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FOCUS

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CONTACT INFORMATION

Dayton Area Chamber of Commerce

22 E. Fifth Street
Dayton, Ohio 45402-2400
tel 937.226.1444 • fax 937.226.8254
www.daytonchamber.org

EXECUTIVE COMMITTEE OFFICERS

Chairperson

Roy Chew, Kettering Medical Center

Chair Elect

Eric Cluxton, Mound Development Corp.

Treasurer

7im Kaiser, Brady Ware

President/CEO

Phillip Parker, Dayton Area Chamber of Commerce

EDITORIAL STAFF

Editor-in-Chief

Toni Bankston — tbankston@dacc.org

Contributors

Jason Antonick Chris Kershner Vince McKelvey Stephanie Precht Roger Wentworth

DESIGN



MetroMedia, Inc.

4210 Shawnee Mission Parkway, Suite 314A Fairway, Kansas 66205 tel 913.951.8413 dsmall@metroemdiapublishers.com

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PRINTING

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President's Message

We have a new look!



he Dayton Area Chamber of Commerce is pleased to debut a refreshed version of our quarterly business magazine, FOCUS. The award winning magazine will be produced quarterly by MetroMedia and printed by Think Patented. The Chamber would like to thank Hafenbrack Marketing who produced FOCUS for the past 10 years.

About this edition

According to Wikipedia, "economic development ideally refers to the sustained, concerted actions of communities and policymakers that improve the standard of living and economic health of a specific locality." The Chamber's definition varies slightly as it not only includes helping our members grow their business by increasing customers and securing a business friendly environment, but also by ensuring that we have a pool of talented workers to carry the region into the future. For more on this, be sure to read Dr. Tom Lasley's article on page 18.

The Dayton region is fortunate to have a diverse pool of businesses that call the region home. In this edition, read about four industries helping to drive the region's economy forward. Find out how Staub Manufacturing and Corbus are evolving their business models to remain competitive.

Also, find out why your customers want you to have an online presence and how to grow your sales in our Chamber Academy section.

On May 30, the BWC Board of Directors approved a \$1 billion rebate for 210,000 private and public employer taxing districts. Be sure to read our Q&A with BWC Administrator Steve Buehrer and find out what other things are on the horizon with the Bureau.

Enjoy the rest of the summer and thank you for continuing to drive our region's economic vitality.

Phillip Parker President/CEO

Dayton Area Chamber of Commerce



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By Vince McKelvey | Photo by Gregory Opt

changing of the guard at the Mound Advanced Technology Center in Miamisburg also highlights a new approach to marketing this unique business park that, in its first incarnation, produced components for the nation's nuclear weapons and space programs.

In May, Eric Cluxton took over as president of the non-profit Mound Development Corp., replacing Mike Grauwelman who retired after 15 years and oversaw an extensive environmental cleanup at the complex. That work is done and the Mound is ready for its next step, said Cluxton, praising the hard work and dedication of Grauwelman and his long-time administrative assistant Lynn Blount, who also retired.

"We wouldn't be where we are today without his in-

volvement and sweat equity," Cluxton said. "Mike led the Mound through what ultimately was the cleanup phase ... My challenge is the economic development phase, which is filling these beautiful buildings with companies and employees."

The Mound Plant opened in the late 1940s and operated more than four decades as a research, development, and production facility for the U.S. Department of Energy. Mound-built components, in fact, remain part of the nation's nuclear weapons stockpile and "went with NASA to the moon, Mars and Jupiter reliably powering their instruments and keeping them at operational temperatures," a history by the Mound Museum Association proudly notes.

After plans to close the Mound were announced in

1990, the community went to work on plans to convert it into a private-sector research and development park. Cluxton spent nine years on the board of the non-profit Mound Development Corp., the organization formed to redevelop the site. He was board chairman the last four years and said recent changes on the board and among staff come with a change in focus from cleanup to development and a change in philosophy. "It's healthy, it's refreshing and exciting all at the same time," he said.

Cluxton has more than 30 years experience in the banking and insurance industries and, he said, the board includes members with experience in banking and commercial real estate, as well as Miamisburg city officials. "There's some really, really good experience levels from different disciplines to carry this organization forward," Cluxton said.

Historically, the development corporation sought to lease its space at market rates. Now, it's also looking to sell properties, and, because it owns the site debt-free the Energy Department is transferring ownership to the non-profit corporation -- it's in a position to be flexible. "We have the opportunity to be very creative in how we market these buildings," Cluxton

said. "I think that is something that really sets us apart ... to attract businesses to move here."

Early this year, BOI Solutions became the Mound's first occupant-owner, moving into a 12,000 square foot building it purchased.

The Mound complex totals 306 acres and a half-million square feet of space, including ready-to-use laboratories and a building that's six stories underground with walls 17-feet-thick. "We have unique lab space, unique space for offices or industrial or lab use," Cluxton said. "And we have enough land that if we don't have the right building or make up at present ... they could build their own."

The complex is about 25 percent occupied and home to nine businesses, including some begun by former Mound Plant employees. Cluxton expects high-tech firms will be a "common theme" as the Mound goes about seeking new occupants. But, he said, he also has received inquiries from prospective tenants with businesses "unrelated to what has historically been here."

"We would certainly welcome the right business," he said. Cluxton said the board has a good vision for the future and the Mound is poised for growth. Last year, it finished a five-year strategic plan and it's working with brokers to reach new tenants.

"I feel privileged that I was asked to take on the role as president," Cluxton added. "It's going to be a challenge, but we'll succeed and we'll have a lot of fun doing it."



'We have the opportunity to be very creative in how we market these buildings. I think that is something that really sets us apart... to attract businesses to move here."





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MARK FORNES REALTY



n this edition, Focus is taking a closer look at four industries helping to drive the region's economy: Aerospace, Information Technology, Manufacturing, and Logistics and Distribution. Certainly, these aren't the only important components of the region's economy. Health care and higher education, just to name two, play major roles here and help to anchor the economy.

But the industries being highlighted are vibrant, vital sectors. "All four of these industries are among the strongest in the region," said Chris Kershner, the chamber's vice president for public policy and economic development. They also are "where we're seeing some of the fastest small business growth."

The aerospace industry, with Wright-Patterson Air Force Base as its cornerstone, is a huge player locally, and spills over into the other three sectors. "When you have an installation with a \$5 billion economic impact ... it will be reflected in some small business opportunities," Kershner said. "We continue to see small businesses that are relocating [here] for strategic reasons ... and also see small business growing and expanding in the Dayton region."

But each of these industries has a story to tell.

Logistics and Distribution is becoming a defining industry along the Montgomery-Miami county line – an area with excellent access to highways, air transport and railroad service. Such a multi-modal transportation hub is a rare asset, Kershner noted.

Meanwhile, he added, IT companies seem to be gravitating to southern Montgomery County, in and around Austin Landing, a region that's home to LexisNexis, Teradata and Corbus. That location positions companies to serve and draw from both the Dayton and Cincinnati markets.

In manufacturing, Kershner added, drilling for shale oil and gas in eastern Ohio has opened up markets for local companies. "We have manufacturers that are able to be part of that supply chain to meet the demands of that industry," he said.

Manufacturing

Manufacturing is very different from the days when large automotive and industrial plants dominated the local landscape. But it remains very robust.

"If you look at manufacturing sectors in the country ...

we're pretty much number four or number five," said Steve Staub, president of Staub Manufacturing Solutions and a former board chairman of the Dayton Region Manufacturers Association (DRMA). "We have continually grown here in our region ... We are making more products in this country than we ever have."

According to DRMA, the region has nearly 2,600 manufacturing companies, with more than 112,000 employees, \$5.6 billion in annual payroll and \$36.8 billion in sales. And the number of companies is growing, Staub said.

Manufacturing employment is not what it once was, but remains significant. Automation and computers made it possible to make more products with fewer people; competition and the recession made it a necessity. But the industry still accounts for a substantial piece of the regional workforce - nearly 20 percent, Staub said - and it's still a source of good paying jobs that don't necessarily require a college degree.

Finding the right workers for those jobs is an industry challenge, said Staub. "Machinists today are more computer operators than they are machinists," he said.

His company is a contract manufacturer that does laser cutting and fabrication and makes a variety of parts for a variety of industries. He has 23 employees and is looking to hire a few more. Like many manufacturers, he's willing to train new employees, but needs people who have some technical know-how, as well as problem-solving skills and the ability to work as a team.

Seven years ago, to help address the local skills gap and to stimulate interest in manufacturing and related fields, DRMA started the Xtreme Bots program – a competition between robots built by teams of students. Earlier this year, Staub and three others founded the nonprofit Ohio Robotics Inc., to take over the program with an eye toward expanding its reach. They've got a plan that would put the program in front of 12,000 local high school sophomores each year, he said.

Staub sees positive trends for manufacturing locally. Business is picking up after the recession and companies are even bringing work back from overseas. In Greenville, for example, KitchenAid is now manufacturing a hand mixer that it used to make in China. "There's more of that happening every day," Staub said.

MANUFACTURING INDUSTRY

COMPANY	EMPLOYEES	SERVICES
Honda of America Manufacturing	2640	Automotive Components
AK Steel Corp.	2500	Steel Production
Emerson Climate technologies	1669	Compressors
Behr Dayton Thermal Products	1150	Air Conditioning/Engine Components
F&P America Manufacturing	920	Automotive Components
Midmark Corp.	850	Medical & Veterinary Equipment
Navistar International Corp.	700	Medium Duty Trucks
UTC Aerospace Systems	700	Aircraft Wheels and Brakes
Norwood Medical	700	Medical Equipment
Avery Dennison Printer Systems	600	Product Identification/Price Making machines

Logistics and Distribution

When Collective Brands (Payless Eastern Distribution Center) chose to put its Eastern Distribution Center in Brookville in 2007, local development officials had a bit of an epiphany, said Erik Collins, Montgomery County community and economic development director.

The move underscored for them just how much the region had to offer for warehouse and distribution operations, particularly near the Montgomery-Miami county line. Two highways, the Dayton International Airport and a CSX rail line all serve the area, and the Interstate 70-75 interchange – the Crossroads of America – has been upgraded. :: Continued on Page 8





Payless Eastern Distribution Center in Brookville, Ohio.



Continued from page 7 :: Since then, at least a half-dozen different companies have located warehouse, distribution or trucking facilities in that region, including Caterpillar's \$69 million Logistics Services Center in Clayton. Starting with Collective Brands, these operations have added some 1,500 jobs, Collins said.

Local officials have seriously geared up their efforts to develop this segment of the economy. "We are really evaluating all aspects to support that industry sector of logistics and distribution," he said.

Area officials visited Plainfield, IN, a center for distribution operations, to see what they could learn from their competitors; they developed an educational curriculum to help train people for logistics work; they're studying extending the CSX rail line to the airport, and they've contracted with St. Onge, an international logistics consulting firm, to analyze the region's potential along both I-70 and I-75.

In addition, Miami County, Montgomery County and several communities near the airport have agreed to work together to develop the logistics and distribution industry, Collins said.

"We're all working collaboratively to identify our assets, to look at things we can do to foster more growth in that sector," Collins said. "The key is we all agree that logistics is an important part of our economic development ecosystem and we need to make sure we're working in the same direction."

Collins said Wright State University, which has a master's program in logistics and supply chain management, has been very supportive and a partner in these efforts, also.

Stakeholders generally, he said, know the region has tremendous assets. "We are a NAFTA corridor. We have a Foreign Trade Zone ... We've got all these pieces and parts that are finally coming together to form a really good picture of what we can offer corporations."

Information Technology

It's no surprise that change is a constant in the world of information technology, but ever-new technologies are not the only force driving that change, said David Spencer, senior vice president for sales and marketing at Corbus LLC.

He said IT companies are striving to be business advisors, not just technology providers. That means they have to learn about the businesses they serve, which makes for an on-going learning curve. A company has "to regularly change itself, to

evolve to different skills," Spencer said.

Corbus, he added, is "always looking for the new white space and that requires us to be in front of whatever is going on in different industries and the technology related to it."

Spencer sees the IT industry as steadily growing and doing fairly well in the region. He said Corbus' conversations with clients are increasing in number and in type. "They're being more and more plentiful from a sales perspective, but also from a request-for-help perspective, they are getting more and more diverse."

Corbus, a Soin International company, has about 700 employees in nine countries, providing services in IT and business process management. The company has about 250 employees in southwest Ohio, the majority of them in the Cincinnati area, Spencer said.

Last year, Corbus moved its headquarters from downtown Dayton to Teradata's former building in Miami Twp. The move was strategic, Spencer said. "We have a Cincinnati presence and a strong Dayton presence and that allows us to be able to be a little more accessible," he said.

Nationally, IT is the highest-paid profession, followed by the aerospace, and employment is active. Spencer said job boards regularly show an influx of postings for IT workers. But the industry has become more sophisticated and specialized and the openings are often for specific technical capabilities. "There are

INFORMATION TECHNOLOGIES

COMPANY	EMPLOYEES	SERVICES
Peerless Technologies Corp	220	Professional IT, Engineering, Financial Management
The Greentree Group Inc	53	IT, Independent Verification and Validation, Financial
Corbus, LLC	50	Cloud Enablement, Digital Marketing, Business Analytics
PERRY proTECH	44	Cloud Services, Virtualization, Network Security
Buchanan Technologies	42	Remote and On-Site Support Services, Managed Print
TW Telecom	25	Ethernet, Internet, Data and Voice Services
Business Labs Inc.	20	IT Services
Quanexus	18	Information Security, Managed Services
Garber Connect	17	Business Phone Systems, Fire Alarms
Dayton Technology Group	15	Managed IT Services, LAN_WAN Design

ECONOMIC WINS FOR THE REGION

(listed alphabetically)

PROJECT	DESCRIPTION	ECONOMIC IMPACT
Austin Landing	Creation of office buildings, department stores, restaurants etc. at interchange of Austin Boulevard and Interstate 75.	Completion of 130-acres development North of Austin Blvd. Office buildings to be 95% occupied by 2014.
Caresource Expansion	Leading non-profit public sector managed care company based in Dayton, Ohio.	Ohio's largest Medicaid managed care plan and the second largest in the country, recently created 150 new jobs.
Dayton Racino	Hamess horse racing and video slot machines.	1000 construction jobs throughout the life of the racino, and 1000 jobs created at the facility and related business.
GE Aviation's EPISCenter	Facility will house the headquarters & research labs for GE Aviation's Electric Power Systems Group.	Construction is nearly complete on GE EPISCenter, a \$51 million facility that will open in summer 2013. 51,000 sq. ft. of office space and over 91,000 sq. ft. of laboratory space.
Speedway	Convenience store chain headquartered in Enon, Ohio.	Employs 1,200 locally and had revenue growth of about \$700 million from 2011 to 2012.

no more generalists in the IT services area," Spencer said.

"Companies today, they don't just want a pure technologist unless it's at a very junior level," he added. "They want the kind of people that know the industry as well as the technology, because they want to have the folks being more advisors than they do just order takers."

AerospaceOhio, with help from the Dayton region, is already extremely strong in some critical aspects of the aerospace industry research and development, intellectual property and the industry's supply chain, said Dick Honneywell, vice president for aerospace at the Dayton Development Coalition.

A burgeoning market in Unmanned Aerial Systems (UAS) could draw on those strengths and bring larger scale manufacturing here as well, he said. "One of our key thrusts within the state of Ohio [and] within the region is around UAS," Honneywell said. "We're going very aggressively after this."

Officials are working hard to have the region play a vital role in the early stages of moving unmanned aircraft into civilian use and then to capitalize on it. Ohio and Indiana have put together a joint application to become a UAS test site. Southwest Ohio -- with the Air Force Research Laboratories at Wright-Pat, Springfield-Beckley Airport, and Wilmington's airspace and facilities -- is central to that plan.

Once integrated into the nation's airspace, unmanned aerial systems hold great promise for civilian use, from helping farmers to first responders, and Honneywell said officials also are busy setting the stage for a rapid commercialization of these technologies. Combined with other assets, this groundwork could attract companies to build their vehicles in the state and the region, he said.

"Where we want Ohio to be is not only the leader in R & D and sensors and the component technology, we want to deliver, out of the UAS stand-up, manufacturing and returning manufacturing to Ohio," Honneywell said.

That's not been Ohio's role in the modern aerospace industry, a \$223 billion industry nationally, including \$5.3 billion in Ohio.

Instead, Ohio and the region are known for leading-edge research, commercial applications of that research and developing products for the industry's supply chain. "We're king in aerospace in supply chain," Honneywell said. "Ohio is by dollar value the number one supplier to Boeing, the number one supplier to Airbus and the number three supplier to Northrop Grumman."

Kristy Rochon, the coalition's senior director for strategy and communication, said 30 industries make up the aerospace supply chain. Ohio has a strong concentration of 28 of those industries and southwest Ohio has a concentration of 24. "Between Dayton and Cincinnati, we offer a nearly complete supply chain to the aerospace industry," she said.

Continuing to grow the supply chain industry is another important aerospace initiative for local development officials. Airbus, in particular, is preparing to significantly increase its U.S. spending and development officials want to make sure Airbus and other manufactures understand our supply chain capabilities.

"We've been working robustly with Boeing, we've been expanding our relationship with Airbus and we're looking at ways to leverage their interests ... to expand their presence [in Ohio]," Honneywell said.



AEROSPACE/DEFENSE

COMPANY	EMPLOYEES	SERVICES
UTC Aerospace	700	Scientific & Technical Instruments Manufacturing
Unison Industries	700	Machined Engine Components, Fabrications & Assemblies
Northrop Grumman	440	Aerospace Products & Parts Manufacturing
SAIC	304	Information Technology Services
GE Aviation	300	Aircraft Engines
Hartzell Propeller	275	Propeller Design & manufacturing Company
Ball Aerospace & Technologies Corp	235	Guidance, Aeronautical, & Instrument Manufacturing
CACI, INC	180	Information Solutions
Grimes Aerospace	150	Manufacturing Aircraft Lighting & Fluid Control Products
DRS ICAS	150	Communications & Intelligence Solutions





Dayton's Future Depends on **Norkforce Talent**

By Thomas 7. Lasley II

ities across the United States are finally hearing what businesses have long been telling them. They "get" that companies are investing in communities where there's talent – where the workforce is well-educated. The connection between a region's workforce educational attainment and its economic vitality is unmistakable. Talent is the most sought after currency in today's global economy.

Many cities are setting measurable, high-profile goals around workforce development. They want all their institutions working toward the same end - and they want to trumpet all that they're achieving that's good for business. In short, they're willing to go out on a public limb and commit to ambitious goals because failure isn't even a consideration.

Here in the Dayton region, we want 60% of our 25-64-year-olds to have some sort of post-secondary degree or marketable credential by 2025. If trends continue as they are – if we do nothing to raise education levels or to attract more college grads who grew up here or who come to Dayton for college - our region could be short almost 50,000 educated workers in just a decade.

That projected gap is a tremendous threat to Dayton's prosperity and competitiveness. Filling it is an enormous challenge. But we can do it if we're strategic, focused and committed.

To grow our intellectual capital, every young person has to come out of high school prepared to continue his or her education. The days of letting kids aspire to low-skill, but high-paying, factory jobs are gone forever.

With that reality in mind, Learn to Earn Dayton is helping to ensure that every high-school graduate is ready to succeed in college or prepared to earn a post-secondary credential or join the military or have sufficient skills to secure at graduation a living wage job.

Our regional goal is ambitious: A more educated workforce. We need 50% of high-school grads receiving some type of post-secondary credential by 2025 if we're going to have the workforce that regional companies need.

Not everyone must go to college. Though college graduates typically earn more over their careers, skilled workers who do not have a college degree can still have good salaries and live comfortable lives. But they do have to have a marketable skill, a credential or a certificate. That is the key: A marketable skill that fosters a living wage!

In addition to raising the education level of our workforce, we have to educate and train young people (and

older adults, too) for jobs that are in demand. Businesses are telling us, for example, that Dayton needs more individuals trained in computer science and data analytics. We have to foster a workforce that has the knowledge and skills that thriving companies say they require if we want them to invest in our community.

Dayton has always been known as a place with hard and dedicated workers. What we're not known for, at least more recently, is having highly educated workers. That's what we must change if we're going to protect the jobs we have and successfully compete for the jobs we want.

Smart communities understand that they can't leave workforce development to chance. Success requires a strategy, a plan and relentless commitment to the plan. Part of that plan includes educating young people about the skills that are most in demand today and that will be necessary

In just a few years, almost two-thirds of all jobs will require a college degree or a post high-school credential of some type. That means that the students who are in our high schools and middle schools today can't grow up thinking high school graduation is the end of their school careers. Meanwhile, our elementary schools are teaching children who will be taking jobs that don't even exist today. Jobs of the future will require new kinds of reasoning abilities and knowledge.

Some policymakers use the term "collective impact" when they talk about mustering community will and leveraging every community asset to achieve a big goal. In short, aligning all of our systems – our schools, colleges, non-profit organizations, foundations and other institutions -behind the same purpose allows us to achieve so much more. If we're all working toward the same prize – a workforce that is the envy of communities near and far – there's no limit to what we can do.

Learn to Earn Dayton, the Dayton Area of Chamber of Commerce and others are planning for an exciting future for our children and our businesses. Our success depends on each of us doing our part to ensure that today's workers can keep growing intellectually and that our children are educated to compete against workers anywhere in the world.

Thomas J Lasley II is Professor and Former Dean, School of Education and Allied Professions, University of Dayton. He now serves as Executive Director, Learn to Earn Dayton, The Dayton Foundation.

Economic Development

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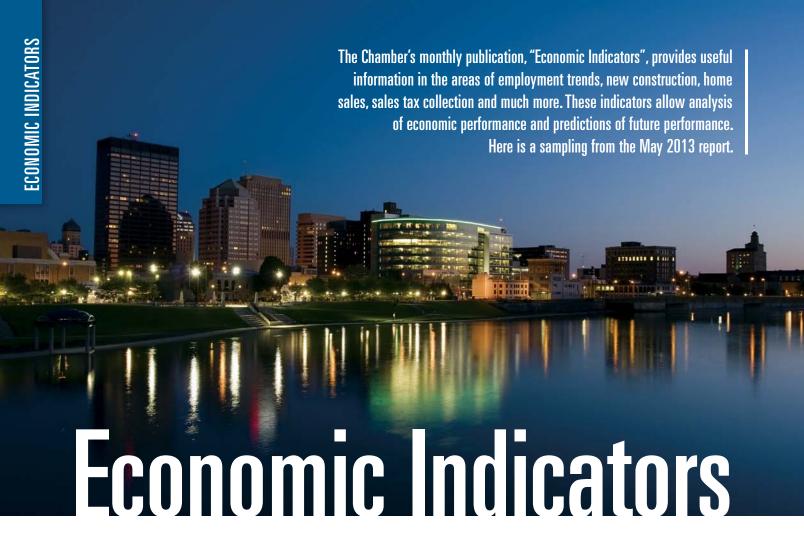












Economic Development Highlights for May 2013

pril Sales of single-family and condomimium units reported by the Dayton Area Board of Realtors during the month of May totaled 1,258,173 more than April's tally, represending a new monthly high for sales so far this year. Dayton's cost of living recently decreased to 93% of the national average. Unemployment figures for the Dayton area continue to be favorable in the low 7% range. Passenger traffic at Dayton International Airport is up 8.6% for the month and up 3.7% yearto-date. All of which culminates in upbeat numbers for the Dayton Region, which continues to position itself for positive growth, now and in the future.

GDP

Gross Domestic Product, Annual Percentage Change

1st Qtr 2013	4th Qtr 2012	3rd Qtr 2012	2nd Qtr 2012	1st Qtr 2012
+1.8	+0.4	+3.1	+1.3	+2.0

Cost of Living Index 2013 First Quarter Data

Columbus, Ohio	88
Raleigh, North Carolina	92.2
Dayton, Ohio	93
U.S. AVERAGE	100
Richmond, Virginia	102.1
Cleveland, Ohio	102.2
Denver, Colorado	103.2
Miami, Florida	106.8
Baltimore, Maryland	114.2
Chicago, Illinois	114.8
Portland, Oregon	116.9
San Fransisco, California	168.6

Consumer Price Index May 2013

May 2013 percentage	
monthly change	0.1%
Annual percentage	
change 2013	1.4%

Sales Tax Collections

County	Rate (%)	April 2013	April 2012	12 Mo. Change	YTD 2013	YTD 2012	YTD Change
Butler	0.75	2,900,606	2,858,542	+01.47%	11,488,733	10,761,147	+06.76%
Clark	1.50	1,892,433	1,903,151	+00.56%	7,513,344	7,356,029	+02.14%
Darke	1.50	691,800	625,004	+10.69%	2,520,342	2,399,694	+05.04%
Greene	1.00	1,898,885	1,976,813	03.94%	7,676,414	7,745,060	00.89%
Miami	1.25	1,375,547	1,275,565	+07.84%	5,267,623	5,071,768	+03.86%
Montgomery	1.00	6,160,056	6,295,529	02.15%	24,234,486	23,466,531	+03.27%
Preble	1.50	430,646	411,396	+04.68%	1,623,420	1,590,689	+02.06%
Warren	1.00	2,633,662	2,614,969	+00.71%	10,337,465	9,984,414	+03.54%
Region (\$,000s)		17,983,635	17,960,969	+00.13%	70,661,827	68,375,332	+03.34%

Regional Employment Trends

Dayton MSA	May 2013	April 2013	May 2012	2013 Average	12 Mo. Change
Total Nonfarm Employment	380,400	377,800	381,300	375,700	900
Goods Producing Employment	51,500	51,200	52,700	50,640	1,200
Service Producing Employment	264,000	262,100	263,000	260,320	+1,000

Unemployment Rates

	May 2013	May 2012	12 Mo. Average
Dayton MSA	7.3%	7.3%	7.5%
Ohio	6.9%	6.9%	7.1%
U.S	7.3%	7.9%	8.0%

Value of New Construction

Dayton MSA	yton MSA May 2013		12 Mo. Change	
Nonresidential	51,614,000	18,532,000	+179%	
Residential	31,941,000	20,869,000	+53%	
Total	83,555,000	39,401,000	+112%	
Dayton MSA	YTD 2013	YTD 2012	YTD Change	
		YTD 2012		
Nonresidential	191,076,000		26%	



Residential Home Sales

Dayton MSA	May 2013	May 2012	% Change	YTD 2013	YTD 2012	% Change
Number of Homes Sold	1,258	1,130	+11.33%	4,844	4273	+13.36%
Total Home Sales (\$,000s)	161,772,	146,908,	+10.12%	582,597	443,719	+31.30%
Average Sale Price	128,592	130,007	01.09%	118,814	118,621	+00.16%

Catching up with BWC Administrator Steve Buehrer

The Chamber & the Dayton/Miami Valley Safety Council were excited to learn that many of our member businesses will receive a portion of the \$1 billion dividend recently announced by the Ohio Bureau of Workers' Compensation. Administrator Buehrer, could you please elaborate on the decision to return these premium monies to over 210,000 Ohio businesses this year and how it fits into Governor Kasich's overall plan to create jobs and improve the economy in Ohio? How many businesses in the Dayton region will receive these rebates?

Governor Kasich's goals from the beginning of his term have focused on job creation. His expectations for BWC are that we contribute by improving the workers' compensation system so that is not a barrier, but an engine of economic growth. This \$1 billion direct investment in Ohio aligns with Governor Kasich's commitment to pursuing jobs-friendly policies that support the growth of our state's economy and workforce. It's also one very visible sign of the progress BWC has made under his leadership.

The rebate is the result of BWC's healthy financial picture. Thanks to prudent management, strong investments and safer workplaces, BWC's net assets have grown to the point where we can give back to the businesses and workers we serve while still maintaining a sound balance to pay for future costs.

The entire plan, which in total returns nearly \$2 billion to Ohio employers, builds on our ongoing efforts to prevent accidents, improve injured worker care and keep rates low and stable for employers. Over the past three years, private employer premiums have been reduced by \$224 million and public employer rates have been reduced to their lowest level in 30 years.

Now western Ohio can expect to receive an additional direct investment of more than \$106 million. This influx will provide employers additional resources they can invest in their operations, and ultimately back into the state's economy. Our hope is employers will also consider making investments in creating safer workplaces, which can prevent costly accidents and ultimately result in lower premiums.



In addition to the \$1 billion dividend, the recent plans announced by the BWC include provisions for enhanced workplace safety grants and a switch to a prospective billing system. Could you expand on these provisions and their potential impact on Ohio businesses?

The rebate is part of a three-pronged approach to making BWC a partner in Ohio's economic resurgence. In approving the rebates, we've achieved step one. Step two is expanding safety grant program and step three is seeking legislative approval to modernize BWC billing practices.

Our Safety Intervention Grant Program has a proven track record of success in improving safety. In fact, companies that used them saw a 66% decline in their number of claims, resulting in safer workplaces and lower workers' comp costs. That's why we're tripling BWC's safety and wellness grant programs from \$5 million to \$15 million. We're also going to match every dollar an employer invests in creating a safer workplace through the safety grants program with three dollars, and we're establishing a policy to allow business to get additional awards over their lifetime. Our aim with the safety component of the plan is to ensure more Ohio workers return home to family, friends, and their community.

Lastly, we are asking the legislature to allow BWC to switch from billing employers in arrears to billing in advance. This common sense move has many advantages, including a reduction in rates of two percent for private employers and four percent for public employers, more flexible payment options and better employer compliance.

The transition to prospective would have required employers to pay both for the prior period of coverage as well as the upcoming period of coverage; however, BWC's strong financial position will allow BWC to issue a six month credit to employers to ease the transition. This change, at the time of implementation, will result in additional savings for employers of \$900 million.

The Dayton/Miami Valley Safety Council (DMVSC), a program of the Dayton Area Chamber of Commerce, boasts over 230 members, and reaches on average of 170 businesses at each safety training event. Since the inception of the Safety Rebate program in March 2004, the DMVSC has been able to reach a greater number of employers in Southwest Ohio in order to provide top notch workplace safety education. Can you highlight some of the successes of Safety Councils and the Safety Rebate program across the state?

Safety Councils are outstanding resources for employers who want to make injury prevention a priority in their workplaces. I strongly believe that those employers who are most active in taking control of their safety programs are the most successful in preventing claims and managing workers' compensation costs. That's why we increased the funding BWC provides to Ohio's 80 safety councils by 10-percent, and one of my first actions as administrator was to expand the Safety Council Rebate Incentive Program.

Safety councils provide excellent resources to member employers, which are achieving outstanding results. More than 3,500 employers earned nearly \$10 million in participation rebates and performance bonuses last fiscal year.

This spring, we were also pleased to present more than 5,000 Ohio employers with recognition awards for their 2012 injury prevention accomplishments.

Helping employers maintain safe workplaces is one of our most important roles, and safety councils are important partners in that effort. We look forward to building on that partnership to increase membership and continue to spread that message of safety.

Over the past several years, there has been a concerted effort by the Bureau of Workers' Compensation to reform the group rating system in Ohio. As you know, the Dayton Chamber has been actively engaged in this reform, since we have over 700 businesses in our Dayton Chamber group rating program. Since you took office, can you discuss your reform efforts and desired objectives?

My earliest discussions with the governor on the topic of workers' compensation costs revolved around employers' need for rate stability. Low rates are always a goal, but stable rates provide the predictability employers need to move forward with their business plans.

Fortunately, we've been able to implement several reductions in rates for both public and private employers, making our rates very competitive with other states. At the same time, we have maintained a maximum discount of up to 53% for group rated employers. That level is perhaps not as high as in some years, but it is a rate we believe is sustainable and provides that predictability employers want.

We believe stable rates, program options that help businesses manage workers' compensation costs, and a shared commitment to prevention and care are the right combination for Ohio's workers' comp system. We'll continue building on these efforts to keep Ohio workers safer on the job, help injured workers quickly return to their lives at work and home, and keep costs low and stable for Ohio businesses.

Administrator Buehrer, in many of your speeches across the state, you've emphasized the importance of prevention and care in returning injured workers quickly and safely to their workplaces. As you know, a quick and healthy return to the workplace is essential for our employers to have a successful workforce. Can you highlight some of your specific priorities and programs that address the guiding principles of prevention and care, and how the BWC proposes to support them?

Everything BWC does each day ties back to two simple goals: prevention and care. By focusing on these areas, costs and premiums are reduced for employers and injured workers can receive the care they need to help them recover and return to work.

The benefits of preventing accidents are clear: fewer accidents mean safe workers, fewer claims and lower workers' comp premiums. We have also made it a priority to improve Ohio's return-to-work rates because we know the longer injured workers stay out of work, the less likely it is they'll ever return. The end result of not getting injured workers back to work quickly is higher costs and a longer period of time they'll stay in the workers' comp system.

We developed a program called Destination: Excellence that recognizes the importance of both prevention and care by offering employers the opportunity to customize a risk management plan that helps them protect the health and well-being of their workers with safer workplaces and strong return-to-work programs.

In addition to creating the new plan, we appointed four regional business development managers to give us a boost in fulfilling our prevention and care mission. These managers work directly with employers to create safer work environments and more effectively assist workers when they are injured. Erin Rosiello serves the Dayton area and is already doing a great job of establishing relationships with area employers to ensure their workers' compensation needs are being met.





Advancing Economic Inclusion In The Dayton Region

ive years ago, the Minority Economic Development Council (MEDC) was only an idea in the minds of a small group of determined community leaders. This regional economic inclusion initiative, renamed Minority Business Partnership (MBP) and integrated into the Dayton Area Chamber of Commerce in 2010, is now comprised of twenty-four buyers and twenty-seven minority suppliers. The goals, which remain the same five

our communities.

work for the program.

years later, are to increase the opportunities for minority

businesses to become valued suppliers, strategic partners, and contribute to the job growth and economic vitality of

four years to research, design and creation of the frame-

2012 MBP Accomplishments

Much energy and effort had been dedicated in the first

1.Grow the Focused 40 Portfolio Firms (F40)

MBP has identified minority business owners who are committed to the economic vibrancy of the Dayton Region and are willing to partner to develop value added solutions for the Dayton region supply chain. Our portfolio of MBEs has increased by five companies in 2012 to 27. Our newest companies are Vocalink, IYG Innovations, VT Design Solutions, Elements IV Interiors and LWC Architects. The aggregate 2012 revenues of the 27 companies were \$475M and the companies employ 619 full-time persons. We continue to develop a pipeline of emerging companies that are mature and have expressed interest in

2012 MBP Regional Impact by The numbers

CBO MBE Spend	\$105 Million
CBO Spend with F40	
F40 Revenue	
F40 Headcount	619
	\$23.4 Million



our program as we add new portfolio members.

A major portion of the work with the F40 portfolio was designing and implementing growth strategy plans for their companies. This is now an on-going process. We also assisted in creating joint ventures and mentor-protégé relationships for the F40 partners.

2. Support Committed Buying Organizations (CBOs)

MBP supports our buying organizations in the area of goods & professional services and construction & construction- related trades. It is critical to understand our buying organizations' economic inclusion strategies in order to provide specific supplier diversity support and expertise. Under the Purchasing Roundtable and Facilities Committee forums, new CBOs added in 2012 were Dayton Area Chamber of Commerce and Skanska Construction. Central State University's new president recommitted their support of the initiative. With 50% of our CBO's reporting 2012 spend data, these

"The goals (of the **Minority Business** Partnership) are to increase the opportunities for minority businesses to become valuable suppliers, strategic partners, and contribute to the job growth and economic vitality of our communities."

companies generated more than \$100M in MBE spend.

3. Create Connections and Relationships

MBP creates the environment for buying organizations and minority suppliers to get to know each other. MBP brings together buying organizations who want to increase the amount of work they do with minority suppliers in the Dayton Region and minority-owned businesses who have the capability to supply to the major buyers. Connecting buyers with suppliers based on the needs and the capabilities of each is critical to the success of this initiative. MBP provided almost 100 opportunities for buyers and suppliers to network, and MBEs to leverage business development resources. In June, the MBP Bid Portal was launched and during the remainder of the year 126 buyers & suppliers registered and 58 opportunities were posted on the site.

"A rising tide lifts all boats" - this has been the Chamber's mantra for this initiative. As our regional and state economies begin to strengthen, it is a must that we design strategies and achieve targeted outcomes for ensuring our minority businesses are an integral component in the recovery and growth of our region.

Contact MBP at the Dayton Chamber

Belinda Matthews Stenson, Director 937-226-8233 or bstenson@dacc.org

Adrian Taylor, Retention & Expansion 937-226-8224 or ataylor@dacc.org

Dwight Johnson, Business Development Consultant 937-226-8222 or djohnson@dacc.org

Additional Resources for Minority Business Enterprises

SBDC (Small Business Development Center) clients.ohiosbdc.ohio.gov • 937-281-0118

PTAC (Procurement Technical Assistance Center) www.development.ohio.gov/bs/bs ptac.htm • 937-333-7822

MBAC (Minority Business Assistance Center) daytonmbac.wordpress.com/page/2/ • 937-333-1002

SCOMSDC

(South Central Ohio Minority Supplier Development Council) www.scomsdc.com • 937-226-8265

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he Dayton Chamber endorsed Ohio House Bill 7, introduced by Rep. Matt Huffman (R-Lima), passed by both the Ohio House and Senate this spring and signed into law by Governor Kasich in June. The law creates regulations and reporting requirements for "Internet Sweepstakes Cafes". Internet Sweepstakes Cafes are essentially unregulated slot machine parlors in Ohio. There are about 39 of these cafes in Montgomery County. Internet Sweepstakes Cafes allow individuals to purchase a prepaid Internet time card at the cafe. The individual then takes the Internet card and inserts into an online slot machine device. Then the individual either loses or gains points on the card and can then trade the card in for cash when they are finished.

Prior to House Bill 7, Internet Sweepstakes Cafes were not illegal in Ohio, as they took advantage of loopholes in Ohio law that allows their operations to occur. These cafes are mostly found in low income areas and are similar to pull-tab bingo parlors that were regulated by State Representative Jon Husted in 2002.

House Bill 7 regulates these cafes by establishing registration requirements, revenue reporting requirements and payout caps. Proponents argued that all other gambling establishments, i.e. the future Dayton racino and casinos in Columbus, Cleveland, Cincinnati and Toledo are required to register with the state and be regulated by the state, therefore Internet Sweepstakes Cafes should be subject to the similar regulations. Attorney General DeWine has argued that these sweepstakes machines look and act a lot like slot machines, which are legal in Ohio only at the four voter-approved casinos and, in a different form, at racetracks.









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Why every business needs a **Social Media Presence**

By Richard 7. Kaiser

ocial Media. Digital Advertising. Web 2.0. These are words commonly used to define the shift in digital marketing. The issue with many of these words for late adopters is that they can be intimidating. Because of this, many businesses have not adopted "new media" into their marketing programs. An even bigger challenge is that these are no longer new. Facebook is currently celebrating 10 years of operations and is now a standard channel of media consumption in millions of people's lives evervdav.

Social media goes beyond Facebook, Twitter, and LinkedIn. It is a fundamental shift in the way companies market their products and services. Building a brand can no longer rely solely upon throwing money at traditional advertising models. Today, differentiating your brand relies on telling a compelling story.

From blogs to social websites, companies now reach out to customers to ask for input on products and feedback on performance. While soliciting customer feedback seems risky and a major reason why companies shy away from social media, be aware that if you don't talk about your brand, customers will, whether you have an online presence or not. The difference is that with a presence, you can address concerns and turn a disgruntled customer into an advocate. Companies that embrace transparency have been able to turn crowd-sourced feedback into improved processes and new product lines. They have built communities that are actively interested in contributing, because they have a voice at the table.

For advertising, social media enables messages that are laser targeted to specific demographics. Are your targets 30 to 45-year old new mothers, living in major metropolitan areas with a household income of \$120,000+ and work in the medical industry? You can create ads directly for that audience using Google Adwords. You can display messages to people hunting for your specific offering on Google Search and through ads on LinkedIn or on related websites using Google's display network.

This marketing model of utilizing multiple online media platforms to drive website traffic is called Inbound Marketing. The basis behind the methodology is that while consumers go to social media platforms daily, they are not likely to visit your website as often. An Inbound Marketing strategy helps drive passive and interested prospects via social media and other inbound platforms to your website to learn more about your offerings.

In conclusion, Social Media is an ever-evolving marketing tool with a reach far beyond Facebook, Twitter, and LinkedIn. While your company may be hesitant to adopt "new media" because of concerns that there may not be a community of interested users...I leave you with this:

The first item ever purchased on Ebay was a broken laser pointer that was purchased by a collector of broken laser pointers. Somewhere out there is someone who is deeply interested in what your company does and is dying to have a voice at the table. Make sure they have a place to sit.

Richard J Kaiser is a Marketing Strategist for Graphica





Do the math and **Grow Your Sales**

By Roger Wentworth

veryone is looking for the magic formula for sales. Well, there is no magic formula, but there are some things that can be derived to create a repeatable formula for success in sales.

- Bonding & Rapport + Equal Stature = **Pain Discovery**
- Pain + Appropriate Budget + Fair Decision **Process = Qualified Prospect**
- **Qualified Prospect + Good Solution = Sale**

So let's take a look at the formula one piece at a time. When it comes to Bonding & Rapport, human behavior is very predictable. As an illustration, read the following:

"The children now love luxury; they have bad manners, contempt for authority; they show disrespect for elders and love chatter in place of exercise. Children are now tyrants, not the servants of their households. They contradict their parents, chatter in front of company, and tyrannize their teachers."

Sound like a modern day adult lamenting in these connected times of internet access, smart phones and texting? Here's the surprise, this is an excerpt credited to the ancient Greek philosopher Socrates about 2400 years ago. Human behavior is very predictable.

All things being equal, people buy from people they trust. All things not being equal, people buy from people they trust. People trust people that are like them.

So what is bonding and rapport? It's a human to human connection that goes much deeper that the facade of two people smiling and shaking hands in a sales meeting. Salespeople believe they are naturals at building rapport but the prospects are lulling them into a false sense of rapport just by acting in a socially acceptable manor. The science of DISC analysis proves this. DISC analysis was developed early in the 20th century by Carl Gustav Jung, one of the original behavioral scientists. DISC tells us we are a blend of behavior styles but usually dominated by one of the following four:

- **D Dominate:** Think of General Patton, John McEnroe, Coach Bobby Knight,
- I Influencing: Think of Robin Williams or Ashton Kutcher.
- **S Steady Relater:** Think of Mother Teresa or Gandhi,
- **C Cautious Thinker:** Albert Einstein or Al Gore. People will more naturally bond with others that have a similar style of DISC.

16% of the population has D as the primary style. The

others I, S, C are pretty equally split between the remaining 84%. So at best, salespeople have a 28% chance of naturally bonding with their prospect.

So how do we create rapport with people that we are not naturally like? Don't assume being your natural self will create rapport. Chances are it won't. Leave your personality at the door when you walk in and if you're with a:

- **D** Be direct brief and to the point, make sure they "win,"
- I Allow time for socialization and have fun, talk about people and feelings,
- **S** Be patient and slow down, build trust slowly one step at a time,
- **C** Use data and facts, stay on task and don't socialize. In part two of our series we'll discuss Equal Stature and how to level the playing field.



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Health Insurance "Exchange

A message from Anthem



What is the Exchange?

The exchange is an online marketplace where individuals and small businesses can shop for insurance and compare health plans, get answers to questions, find out if they are eligible for tax credits for private insurance, and enroll in a health plan that meets their needs. Exchanges will begin to offer products in October, 2013. They must be up and running by January 1, 2014.

How will people get insurance in 2014?

Most Americans will have to make a decision about their health insurance in 2014:

- Continue to get it through their employer if
- Buy an individual plan through the Exchange or the traditional Individual market
- Enroll in a government sponsored plan, if eligible
- Go uninsured and pay a penalty (unless they qualify for an exemption)

Who is eligible for a subsidy if they buy health insurance on the exchange?

Financial assistance in the form of subsidies or tax credits will be available to individuals and families if their income is between 100 and 400 percent of the federal poverty level. That's \$11,490 to \$45,960 for individuals and \$23,550 to \$94,200 for families, as of 2013.

They must also not have access to minimum essential coverage through the government, their employer – or the coverage being offered is not affordable because their share of the premium is more than 9.5 percent of their income.

What happens if a person doesn't buy health insurance in 2014?

If an individual doesn't buy a health plan in 2014, they will pay a penalty unless they qualify for an individual exemption. The penalty amount will start at \$95 or 1 percent of taxable income (whichever is greater), and increase over the years with annual adjustments through 2017 and beyond.

What kind of plans will be available on the exchange?

Plans available in the exchange marketplace must offer what are called "essential health benefits." This includes services such as emergency care, hospital stays, maternity and newborn care, prescription drugs and preventive care. There will be four levels of tiered plans offered in the Exchange marketplace: Bronze, Silver, Gold and Platinum. These are often referred to as "metal levels" and offer different health plans to choose from, with bronze having the lowest actuarial value and platinum having the highest actuarial value.

- Bronze 60% coverage
- Silver 70% coverage
- Gold 80% coverage
- Platinum 90% coverage

For example, a silver plan will pay an average of 70 percent of the health care expenses of an enrollee, while the enrollees themselves will pay 30 percent through some combination of deductibles, copays, and coinsurance.











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A Commitment to Gaithful Caring

raceworks Lutheran Services is a nonprofit organization, serving people of all faiths, through human services and support in a tristate area (Ohio, Kentucky, Indiana). We employ more than 1,000 full- and part-time employees and more than 900 volunteers who provide more than 100,000 hours of service annually. More than 50 residential and program locations are supported with annual budgeted expenses of more than \$64 million.

Our services and programs can be seen throughout the community. They include:

RESIDENTIAL CARE

Bethany Village, a nationally accredited Continuing Care Retirement Community in Centerville. This campus offers seniors many residential options including apartments, cottages, assisted living, skilled nursing care, memory supportive care unit and a short-term rehabilitation center.

Graceworks at Home, supporting older adults to age in the comfort of their home by bringing home health and personal care services to them.

Graceworks Housing Services, providing affordable housing options for seniors with limited income and people with disabilities.

Graceworks Enhanced Living, providing safe, supportive homes for those with developmental

COMMUNITY CARE

Preble County, we operate the Once Around Thrift Shop and a Food Pantry and Emergency Assistance Program to those in the county needing support.

Consumer Credit Counseling Services, offering credit counseling and education on debt and credit management.

Senior Companion Program, providing friendship and assistance to older persons living alone. Companions also provide respite services, allowing primary caregivers time for personal tasks.

For more information on Graceworks Lutheran Services please visit the website at www.graceworks.org or call 937-433-2140.





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The Dayton Area Chamber of Commerce Partners with Sinclair Community College to

leverage Internship Opportunities

with Ohio Means Internships and Co-Ops

he Dayton Region Collaborative for Internships/Co-ops, Sinclair Community College, the Dayton Area Chamber of Commerce, and the Dayton Region Manufacturing Association are partnering to leverage local, proven expertise and assets to deliver high quality opportunities to area businesses and students in two Jobs Ohio industry sectors: Advanced Manufacturing and Information

The goal of the **Ohio Means Internships and Co-ops** program is to align Ohio's higher education curriculum with skills that are in demand by Ohio's businesses by creating new internship positions and increasing the region's capacity to expand the number of internships/co-ops in Jobs Ohio sectors through partnerships.

In addition to positions already committed to by area employers, we, the Dayton Area Chamber of Commerce are committed to securing additional intern/co-op sites at area companies. Students will gain hands-on experience related to their field of study, while companies supporting these new positions are

partially compensated for the wages paid during an internship. The educational partner, The Sinclair Community College Foundation, will provide scholarships to participating students to help ensure their educational success. For more information please feel free to contact Roberta Walker by email at rwalker@ dacc.org or Carole Dean at carole.dean@sinclair.edu.

2013 Ohio Third Frontier Internship Program Awards Chamber with \$428.571

The Ohio Third Frontier Internship Program is linking talented Ohio students with companies for internship opportunities, exposing them to high-tech business environments that could lead to full-time jobs upon graduation. The program helps expand the state's technology workforce and retain highly knowledgeable and talented students in Ohio.

For more information about this program and how you can obtain reimbursement for your interns contact Roberta Walker at rwalker@dacc.org or 226-8258.







Don't Miss These Upcoming Chamber Events

More details are available at daytonchamber.org or call us at 937.226-1444

Chamber Challenge & Auction

Tues., Sept. 10, 2013 10:30am - 7:00am | Member Cost: \$250.00 | NCR Country Club Presenting Sponsor: CareWorks



Breakfast Briefing

Fri., Sept. 13, 2013 7:15am - 9:00am | Member Cost: \$25.00 | Dayton Racquet Club

Larry Dosser, Pres., Mound Laser Photonics Presenting Sponsor: Benefits Network

Supporting Sponsor: CareWorks & Pickrel, Schaeffer & Ebeling



Filling Your Leadership Toolbox (A Foundation Course for New Managers)

Fri. Sept. 13, 2013 8:30am - 4:00pm | Member Cost:\$590.00 | Miami Valley Research Park

Chamber Members - Use code DACC when registering to receive your discount.

David Warne - Next Step Performance founder/owner

Description: A Foundation Course for New Managers, this three-day series, September 13, 20 & 27, 2013, has been

designed specifically with valuable information, skills and techniques for newer managers, supervisors, and employees seeking to advance into their first leadership role.

Sponsor: Sinclair Community College Workforce Development



2013 Leadership Dayton Annual Meeting

Tues., Sept. 17, 2013 7:30am - 9:00am | Dayton Marriott - 1414 S. Patterson Blvd., Dayton

Leadership Dayton Members Only

Member Cost: Complimentary (Registration or RSVP required)

Congressman Mike Turner Sponsor: Leadership Dayton



Safety Breakfast with the Experts

Wed., Sept. 18, 2013 8:00am - 9:00am | Member Cost:\$30.00 | Crowne Plaza - Dayton

Bill Wilkerson, Cincinnati Area OSHA Director

Topic: Annual OSHA Update

Sponsor: AAA



Web Marketing Certificate Series

Tues., Sept. 24, 2013 8:30am - 12:00pm | Member Cost: \$202.50 | Rob Bunting - Cincinnati I-marketing Group

Chamber Members - Use code DACC when registering to receive your discount.

Description: This 3-part Web Marketing certificate series, scheduled for September 24, October 1 & 8, 2013, is an absolute MUST for businesses that do not currently have a strong online presence or getting the level of results they want from the web.

Sponsor: Sinclair Community College Workforce Development (logo)



Lean Six Sigma Black Belt Certification

Monday, September 30, 2013 8:00 AM - 5:00 PM | Member Cost: \$6,570.00 | Miami Valley Research Park Chamber Members - Use code DACC when registering to receive your discount.

Karen Brodbeck

Description: Class meets for 16 sessions with time in between to work on projects. September 30, October 1, 21, 22, November 12, December 2, 3, January 27, 28, February 17, 18, March 10, 11, 12.

Sponsor: Sinclair Community College Workforce Development



Chamber Chatter









- 1. 2012 Volunteer of the Year. L-R Tim Hull, Roy Chew, Bob Taft, Phil Parker
- 2. John Patterson Public Partner Award Winner: Five Rivers Metro Parks
- 3. Lt. Governer Mary Taylor
- 4. Volunteers of the Quarter. L-R Tom Lasley, Bill Dees, Kelly Gray, Chad Hooper
- 5. Soin Award for Innovation Winner: UDEX
- Generation Dayton Day May 2013
- 7. Jonathan Dayton Private Partner Award: Premier Health









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937-913-8262 • www.banktcnb.com

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Farmers & Merchants Bank

937-866-2455 • www.bankwithfm.com

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www.greenvillenationalbank.com

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937-327-1115 • www.wesbanco.com

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937-485-0160 • www.affiniafcu.org

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937-222-8971 • www.codecu.org

Day Air Credit Union, Inc.

937-643-2160 • www.dayair.org

DayMet Credit Union, Inc.

937-236-2562, x132 • www.daymetcu.com

Dayton Firefighters Federal Credit Union

937-228-1614 • www.dffcu.org

Firstday Financial Federal Credit Union

937-222-4546 • www.firstdayfinancial.org

Heartland Federal Credit Union

937-296-4061 • www.thinkheartland.com

Incenta Federal Credit Union

937-223-4943 • www.incentafcu.org

Monarch Federal Credit Union

937-865-2910

Standard Register Federal Credit Union

937-223-3333 • www.stdregfcu.org

Universal 1 Credit Union, Inc.

937-225-6800 • www.universal1cu.org

Wright-Patt Credit Union, Inc.

937-912-7337 • www.wpcu.coop

Economic Development

CityWide Development Corporation

937-853-2547 • www.citywidedev.com

CountyCorp

937-225-6328 • www.countycorp.com

Downtown Dayton Partnership

937-224-1518

www.downtowndayton.org

Dayton Development Coalition

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