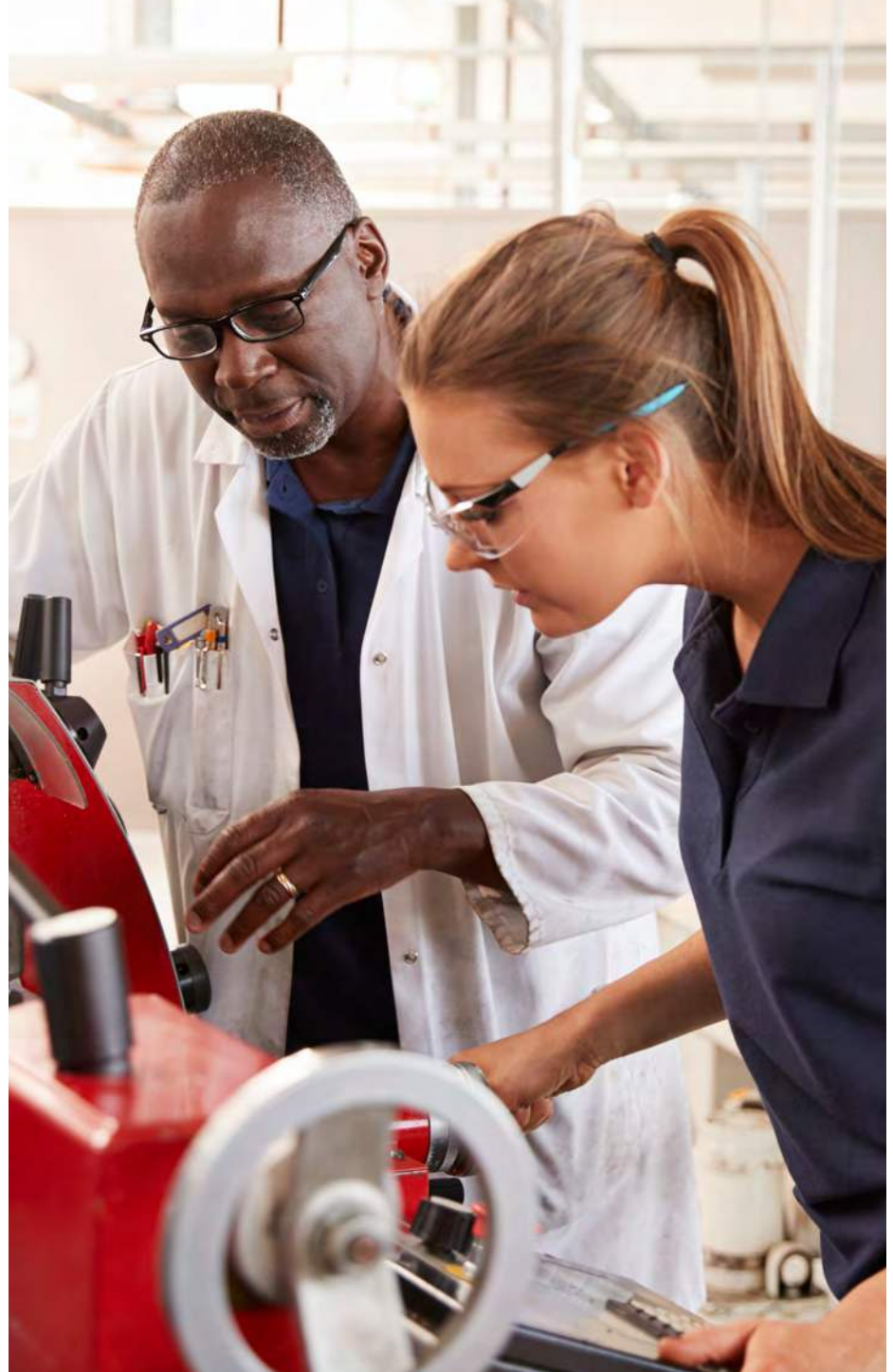
Aside from Ohio, there are several other proven examples of the program's success throughout the country. Colorado, Alaska, Utah and Virginia all have some iteration of a grant program to help employers upskill their employees.

For Lt. Gov. Husted, seeing these programs spread to new states, such as Missouri, is proof that the traditional view of education is changing.

"I think it's great because this is where America needs to go," Husted said. "We have a declining demographic population in the working-age workforce, people between 25-60, and that's particularly true in states like Missouri and Ohio. That means that we have to be better at this and create this culture of lifelong learning. It's good for everybody."

Husted's advice for Missouri employers is simple: Take advantage of the opportunity.

"I think the employers of Missouri are going to find this to be a very popular program," Husted said. "Use it, because it works." •







# Stop Losing Your Best and Brightest Talent

Know what your peers  
are paying

---

## Exclusive member offers



3 free salary reports on any 3  
job titles (from 15,000+ job  
titles across 225 industries)



Discounts on the Missouri  
regional cut of the Member  
Salary Survey

# WHERE WERE THEY IN 1923



◀ This year, the Missouri Chamber of Commerce and Industry is celebrating 100 years of protecting and advancing Missouri employers. To mark this historic milestone, we're taking a look back at Missouri business in the 1920s. Learn about some of the Missouri Chamber members that have been operating in the state for 100+ years.





## ◀ SGC FOODSERVICE

**Springfield, Mo.** | Springfield Grocer Company was founded in 1865 as a dry goods company, selling to farmers, early settlers and city folk. By the mid-1920s, though, SGC was also roasting and canning coffee. According to news reports, it was the largest coffee house in the Midwest.

Electric refrigeration was also rapidly being adopted in homes and businesses in the 1920s, drastically changing the way shopkeepers and homemakers handled and stored their food.



## EDWARD JONES ▶

**St. Louis, Mo.** | Edward D. Jones Sr. founded the firm that bears his name in 1922, determined that his company will treat associates as partners and treat clients fairly by offering appropriate, quality investments.

Edward D. Jones & Co. resided in Suite 810 of the Boatmen's Bank Building from 1922 – 1941, when the firm moved to the second floor with the acquisition of the St. Louis branch of J.E. Bennett & Co.

## HALLMARK ▼

**Kansas City, Mo.** | In 1922, Hall Brothers was operating out of a sprawling collection of work areas. Founder J.C. Hall felt strongly that it was time to put the operation under one roof. The location – 26th and Grand – was chosen by a vote of the employees. The building was completed in the summer of 1923.



By the mid-1920s, the physical growth of the Hall Brothers operation mirrored the steadily expanding reach of its business. Pictured is the Hall Brothers Annual Salesmen's Conference on Jan. 26, 1923. Founder J.C. Hall is at the head of the table. J.C.'s older brothers, William and Rollie, are on his left and right respectively.



Photos courtesy of the Hallmark Archives, Hallmark Cards, Inc., Kansas City, Missouri, USA.







## INDEPENDENT STAVE COMPANY ▶

**Lebanon, Mo.** | In 1912, T.W. Boswell founded TW Boswell Stave Company, a stave mill supplying white oak staves for cooperage. Soon after, Prohibition forced the company to shift its operations to crafting barrels for non-alcoholic products, such as fruit and salted meat. By 1920, Boswell owned and brokered for 36 stave and saw mills in operation across the Midwest and South.

Today, Independent Stave Company produces world-class wine and spirit barrels, as well as mulch, chips, and other cooperage products, with locations on six different continents.



## STONE HILL WINERY ▼

**Hermann, Mo.** | Founded in 1847 by German immigrant Michael Poeschel, Stone Hill Winery was Missouri's largest winery up until Prohibition banned the production of alcohol.

When Prohibition was enacted in 1920, Stone Hill's owners were forced to shutter the winery and order the vineyards to be destroyed. In 1923, the cellars were transformed into a mushroom farm until wine could once again be produced.





## LEGGETT & PLATT ▼

**Carthage, Mo.** | Leggett & Platt is a diversified manufacturer that designs and produces a broad variety of engineered components and products that can be found in many homes and automobiles. The 140-year-old company got its start with the development of a spiral steel coil bedspring. Pictured in this photo are Leggett & Platt employees manufacturing angle iron for bed frames in the basement of the Carthage, Missouri, plant in the 1920s.



## ▲ KANSAS CITY LIFE INSURANCE CO.

**Kansas City, Mo.** | Established in 1895, Kansas City Life Insurance Company spent its first years occupying various buildings in downtown Kansas City, Mo., before building a home office of its own in the midtown area. The building was designed by prominent Kansas City architecture firm Wight and Wight, and it was built at a cost of \$1 million.

On Aug. 1, 1924, a large crowd attended ceremonies dedicating the building and celebrating the 20th anniversary of company president J.B. Reynolds.

## U.S. ENGINEERING ▼

**Kansas City, Mo.** | U.S. Engineering was established in Kansas City in 1893. However, its roots run all the way back to 1855 – to a small shop in Cologne, Germany, owned and operated by founder Gustav Nottberg. As a 130-year-old mechanical contractor, U.S. Engineering has helped build many of the iconic structures that shape the area's skyline. The photo to the right features workers on a jobsite in the 1920s.

The Nottberg Family is pictured to the right in front of 914 Campbell St. in 1929. Back Row (from left): Gustav Nottberg II, William Nottberg, Gustav Nottberg I; Front Row (from left): John Nottberg, Eugene Nottberg, Henry Nottberg, Jr., Henry Nottberg, Sr.



**IS YOUR COMPANY OR ORGANIZATION ALSO 100+ YEARS OLD?**

**WE WANT TO CELEBRATE YOU!**

We'll be honoring each of our centennial members at the Missouri Chamber's Annual Meeting on November 9. Email [aschwab@mochamber.com](mailto:aschwab@mochamber.com) to be added to our growing list.



YOU MAKE US FEEL LIKE

# 100 BUCKS

To mark **100** years of protecting and advancing Missouri employers, we're sharing some of the reasons business leaders, local chambers and state lawmakers value the Missouri Chamber.

*I think when you look at where we're at today in Missouri, the partnerships we've developed with the Chamber and the course they've set on jobs, on workforce development, on infrastructure, and have stayed true to that course to make it better for businesses... It's why we have one of the strongest economies in the United States of America.*

☛ **Gov. Mike Parson**

Missouri Governor

*I love the way the Missouri Chamber engages local chambers. After working in local chambers in seven different states for more than 40 years, no other state chamber does it better!*

☛ **Gary Plummer**

President/CEO, Jefferson City Area Chamber of Commerce

*The Missouri Chamber of Commerce and Industry has been a tremendous resource for our chamber. They always keep us informed about the latest innovations and issues in our state, from the legislature to trends in business. The Chamber Benefit Plan has been a huge asset to our membership. We are proud to be affiliated with the Missouri Chamber!*

☛ **Candy Hente**

Executive Director, Farmington Regional Chamber

*The Missouri Chamber advocates for the needs of Missouri businesses across all industries. The Chamber serves as an important convener to discuss and brainstorm with my peers about issues that impact businesses throughout Missouri.*

☛ **Ryan DeBoef**

Partner, Hahn | DeBoef Government Relations

*The Missouri Chamber stays on top of issues that impact Missouri businesses, and they fight hard for us. A strong business environment that nurtures good jobs is important for a strong Missouri and its workers.*

☛ **Sterett W. "Stet" Schanze**

President, Gray Manufacturing Company

*I want to commend the Chamber for shining a light on issues that directly impact our economy. This past summer, the Chamber released its Safer Missouri, Stronger Missouri report identifying ways that we can reduce crime. From increasing police training to investing in mental health treatment to reducing recidivism through criminal justice reform, these are concrete steps that we have taken to help make Missouri a safer place to live, work and raise a family.*

☛ **Sen. Brian Williams**

D-St. Louis, Legislative Technology and Innovation Caucus Co-Chair





## Savings that count!

Save on UPS shipping and services with your MCCI membership!

Explore the variety of shipping services and tools that can help you create efficiencies, cut costs and increase productivity. You'll have peace of mind that you're shipping with the best!

### Member savings include:

- **50% off Domestic Next Day/Deferred**
- **30% off Ground Commercial/Residential**
- **FREE UPS Smart Pickup® Service**
- **Up to 25% off every day online print orders**

Start saving today by visiting [savewithups.com/mcci](https://savewithups.com/mcci)

© 2023 United Parcel Service, UPS, UPS Capital, InsureShield, the UPS brandmark, and the color brown are trademarks of United Parcel Service of America, Inc. All rights reserved.



**MISSOURI CHAMBER**  
OF COMMERCE AND INDUSTRY



**MISSOURI CHAMBER**  
OF COMMERCE AND INDUSTRY



**HSA Central**

**Missouri Chamber High Deductible Health plans automatically provide your employees with their own HSA.**



To learn more, visit [HSACentral.net/mochamber](https://HSACentral.net/mochamber)

HSA Central is a division of The Central Trust Bank, Member FDIC, and serves as custodian for Health Savings Accounts established at HSA Central



# CENTENNIAL EVENTS

SEE HOW WE MARKED OUR 100TH ANNIVERSARY  
AND WHAT WE STILL HAVE YET TO *CELEBRATE*.

APR. 05 • ST. LOUIS

## CARDINALS FIRST HOMESTAND

What better way to celebrate than a day at the ballpark? Chamber staff and Missouri Chamber members met at Busch Stadium to watch the Cardinals take on the Atlanta Braves.



Photos courtesy of Gov. Parson's Facebook page

APR. 06 • JEFFERSON CITY

## FOUNDER'S DAY

On the Missouri Chamber's 100th anniversary, Gov. Mike Parson presented President and CEO Dan Mehan and Board Chairman Brad Thomas with a proclamation to mark the historic milestone (*top*). Senator Karla Eslinger recognized the anniversary on the Senate floor.

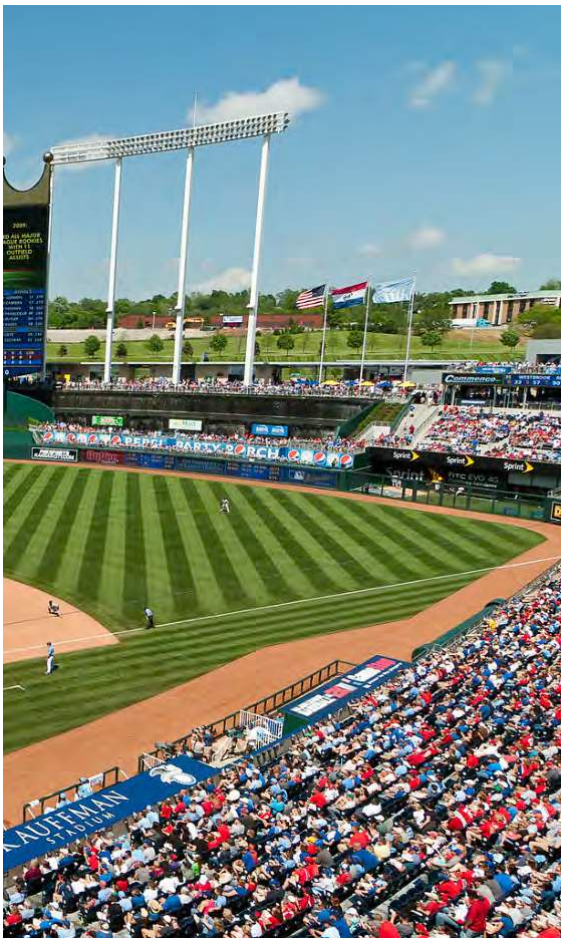




AUG.  
11**ST. LOUIS CARDINALS at  
KANSAS CITY ROYALS**

We're headed to The K and inviting all our state-wide members! Purchase your tickets to join us at the Blue Moon Taproom — with all inclusive food and beverage — to watch the Kansas City Royals take on the St. Louis Cardinals.

📍 KANSAS CITY



SEPT. 21–22

**TRANSPORTATION FUTURE SUMMIT**

The road to stronger transportation infrastructure begins here. The Missouri Chamber, state leaders and industry stakeholders are united in the goal to drive Missouri's future as a logistics hub — from roads and bridges, to airports, rail and waterways. Take a front seat on this critical business issue and learn from top transportation officials.

📍 COLUMBIA

OCT. 17–18

**WORKFORCE2030 CONFERENCE**

The fifth annual Workforce2030 Conference will explore the many strategies and programs that Missouri's employers, educators and organizations can implement leading up to the year 2030 to make our state the home of a thriving, vibrant workforce.

📍 ST. CHARLES

**ANNUAL MEETING**

Our members are proud of their chamber and this event is designed to tap into that pride by showcasing the work and results of the Missouri Chamber of Commerce and Industry. This celebration highlighting our 100th year will be extra memorable. Attended by the Missouri Chamber board of directors, members, associations, legislators and statewide elected officials, this meeting is the “must attend” event of the year.

📍 KANSAS CITY

Visit [mochamber.com/events](http://mochamber.com/events) to learn more and register for all upcoming events.

NOV.  
09



## MISSOURI CHAMBER RECOGNIZES 125 STATE LEGISLATORS

The Missouri Chamber of Commerce and Industry has recognized 125 members of the Missouri General Assembly as Business Champions. The Business Champion designation recognizes state lawmakers who supported policies during the 2023 legislative session to grow our economy and make Missouri a more competitive place to do business.

The Business Champions list was created after an analysis of key votes on important business issues. To be included, state legislators needed to have at least a 75% record of siding with the Missouri Chamber. This year, 26 members of the Missouri Senate and 99 members of the Missouri House of Representatives met that criteria.

"The Business Champion recognition is our way of thanking Missouri's top pro-business lawmakers for their commitment to moving Missouri forward," said Missouri Chamber President and CEO Daniel P. Mehan. "A significant number of anti-business mandates were introduced in the Missouri General Assembly this year. We are grateful for the Business Champions who helped fend off overreaching policies and protected the right to Let Business Decide. As our state faces additional challenges such as workforce shortages, public safety concerns and an unfriendly legal climate, these legislators were our most important supporters of the policies needed to help Missouri grow and thrive." •

---

*Being named as a business champion does not constitute an endorsement by the Missouri Chamber.*



## MISSOURI HOUSE OF REPRESENTATIVES

---

Phil Amato	Jeff Knight
Marlon Anderson	Ed Lewis
Darrell Atchison	Ian Mackey
Ashley Aune	Doug Mann
Gretchen Bangert	Don Mayhew
Donna Baringer	Peggy McGaugh
Jerome Barnes	Mike McGirl
John Black	Herman Morse
Gary Bonacker	Jeff Myers
Chris Brown	Maggie Nurrenbern
Richard Brown	Michael O'Donnell
Paula Brown	Philip Oehlerking
Donnie Brown	Bill Owen
Cyndi Buchheit-Courtway	Cameron Parker
Jamie Burger	Jonathan Patterson
Michael Burton	Chad Perkins
Danny Busick	Tara Peters
Steve Butz	Adrian Plank
David Casteel	Dean Plocher
Brad Christ	Brad Pollitt
Jeff Coleman	Sean Pouche
Bennie Cook	Crystal Quade
Ron Copeland	Rodger Reedy
Aaron Crossley	Renee Reuter
Dane Diehl	Louis Riggs
Chris Dinkins	Alex Riley
David Evans	Lane Roberts
Bill Falkner	Bruce Sassmann
Jeff Farnan	Robert Sauls
Betsy Fogle	Jim Schulte
Yolonda Fountain Henderson	Greg Sharpe
Rick Francis	Brenda Shields
Sherri Gallick	David Tyson Smith
Kurtis Gregory	Travis Smith
Dave Griffith	Kathy Steinhoff
Kent Haden	Mike Stephens
Willard Haley	Melanie Stinnett
Bill Hardwick	Kemp Strickler
Stephanie Hein	Tim Taylor
Mike Henderson	Terry Thompson
Dave Hinman	Sarah Unsicker
Dan Houx	Dean Van Schoiack
Barry Hovis	Rudy Veit
Josh Hurlbert	John Voss
Keri Ingle	Ken Waller
Jamie Johnson	Bridget Walsh Moore
Michael Johnson	Travis Wilson
Doyle Justus	Dale Wright
Jim Kalberloh	Yolanda Young
Hannah Kelly	

## MISSOURI SENATE

---

Lauren Arthur  
Jason Bean  
Doug Beck  
Mike Bernskoetter  
Rusty Black  
Justin Brown  
Mike Cierpiot  
Sandy Crawford  
Karla Eslinger  
Travis Fitzwater  
Elaine Gannon  
Lincoln Hough  
Andrew Koenig  
Tony Luetkemeyer  
Karla May  
Tracy McCreery  
Angela Mosley  
Cindy O'Laughlin  
Greg Razer  
John Rizzo  
Steven Roberts  
Caleb Rowden  
Holly Thompson Rehder  
Curtis Trent  
Barbara Washington  
Brian Williams

---

*Learn which bills were considered in determining the 2023 list of Business Champions at: [mochamber.com/businesschampions](https://mochamber.com/businesschampions)*

# STEM Day at the Capitol Sparks Students' Curiosity



To learn more about the Missouri Mathematics and Science Coalition and its work to develop a strong STEM pipeline, visit [mochamber.com/workforce](http://mochamber.com/workforce).



## As a kid, Joel Reuter was more familiar with dairy farms than data systems.

“I can tell you a lot about dairy farms; I grew up with family and a community surrounded by the dairy industry. But I never knew an engineer growing up,” Reuter said. “If you don’t know it’s available, you’re not going to pursue it.”

Today, Reuter works in a field he never dreamt about as a child, serving as the director of strategic communications for the Kansas City National Security Campus, managed by Honeywell Federal Manufacturing & Technologies. The Kansas City National Security Campus produces non-nuclear mechanical, electronic and engineered material components for U.S. national defense systems.

Reuter traveled to Jefferson City this spring for STEM Day at the Capitol. He was joined by a team of colleagues and volunteers, hoping to give young students something he never received – exposure to the many career opportunities available in science, technology, engineering, math and manufacturing.

“We’re an advanced manufacturing facility. We need engineers; we need people who like to tinker and who have that intuitiveness that STEM provides,” Reuter said. “We hope the younger kids here will get inspired, so they can actually consider what it takes to do these types of roles in the future. Kids today need that kind of exposure. They need to see people like them and have that representative community of teachers, as well.”

Each year, the Missouri Chamber of Commerce and Industry’s Mathematics and Science Coalition hosts STEM Day at the Capitol. Nearly 500 students and educators from across Missouri descend upon the Capitol rotunda to participate in hands-on demonstrations led by STEM professionals and industry experts. This year, activities at the free



“

***It’s very important to expose kids to science at an early age to trigger that curiosity and maybe light the fire... Sometimes all it takes is just one cool demonstration to spark that interest.***

**PAT BLANNER, SENIOR PRINCIPAL SCIENTIST, PFIZER**

”

event included a Boeing F-18 flight simulator, robotics demonstrations with HTE Automation, a virtual reality experience with the Kansas City National Security Campus and a FIRST Robotics competition.

At an exhibit sponsored by Pfizer, students watched as dry ice and water produced enough gas to blow up a balloon, prompting a discussion about the different states of matter.

“There’s been a lot of smiles and amazement, especially when the balloon

starts to fill up,” said Pat Blanner, senior principal scientist with Pfizer. “It’s very important to expose kids to science at an early age to trigger that curiosity and maybe light the fire, or the interest. Sometimes all it takes is just one cool demonstration to spark that interest.”

Research shows a clear need to develop students’ interest in STEM fields. According to a report from the Missouri Department of Higher Education and Workforce Development, STEM careers are among the most in-demand and

highest paying jobs in the state, and the need for STEM professionals is projected to grow twice as fast as the average for all occupations.

According to the Missouri STEM Report 2018-2028:

- From 2018-2028, the projected growth rate for STEM and STEM-related jobs is 12 percent. The statewide average for all occupations is 4.5 percent.
- By 2028, the total employment for STEM and STEM-related jobs is expected to be more than 432,000. That's an increase of over 46,000 jobs.
- The average pay in Missouri for STEM and STEM-related jobs is \$78,615. The average pay for all occupations in Missouri is significantly lower at \$46,460.

Additionally, the report states that over a one-year period from 2020 to 2021, there were more than 72,000 online job postings for STEM occupations in Missouri. Those positions made up 12 percent of total job postings in the state.

"The chronic shortage of talent that many Missouri employers experience is especially pronounced in STEM sectors. Tackling this problem has become one of the Missouri Chamber's key focuses," said Brian Crouse, the Missouri Chamber's vice president of education programs. "The surest way for Missouri to become a global leader in IT/tech jobs, manufacturing careers and new business startup and expansion is by focusing our attention and resources on the next generation."

Nationally, STEM careers such as data scientist, information security analyst, statistician, web developer and software developer are all projected to grow much faster than other occupations.

Several students who attended STEM Day at the Capitol said they are already considering STEM careers. Vada T., a fifth grader at Visitation Academy in St. Louis, came to the event with her robotics team, the Crypto Cats.

"I liked looking under a microscope at a leaf, because I didn't know leaves were that interesting," she said.

While she's not yet sure what job she'll ultimately pursue, Vada said she's open to looking at careers in the STEM field.



"I'm a math person," she said. "I like that you can do all kinds of problems different ways."

Mohan A., a fourth grader at Hodgen Elementary School in St. Louis, already knows what he wants to be when he grows up – a computer scientist. He's gotten some early practice with his after-school robotics team, the Hodgen Inventors.

"I like the programming and looking at how things are built," Mohan said. "Math and science, I like them both."

In addition to celebrating STEM education, STEM Day at the Capitol is also an opportunity for students and educators to share their passion for STEM with state legislators. Many student groups met with their local representatives, and some were formally introduced in the House and Senate chambers. Sen. Travis Fitzwater (R-Holts Summit) and Rep. Paula Brown (D-Hazelwood) welcomed the groups,

and Missouri Gov. Mike Parson even stopped by to show his support.

Partnerships between government, education, community organizations and private industry will be key in addressing future STEM workforce shortages. One example is House Bill 3, which the Missouri Chamber helped to pass in 2018. This STEM education and computer science bill has placed more emphasis on computer science courses and awareness of STEM career pathways in Missouri's K-12 schools.

Attendees said they believe STEM Day at the Capitol highlights these types of collaborative efforts, while also showcasing what's possible for students.

"This is a great opportunity to expose students to both STEM and the lawmaking process, and just to get them out of St. Louis and into Jefferson City to see how everything is done at the state

level," said Benjamin Nesbitt, a robotics coach at Hodgen Elementary. "It's very important to get students, especially at a young age, exposed to as much in the STEM curriculum as possible. Whether it's programming, engineering or project management, it gives them exposure to all those different elements." •

**Industry sponsors for STEM Day at the Capitol included Missouri University of Science and Technology, Boeing, Chamber Benefit Plan, Hitachi Energy, Kansas City National Security Campus managed by Honeywell FM&T, Missouri Technology Alliance, Orscheln Industries, Pfizer, STEMSTL, HTE Automation, the Missouri Afterschool Network and Project Lead The Way.**



# Innovations in Health Care

## A Missouri start-up takes the sting out of high deductibles with Health Payment Accounts.

Like most employers, Angy Littrell was faced with a difficult choice. Littrell, the CEO of Fitzgibbon Hospital in Missouri, wanted to offer a robust benefits package that would help attract and retain highly qualified employees, but any new offerings had to be fiscally smart for the business.

"Recruitment and retention are challenges across the country in all organizations, but especially in health care," Littrell says. "Our organization is always looking for value-added benefits for our employees and ones that are affordable for the organization."

As both the leader of a medical facility and an employer trying to address the health care needs of her staff, Littrell fully understands the pain points. She found the win-win solution she was looking for with an innovative benefit called a Health Payment Account (HPA).

America's health care system and the employers who help their employees access it are feeling the stress of inflation coupled with the residual financial fallout from the COVID pandemic. According to a recent Mercer poll, health benefit costs are expected to increase 6.5 percent for U.S. employers in 2023, to more than \$13,800 per employee. This projected increase is more than twice last year's 3 percent increase—and employers should expect accelerated increases in 2024.

As a result, employers are bracing themselves for the steep cost increases expected to hit the health care industry in the next 24 months and looking for ways to reduce the burden on their employees. Several options are available: moving employees to a high-deductible health plan, instituting health savings accounts, and providing individualized guidance to employees to help them select the most sensible health care plan for their situation.

The innovative Health Payment Account option, developed by Columbia, Missouri-based Paytient, is proving popular with both employers and employees because it addresses the unique

## Paytient pet project

Paytient's Visa cards can be used to pay for the categories of health care most people would expect, but there's one category they may find surprising: *veterinary care.*

*"We were programming Paytient back in the day," CEO Brian Whorley says. "My sister has a basset hound named Baxter, and he's definitely a part of their family, but unfortunately, he had a serious eye issue. She asked, 'Could Paytient someday work for vet care?' I was like, 'We could do that today!' and it's been such a crowd pleaser."*

Learn more at:  
[paytient.com/paw-protect](https://paytient.com/paw-protect)

**"In 2022,  
7 percent of  
our employee  
transactions were  
vet-related."**

BRIAN WHORLEY, CEO





Brian Whorley, founder and CEO of Paytient

needs of both.

An HPA helps workers pay out-of-pocket expenses over time, without the burden of interest charges or fees. The payment plan option makes the transition from a low- to high-deductible plan more practical and less painful. Employees can easily access funding—what Paytient calls “a credit allowance”—via a Paytient VISA card used to pay for care.

HPAs differ from Health Saving Accounts (HSAs) and Flexible Spending Accounts (FSAs) in that dollars are available to be spent on day one, providing short-term interest-free funding for employees to pay for unexpected or out-of-pocket medical expenses. Employers do not typically contribute to these accounts.

HPAs are the brainchild of Paytient’s founder, Brian Whorley, who developed the concept after a decade of working in hospital finance. He saw firsthand how medical bills overwhelmed individuals and families who struggled to afford care. He recognized an opportunity to help by creating an employer-sponsored benefit that allows employees to cover out-of-pocket health care expenses without incurring hefty fees and interest.

Through Paytient’s HPAs, employers offer employees a small line of credit, typically \$500 to \$5,000, accessible via Visa cards that can be used to pay everything from out-of-pocket medical, pharmacy, dental, and vision expenses—even veterinary expenses for their pets.

“HPAs complement health plans, remove financial barriers to care, and enhance existing health care financing tools, including insurance plans, gap products, indemnity products, and HSAs/FSAs,” Whorley says.

Tom Kayser, a benefits consultant with Sundvold Financial, recalls a time when he was the bearer of bad news to his client’s 120 employees, telling them their annual deductible would double in the coming year.

“I could sense the frustration and anger from the employees,” Kayser says. “The next presenter was Brian Whorley of Paytient. He informed the employees that Paytient would give them an interest-free way to

cover the difference in their out-of-pocket costs. To my surprise, he received a standing ovation from the employees at the conclusion of his presentation.”

An HPA is used primarily as a form of short-term liquidity, not as a source of long-term debt. Employees use their HPA Visa card to pay for out-of-pocket care costs, then set up personalized, interest-free repayment plans for a period of time of their choice from just a couple of months up to 12 or 36 months depending on the group. Employers set the credit allowance for the cards they offer, typically to line up with deductible exposure.

Companies that have added Paytient to their employee benefit offerings find it remarkably easy to set up. And although employees are expected to pay back their balances, Paytient does add a layer of protection for employers; they are never held responsible for employees’ unpaid balances.

HPAs improve employee retention and recruitment. According to Pew Research Center, 43 percent of people who quit their jobs in 2021, did so because of poor benefits. HPAs are a low-cost retention tool that provides immediate financial relief to employees and mitigate the temptation to switch jobs to get better benefits.

HPAs can be used for diverse care needs. In 2022, Paytient cards were used for a wide range of conditions and specialties, including women’s health, chiropractic, family health, urgent care, orthopedics, mental health, radiology, pediatrics, labs, physical therapy, cardiac, respiratory, prescription medications, and more.

HPAs advance health equity. Employees on the lower end of the pay scale often have a more difficult time participating in high-deductible health plans and getting the care they need. Employer-sponsored HPAs take the sting out of meeting a deductible and offer employees peace of mind.

As health care costs continue to climb, employers can look to HPAs as a financially smart and creative solution that promotes peace-of-mind for employees. •

**See How Paytient Works  
In This 60-Second Video:**



**Scan This QR Code With Your  
Smart Phone Camera.**



# Chamber Benefit Plan.



"We hire engineers and a lot of administrative people, salespeople. It's very competitive nowadays for that type of talent. This plan helps us offer benefits that are robust and helps us **retain and attract employees.**"

—Chris Emert,  
ROEMHELD North America

Powered by the Missouri Chamber Federation and administered by Anthem Blue Cross and Blue Shield, the Chamber Benefit Plan lets small businesses join together for more plan options and lower rates. It's available across Missouri to organizations with 2-50 eligible employees.

Find a certified broker at [chamberbenefitplan.com](https://chamberbenefitplan.com).





**THE ROAD TO STRONGER TRANSPORTATION INFRASTRUCTURE BEGINS AT**

# **TRANSPORTATION FUTURE SUMMIT**

**COLUMBIA, MO | SEPT. 21-22**

Learn more and register at [mochamber.com/tfs!](http://mochamber.com/tfs!)

Presented by **HNTB**