

FOCUS

SUMMER 2014 | VOL. VII, NO. 2

Pam Morris
CareSource founder,
president and CEO

CareSource:
Strong, Innovative
and Poised for Growth
as it Turns 25

Penn National Gaming:
Local support critical to
success of Dayton racino

**An Update from
Learn to Earn Dayton**

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President's Message

FOCUS on Public Policy



Your Chamber, recently celebrating its 107th anniversary, is one of the largest chambers in the nation and only 1 of 17 accredited by the U.S. Chamber with 5-star distinction out of almost 7,000 Chambers nationwide. That accreditation process, done every 5 years, is meant to challenge, benchmark and assure, through continuous improvement in key areas, critical services where chambers can and should be effective in their business communities.

At the top of the list for all chambers should be their advocacy for business and economic growth. Advocacy can appear in many ways. It can be as the primary spokesperson for businesses' needs ... like workforce ... or education ... or infrastructure ... or "buy local". All of these needs require some sort of advocacy position; but none more important than the need to represent businesses in the halls of government in an effort to improve the positive, nurturing business environment needed in the community, region, state or nation.

Your Chamber has led in all of these strategic aspects of advocacy; but none more than being the voice ... albeit controversial at times, for a business friendly environment for employers of all shapes and sizes and industries. We scored near the maximum allowed in this area during our last accreditation process (2010) only losing points for not having a political action committee (PAC) and/or endorsing partisan candidates (we have or do neither). We only critique and make recommendations on issues and share information about our elected leaders' voting records.

Our advocacy with our elected officials is one of our most powerful and noteworthy accomplishments. We have 3 registered lobbyists on staff and achieve much more by leveraging grassroots efforts through several hundred volunteers ... CEOs, owners and business leaders from all over the region.

No one in the Miami Valley does this in the same way nor at the same level we do here at the Chamber. We understand many, if not most, of the key business community's issues and speak their concerns with a loud and unified voice. This FOCUS issue highlights examples of some of our efforts.

Rest assured, we have been doing this for over 107 years and have no plans to reduce our efforts in advocating our members' needs at all levels in the public arena. It's who we are and what we do and we don't apologize to anyone for these straight-forward and honorable efforts in encouraging respect for our local businesses and the impact they have in our community. We were borne out of the idea years ago that someone must have the strength of character to understand, respect and advocate the needs of our business community during times of public debate and discourse. We do just that!

Phillip Parker
President/CEO
Dayton Area Chamber of Commerce

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From pilot project to one of the nation's largest Medicaid managed care groups in 25 years

CareSource: Strong, Innovative and Poised for Growth as it Turns

25

The health care landscape has certainly changed in the 25 years since CareSource pioneered managed care for Medicaid recipients in Ohio, but Pam Morris, founder, president and CEO, said the program's goals have remained constant – to increase access to care for low-income consumers through an expanded network of providers, to improve quality of care and to save on health care costs.

"Some things are fundamentally the same," Morris said. "The original goals ... from a public policy standpoint are the same today."

Managed care replaced a fee-for-service model that left Medicaid recipients on their own to navigate the health care system, and often left them stigmatized and stymied because not all providers accepted Medicaid.

CareSource started the state's transformation to Medicaid managed care right here in Dayton.

Initially called the Dayton Area Health Plan, it began serving people in May 1989, essentially as a pilot project. A few years later, the state expanded the concept to all Ohio urban areas, then eventually to the whole state and to elderly, blind and disabled recipients, who often have complicated and more costly medical needs.

The nonprofit CareSource, now one of five Medicaid managed care companies in Ohio, grew with the program.

25 YEARS OLD; 1 MILLION MEMBERS STRONG

As it celebrates its 25th anniversary this month, CareSource has become one of the largest Medicaid managed care organizations in the nation, as well as an important part of the region's business and social service community.

CareSource now serves more than 1 million people in Ohio and Kentucky and last year had revenue of \$3.7 billion. It has offices in Cleveland, Columbus and Louisville, Ky., as well as its headquarters in a striking new office tower in downtown Dayton. The company employs 1,794 people, including 1,400 in Dayton, and it's poised for continued growth, both in Ohio and through expansion into other states.

In addition, the CareSource Foundation has granted more than \$8 million to nonprofit health and human service entities around Ohio since 2006.

Did Morris see this all developing in the 1980s?

She laughed. "No, I really didn't envision this 25 years ago," Morris said. "It took about three years of addressing all kinds of challenges – regulatory, legal, political ... just to get the company started."



AFFORDABLE CARE ACT BRINGS GROWTH

The 25th anniversary is a significant milestone in and of itself, but this is shaping up to be a particularly important time for CareSource, largely due to the Affordable Care Act and its implementation this year.

The new law affects CareSource both through the expansion of Medicaid and the new health insurance marketplace, where the company is offering a health plan, CareSource Just4Me™. This gives CareSource access to a new clientele, low-income people who don't qualify for Medicaid but still need health insurance.

"The marketplaces also provide a ready vehicle to expand into other states," Morris said. CareSource is expanding into Kentucky and Indiana, and has a bid for a major contract in Georgia.

In partnership with Humana, CareSource also won the right to offer managed care in northeast Ohio to people who qualify for both Medicaid and Medicare. Providing coordinated care for these so-called 'dual eligibles' is another facet of the federal health care law.

"We aligned our entire four-year strategic plan around the Affordable Care Act," Morris said. "It just puts icing on the cake for us in our 25th year."



Pam Morris
CareSource Founder,
President and CEO

Dan McCabe, CareSource's chief administrative officer, said having a plan on the health exchange provides continuity for people who lose Medicaid because they've gotten a job or a promotion; or who, because of changing circumstances, find themselves back on Medicaid.

"The churn that could occur there gets minimized," he said. "They can remain at CareSource."

A CONSUMER-DRIVEN ORGANIZATION

CareSource prides itself on putting the needs of its members first and has worked to remain consumer-focused even as it grew. It earns high marks as a top place to work, registers very strong employee engagement scores, and has the states lowest disenrollment by its members.

The statistics aren't unrelated. "Workers who are strongly engaged in the mission will be strongly engaged in serving members," McCabe said.

In the mid-1990's, during CareSource's first big growth spurt, Morris said she learned a valuable lesson, "to invest and grow your infrastructure in advance of growth...and so we have done that. We keep investing in infrastructure."

With the current Medicaid expansion, for instance, CareSource recently added over 20,000 members in one month alone. Once, that would have been monumental growth, Morris said, now

it's incremental. "We've learned how to do that. You have to keep making those investments in your infrastructure, your technology, to be ready for the next phase of growth, or something unanticipated."



Dan McCabe
CareSource Chief
Administrative Officer

BIG ANNOUNCEMENT CAPS ANNIVERSARY PLANS

This month CareSource is preparing for a multifaceted anniversary celebration. Among the list of activities will be an event at Courthouse Square to say thank you to everyone in Dayton, and a community partners reception at the CareSource headquarters. During the reception Morris said, "We will make a major announcement about a project designed to highlight our mission of serving the underserved. I think everyone in the state will know we are celebrating 25 years." ■



CareSource at a Glance

Total members: **1,096,653**

CareSource Foundation grants funded since 2006:
693 organizations in support of critical community needs

Total workforce:
1,794 (Ohio & Kentucky)

Dayton-based workforce approximately: **1,400**

Getting Down to Business with Ohio Department of Transportation Director Jerry Wray



1 In a recent study done by logistics expert, the St. Onge Company, the Dayton region was identified as the optimal location in the United States for logistics businesses with two or more distribution centers.

How can the Ohio Department of Transportation help ensure a strong infrastructure network that continues to support our current and future logistics network in the Dayton region?

At ODOT our top priority is to take care of what we have by properly maintaining the existing system. That means doing an excellent job with the bases, such as snow and ice removal, bridge repair and resurfacing. While that is our number one priority, we are also working to make wise investments that will improve our system for the future. ODOT has a planning process that engages representatives from the Dayton region as well as around the state. It is important that we understand the needs of communities and allocate our resources to meet those needs as they align with overall state priorities and goals.

We understand Dayton's key logistical location and look forward to continuing to work with the region to ensure the transportation system is a help to business and not a roadblock.

2 The Dayton region is home to the “perfect storm” of multi-modal transportation networks. The I-75/I-70 Interchange, the CSX freight rail line, the Dayton International Airport and the Dayton Foreign Trade Zone are all geographically located within a few miles of each other. This unique multi-modal network positions Dayton as a logistics leader and is being recognized by private investments from Caterpillar, Payless Shoes, White Castle, Abbot, Meijer, WinWholesale, etc. How can the Ohio Department of Transportation help advance this economic development initiative that is directly tied to an efficient transportation and infrastructure network?

ODOT's open and inclusive planning process takes into account both statewide needs and those at the local level. It's a comprehensive look at how an integrated transportation system can best meet the needs of our state. One key to success is effectively communicating our overall plan and how we can work with local communities to get projects built.

We have an open forum and review process called the Transportation Review Advisory Council (TRAC), of which the Dayton Chamber of Commerce's Chris Kershner is a member. This body has representatives from around the state that meet and hear from local and ODOT district representatives to get an understanding of the projects and how they enhance safety,

reduce congestion and contribute to economic growth. The members represent their regions well and also understand the needs of the state as a whole.

3 With declining transportation support from the federal government, how does the Ohio Department of Transportation plan to address and fund the aging infrastructure across the State of Ohio?

In Ohio, and throughout the country, private life – including private enterprise – depends on a publicly provided physical infrastructure. It is not optional and it is not inexpensive. It is however, one area of public policy about which there is no real debate.

The first challenge is to maximize the results we can achieve given the finite resources we have to work with. The second challenge is to clearly communicate the facts as they are so that policy makers can make sound decisions. I'm confident that ultimately the critical nature of our mission and the impact it has on safety, our economy and quality of life will lead to renewed investment in our infrastructure.

4 Dayton area manufactures and distributors utilize the Brent Spence Bridge daily for shipping of freight and goods. This bridge is no longer efficient and costs private companies millions of dollars every year in fuel, delayed deliveries and time. What steps are the Ohio Department of Transportation taking to address this bottleneck?

ODOT is working with the Kentucky Transportation Cabinet to develop a plan to deliver the Brent Spence Bridge. Kentucky has been a great partner and we are moving aggressively to deal with the various issues and clear the way for the new bridge.

5 The Dayton Chamber has made transportation and infrastructure a key public policy priority for over a decade. How can the business community continue to partner with transportation partners, like ODOT, to advance economic development focused transportation initiatives?

We're all in this together. The difficult reality is we are faced with the challenge of rebuilding much of our system, like I-75 through Dayton, under traffic, which is an expensive and complicated endeavor. The key word is “partners.”

We all need to maximize our limited resources through innovation, and work together to find new solutions to getting these important projects built. We need to make use of all funding options including public private partnerships, design build methods and looking at alternative financing. ■

JOURNEY

♥ The distance we travel on this human Journey is not without challenge. At CareSource, our direction was set 25 years ago with a conviction that all people deserve access to health care and to be treated with compassion, dignity and respect. It has become our heartbeat. 🍀 Today, we are privileged and humbled that CareSource is making a difference in the lives of the people we serve and in the communities in which we have a presence. 🟩

While we are proud to celebrate the first 25 years of our quest, our Journey has become less about the time or distance traveled than about the lives touched along the way. Less about where we have been, than where we have to go. Less about the destination, more about the Journey. 🟩 The greater good is still in the road ahead.



The Chamber's monthly publication, "Economic Indicators", provides useful information in the areas of employment trends, new construction, home sales, sales tax collection and much more. These indicators allow analysis of economic performance and predictions of future performance. Here is a sampling from the February 2014 report.

Economic Indicators

Economic Development Highlights for February 2014

Dayton will have a bike share program in spring of 2015! On March 28th, 2014, community leaders announced the required \$1 million in capital funding needed to launch a bike share program in greater downtown Dayton, had been secured. Earlier this month, the Miami Valley Regional Planning Commission (MVRPC) approved Federal funding to cover capital costs for 22 bike share stations. Mayor Nan Whaley announced that the City of Dayton has committed to providing \$250,000 which includes a needed local match to secure the capital funds and partial operating support to launch the program. ■

GDP Gross Domestic Product, Annual Percentage Increase

4th Qtr 2013	3rd Qtr 2013	2nd Qtr 2013	1st Qtr 2013	4th Qtr 2012
+2.6	+4.1	+2.5	+1.1	+0.1

Cost of Living Index 2013 Fourth Quarter Data

Columbus, Ohio.....	87.2
Raleigh, North Carolina.....	93.6
Dayton, Ohio	92.5
U.S. AVERAGE.....	100
Richmond, Virginia.....	99.7
Cleveland, Ohio.....	100.1
Denver, Colorado.....	104.2
Miami, Florida	107.6
Baltimore, Maryland.....	113.0
Chicago, Illinois.....	115.3
Portland, Oregon.....	117.6
San Francisco, California.....	161.6

CPI Consumer Price Index May 2013

February 2014 percentage monthly change.....	0.1%
CPI over the last 12 months Avg.....	1.1%



MBP Portfolio Firms Growing Bigger and Better

Lewaro Construction

Lewaro Construction has acquired Karrington Company, leveraging it as their new facility maintenance division, announced Lewaro CEO, Phillip Moore.

Lewaro Construction offers general contracting, design build and pre-construction services for government and private customers. Karrington Company is a service company specializing in maintenance, installation, and management since 2005. Karrington's experience with education, healthcare, and government facilities make it an attractive expansion to Lewaro's current span of offerings.

Lewaro recently won the contract to renovate the E.C. Doren Branch at 701 Troy St. with a bid of just under \$900,000. The E.C. Doren renovation will be the first project of 18 rebuilds or renovations in the Dayton Metro Library system, funded by a \$187 million bond issue in 2012. More info: Lewaro.com.

Elements IV: Launches Office Supply Division

Elements IV Interiors is proud to announce their recently launched Office Supply division. Mark Williams, President and CEO of the Dayton based, minority owned business says "we offer clients an opportunity to buy local and help keep our community's economy strong".

They have partnered with S.P. Richards as its wholesale distribution partner and primary vendor. When you partner with Elements IV Interiors and S.P. Richards, they are aligning with the leading business products wholesale in North America. For details: ElementsIV.com.

Sales Tax Collections

County	Rate (%)	Jan 2014	Jan 2013	12 Mo. Change	YTD 2014	YTD 2013	YTD Change
Butler.....	0.75.....	3,430,331	3,411,358	+ 0.56%	3,430,331	3,411,358	+ 0.56%
Clark.....	1.50.....	2,202,821	2,237,069	-1.53%	2,202,821	2,237,069	-1.53%
Darke.....	1.50.....	736,445	727,479	+1.23%	736,445	727,479	+1.23%
Greene.....	1.00.....	2,578,387	2,468,053	+ 4.47%	2,578,387	2,468,053	+4.47%
Miami.....	1.25.....	1,548,307	1,531,600	+1.09%	1,548,307	1,531,600	+1.09%
Montgomery.....	1.00.....	7,221,071	7,107,255	+1.60%	7,221,071	7,107,255	+1.60%
Preble.....	1.50.....	469,325	462,271	+ 1.53%	469,325	462,271	+1.53%
Warren.....	1.00.....	3,465,738	3,140,315	+ 10.36%	3,465,738	3,140,315	+10.36%
Region (\$,000s).....		21,652,425	21,085,400	+2.69%	21,652,425	21,085,400	+2.69%

Regional Employment Trends

Dayton MSA	February 2014	January 2013	February 2013	2014 Average	12 Mo. Change
Total Nonfarm Employment.....	367,300	376,200	372,700	367,250	-5400
Goods Producing Employment	51,100	51,200	515,00	51,150	-400
Service Producing Employment	252,500	253,800	256,900	253,150	-4,400

Unemployment Rates

	February 2014	February 2013	12 Mo. Average
Dayton MSA.....	6.9%	7.9%	7.4%
Ohio	7.0%	7.6%	7.1%
U.S.	7.0%	8.1%	7.2%

Value of New Construction

Dayton MSA	February 2014	February 2013	12 Mo. Change
Nonresidential.....	3,682,000	20,870,000	-82%
Residential.....	28,318,000	6,170,000	+359%
Total.....	32,000,000	27,040,000	+18%

Dayton MSA	YTD 2014	YTD 2013	YTD Change
Nonresidential.....	43,781,000	36,556,000	+20%
Residential.....	38,260,000	28,009,000	+37%
Total.....	82,041,000	64,565,000	+27%

Residential Home Sales

Dayton MSA	February 2014	February 2013	% Change	YTD 2014	YTD 2013	% Change
Number of Homes Sold.....	754.....	807	-6.57%	1,493	1,524	-2.03%
Total Home Sales (\$,000s).....	95,490.....	89,958	+6.15%	176,195	168,269	+4.71%
Average Sale Price.....	113,497.....	111,472	+1.82%	111,353	109,221	+1.95%





PENN NATIONAL GAMING

Local support has been critical to success of Dayton racino

Penn National Gaming, which expects to open a \$125 million Dayton racino this fall, is pleased with the reception and support it has received from regional business and elected officials.

“From the moment we began looking at the Dayton market, we have experienced tremendous cooperation,” said Eric Schippers, Penn National senior vice president for public affairs and government relations. “The city and county have worked with us to gain required approvals and permits; many public officials expressed their support for our project; and the business community, especially the Chamber, has been welcoming and supportive.”

He said Penn National Gaming also is grateful for the community’s help in carrying out the company’s commitment to minority contracting, purchasing and hiring.

Racing is scheduled to begin Oct. 3 at Hollywood Gaming at Dayton Raceway. The facility will feature a 5/8 mile harness racing track, about 1,000 slot machines, simulcast races and multiple dining options.

Schippers said construction is essentially back on schedule, after a delay while the company and the Ohio Racing Commission worked out seating capacity at the track. The grandstand will include 1,037 enclosed seats.

The state racing commission has now approved the transfer of Penn National’s racing license from a Toledo track and its racing dates for the season here. Schippers said the Ohio Lottery Commission is expected to soon issue a temporary license for the company to operate slot machines, technically known as Video Lottery Terminals. Penn National is spending \$125 million on the racing and slot machine license fees, as well as \$125 million for construction.

The Dayton Area Chamber of Commerce has partnered with Penn National Gaming from the earliest stages of this project, said Chris Kershner, chamber vice president for public policy and economic development. The chamber advocated for it with state officials and testified on the company’s behalf before the racing commission and in Franklin County Common Pleas Court.

The facility, being built at Wagner Ford and Needmore roads where a Delphi plant once stood, has the added benefit of reclaiming an old industrial site, Kershner said. “We wanted to make sure the racing commission knew what a great partner

Member Profile

HOLLYWOOD GAMING

— AT DAYTON RACEWAY —

Penn National Gaming had been with the business community ... Also, how much they were contributing to local economic development through job growth, minority business support and facility construction.”

Kershner said a lawsuit is still pending in Franklin County challenging the transfer of the racing license, but he believes Penn National Gaming will prevail.

Schippers said that by the time the project is finished, about 1,000 construction workers will have taken part. And, he said, that the company expects the racino to create 1,000 new jobs, including those at the facility and at businesses that supply it.

“We’re also hopeful that our new facility will lead to additional economic development in North Dayton,” he said. “The chamber’s support has been critical in bringing this project to fruition.”

Hollywood Gaming at Dayton Raceway will be the region’s second racino. Miami Valley Gaming, a joint venture of Churchill Downs Inc. and Delaware North Companies Gaming & Entertainment, recently opened in Warren County. Schippers believes the region can support two facilities and that Hollywood Gaming at Dayton Raceway will be able to attract and keep customers. “We’re confident that we have the experience and know-how to successfully compete for patrons,” he said. “We believe that once customers see our facility and experience our customer amenities, they’ll want to come back often.” ■

“The chamber’s support has been critical in bringing this project to fruition.”

Region Wins **BIG** with State Capital Budget!

It has been 6 years since the State of Ohio was able to do a community project based state capital budget. However, because of the positive financial position of the state and through the collaborative efforts of the Kasich Administration, Ohio advanced their first community capital bill in 6 years during the first quarter of 2014.

The State Capital Bill was introduced on March 18th and included approximately \$9.3 million in Dayton region arts & culture projects and \$6.5 million in economic development projects. The Dayton Area Chamber of Commerce and the PDAC Quality of Life Committee prioritized capital budget arts, culture and recreation priorities for the state capital budget. Arts, culture and recreation enhancements improve the quality of life for the Dayton region and contribute to a vibrant region, economy and workforce. The Chamber attended the capital bill signing on April 2nd, as this legislation was signed into law by Governor Kasich and included approximately \$16 million in Dayton area arts and culture appropriations and regional economic development priorities.

“Dayton’s capital budget priorities will grow jobs, contribute to our economy and improve our quality of life.”

“A strong quality of life in the region contributes to an attractive community for businesses, employees and our families,” stated Chris Kershner, VP Public Policy & Economic Development at the Dayton Area Chamber of Commerce. “Thank you to the members of our Dayton area legislative delegation and Governor Kasich for working together to advance these critical priorities,” Kershner continued.

Ohio Senator Bill Beagle (5th District) was a strong advocate for HB 497 and its priorities throughout the Dayton region. “Dayton’s capital budget priorities will grow jobs, contribute to our economy and improve our quality of life. I am proud to have supported this important legislation for the Dayton area business community and the region,” stated Ohio Senator Bill Beagle. ■



FY2015-FY2016 State Capital Budget: HB 497 Arts & Culture Priorities Dayton Region

PROJECT	FUNDING	COUNTY
A.S.K. Playground	\$35,000	Preble
Bradford Rail Museum	\$275,000	Miami
Clark State Performing Arts Center	\$275,000	Clark
Dayton Contemporary Dance Company Studio	\$125,000	Montgomery
Fairfield Sports Complex Entrance	\$300,000	Greene
K12 & TEJAS Building Project	\$50,000	Montgomery
Miamisburg Riverfront Park	\$250,000	Montgomery
Murphy Theatre	\$150,000	Clinton
Preble County Historical Society	\$50,000	Preble
Preserving and Updating the Historic Dayton Art Institute	\$2,198,500	Montgomery
River Run Murals Project	\$82,500	Montgomery
Riverfront Enhancement	\$250,000	Montgomery
Russ Nature Reserve	\$150,000	Greene
St. Clair Memorial Hall	\$500,000	Darke
Treasure Island River Corridor Improvement	\$150,000	Miami
Victoria Theatre and Metropolitan Arts Center	\$825,000	Montgomery
War of 1812 Bicentennial Education Center	\$24,913	Darke
Wright State Creative Arts Center	\$3,650,000	Greene
TOTAL	\$9,340,913	

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Reduce, Reuse McMRF Programs

The Montgomery County Solid Waste District (MCSWD) owns and operates a material reuse facility, or McMRF. McMRF allows more than 500 Montgomery County businesses and residents to donate reusable materials and then redistribute them to more than 600 benefactors. These benefactors must be non-profit organizations from Montgomery County—although donors do not have to be from the county. There is an application process for any 501(c)(3) organization that wants to accept materials, but the program is free.

Member Spotlight

WHAT ITEMS CAN BE DONATED?

- Art & school supplies • Construction materials
- Office supplies & furniture • All paper (even roll ends)
- Nuts, bolts, nails, screws • Stationery, picture frames
- Scrap fabric, carpet, plastic • Lumber, paneling, wood scraps
- File folders, labels • Binders, books, bags, boxes
- Windows, cabinets, doors • Desks, shelves, art work
- Brushes, paint, glue • Wire, pipe, tile, vinyl, adhesives
- File cabinets, floor mats • String, ribbon, wire, rope
- Hand tools, paint, rollers • Picture frames
- Foamcore, poster board • Electrical supplies, lighting
- Desktop organizers • Prizes, giveaways
- Sinks, mirrors, furniture • Working electronics

TOP 10 DONORS TO MCMRF

The Montgomery County Solid Waste District would like to recognize the 2013 Top 10 McMRF Donors. Collectively, these local companies gave more than 372,029 pounds of materials to be reused by schools and non-profits in the Montgomery County community.

Exhibit Concepts
South Transfer Station
University of Dayton
Troy Miami County Library
Miamisburg City Schools
Lowes Xenia (Store #2603)
Lowes Huber Heights (Store #781).
Unibilt Industries.
Job Center
Oakwood Public Library (Wright Memorial)

TEACHER SHOPPING DAYS

During Teacher Shopping Days, local educators come to McMRF and pick out free materials for their classrooms. Teacher Shopping Days are held three times a year in March, August, and November.

For more information about McMRF or the Montgomery County Solid Waste District, please call (937) 225-4999 or visit www.mcswd.org.

A SPECIAL THANK YOU!

McMRF collected more than 2,500 books that were donated to the Chamber's Book Drive. These books will be given to Louise Troy to distribute to students in time for summer break. ■



An Update from Learn to Earn

For Montgomery County to have the educated workforce that keeps and attracts jobs, we have to hit the mark time and time again with our kids – our next generation of employees.

We can't just have a great community college that does an excellent job taking students to the next level or terrific universities nearby. We can't just have some excellent K-12 schools that are ensuring that 3rd-graders can read and 9th-graders can pass algebra.

And we can't just have committed nonprofits that help struggling families escape poverty.

We need all of these things. We need all of our public and private institutions to be aligned and supporting each another's work.

Take preschool. Often children who attend poor preschools aren't ready for kindergarten. Research tells us that children who are behind in kindergarten are less likely to be reading in 3rd grade. Put more bluntly, poor preschools make it difficult for K-12 schools to do their jobs.

Now think about a child who has an exceptional preschool experience, but then spends the next few years in a poor elementary school, never learning to read well. Our high schools and colleges can't compensate for that deficit.

When it comes to our kids, the course is set early. And it must be right from the beginning.

Learn to Earn Dayton is working with myriad dedicated partners to ensure that, as a community, we're giving our kids



Tom Lasley

what they need from cradle to career.

Many people, for instance, don't yet know that Ohio has adopted a "Star Rating" system for preschools that emphasizes quality programming, not babysitting. We have 80 "Star-Rated" programs in Montgomery County. But we need to double that number if our most at-risk preschoolers are going to be ready for kindergarten.

Meanwhile, to ensure that young students are achieving all year long, United Way and others are working to make sure that more children are involved in activities that will keep them reading and learning during the summer.

Support for the summer BELL Academies and Freedom Schools bolsters the hard work of our teachers who too often have to spend valuable time in the fall catching up children who lost skills during the summer.

At the high-school level, studies show that seniors who fill out the Free Application for Federal Student Aid – FAFSA for short – are more likely to start college. The FAFSA qualifies young people for financial aid that makes college affordable.

Three local high schools and Sinclair Community College have partnered to learn more about what it takes to ensure that every graduating senior spends the half hour or less that it takes to complete that all-important online form.

By 2018, almost two-thirds of jobs will require either a degree or a credential certifying a skill. To qualify for these jobs, our kids have to be hitting every benchmark that research shows will help them succeed.

Montgomery County's preschools, K-12 schools, colleges, non-profits and local governments are paving the way not just for the success of their own work, but for our kids. Their collaboration will ensure all of our children will excel in school and in life. ■

The Dayton Area Chamber of Commerce Partners with Sinclair Community College to Leverage Internship Opportunities with Ohio Means Internships and Co-ops

The 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 Technology.

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 at rwalker@dacc.org or Carole Dean at carole.dean@sinclair.edu. ■

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(check www.georgetownky.com for details)

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- July 29th Sweet Corn Festival at Evans Orchard
- Ward Hall, Open House, 1st weekend June, July, August
- Downtown Street Dance, "Party on the Square" - 4th Saturday in June, July, August

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- International Museum of the Horse
- Horseback Trail and Pony Rides

Attractions

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 - Toyota Factory Tours
- Old Friends Thoroughbred Retirement Farm
- Fall Festival of the Horse • Horse Farm Tours

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MCOs and TPAs

Understanding of Their Roles in a Workers' Compensation Program

CareWorks is proud to be selected as the preferred workers' compensation Managed Care Organization (MCO) of the Dayton Area Chamber of Commerce since 1997.

If you are responsible for your workers' compensation program, it is important to have a fundamental understanding of the roles of a MCO and a Workers' Compensation Third Party Administrator (TPA). MCOs and TPAs play unique roles in helping employers control workers' compensation costs.



The core TPA responsibilities include:

- Providing risk management consulting to employers;
- Administering compensation group rating savings programs and other discount program consulting;
- Pertinent claims investigation;
- Claims administration;
- Industrial Commission hearing attendance;
- Evaluation of claims for workers' compensation coverage; and
- Assisting employers in the development of workers' compensation cost control strategies.

What is the difference between a MCO and a TPA?

What is a MCO?

Under Ohio's Health Partnership Program, MCOs are responsible for the medical management of Ohio employers' work-related injuries and illnesses. Every employer in Ohio must have a MCO, which is paid for directly by the BWC.

The core MCO functions include:

- Collecting initial injury reports and transmitting to BWC;
- Management and authorization of medical treatment to be received by an injured worker;
- Medical review and bill payment processing;
- Maintaining a network of BWC-certified healthcare providers;
- Return to work services;
- Utilization review;
- Providing Peer Reviews as necessary for treatment decisions;
- Processing treatment appeals through the Alternative Dispute Resolution (ADR) process;
- Training and education.

Further, MCO associates are medical professionals and their processes are clinically focused. They work diligently to help employers avoid the most costly of claims - lost time claims - when an injured worker is off work for eight or more consecutive days. With clinicians managing the medical care and transitioning injured workers back to gainful employment, employers are better able to manage their long term insurance premiums.

What is a TPA?

A Third Party Administrator (TPA) assists employers in the administrative and financial aspects of a claim.

TPA staff typically consists of claim representatives, account representatives, and other workers' compensation professionals.

About CareWorks

CareWorks offers innovative medical management services for workers' compensation, helping our more than 115,000 employer customers control costs and enhance employee productivity. Our experienced and caring associates work closely with each customer, designing custom medical management solutions that fit their unique requirements and culture. Each day we strive to deliver customer service that exceeds expectations and make a real difference in the lives we touch. ■

CareWorks Contact Information

If you have any questions regarding the services of CareWorks MCO, please contact:

Ron Lucki
Director of Business Development
 (614) 760-3510
 1-888-627-7586, Ext. 3510
 (614) 760-3595 fax
ron.lucki@careworks.com
www.careworksmco.com

Card Acceptance

Spring 2014 Industry Updates

By Ryan Rybolt, Infintech President



infintechllc.com/daytonchamber

Every April and October, credit card processing networks release rule changes that ultimately affect your business. The overall trend in the past few years is a steady decrease in the costs to accept credit card payments. Some of these cost reductions are a result of new products being introduced, incentives for passing more data with a transaction, or special interchange rates to increase spend in “emerging” markets. What most businesses don’t understand is that most of these rule changes play to your advantage as the “accepting merchant.” However it will only result in decreased processing fees if your current service provider decides to pass the savings to you.

Below is a listing of changes that are in effect as of April 11, 2014. These changes will directly affect your bottom line if you accept credit cards for payment. If you are interested in learning how to take advantage of these lower rate categories, please call Infintech at (513) 761-1448.

April 2014 Interchange Rate Announcements

Source: Vantage Card Services, Inc.

MasterCard

MasterCard has announced the following Interchange modifications:

- MasterCard has combined the interchange rate structure for qualifying Corporate, Purchasing and Fleet into one Large Market rate. There are no changes to the interchange structure for Business Debit, Business Prepaid or Small Business Credit products.
- MasterCard is launching the MasterCard Commercial Payments Account Product – a “card-not-present” virtual product where no card will be issued. This is an alternative payment solution to checks for business-to-business payments.

Discover

Discover will introduce unique prepaid rates for five interchange programs, increasing inter. Currently, Discover Prepaid transactions post along with Discover Debit. This change will effectively increase interchange for Discover Prepaid cards for Restaurants, Supermarkets/Warehouse Clubs, Retail, Key Entry, Card Not Present / E-Commerce

Visa

Visa will introduce a new consumer credit card product that will be issued from the U.S. region. Rates are aligned with existing Signature Preferred interchange programs.

American Express

American Express has made the following updates to Prepaid Discount rates for the following U.S. Merchant:

- The Fast Food Restaurant Prepaid Discount has been increased from 1.95% plus \$0.05 Transaction Fee to 2.15% plus \$0.05 Transaction Fee.
- The Restaurant Prepaid Discount has been increased from 1.95% plus \$0.05 Transaction Fee to 2.15% plus \$0.05 Transaction Fee.

The more you know as a merchant about your credit card processing, the more options you have to improve your bottom line. Utilize the knowledge of a credible and trusted payment processing partner to help guide your business needs. As the payment industry continues to evolve, be certain your provider evolves, too. ■

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Confused about Energy Costs?

ELECTRIC CHOICE Answers

For many consumers in Ohio, one of the most confusing choices they are making these days has to do with electricity. They are being bombarded with multiple offers and advertising that may not answer all their questions about Electric Choice.

Electric Choice occurred as a result of a law passed in 1999 by the Ohio legislature that allows customers to shop for a supplier other than their local electric utility. Specifically, customers can select a competitive retail electric supplier to provide the generation portion of their electric bill. Retail suppliers can provide options and choices based on competitive market prices that reflect what customers want and need.

The Electric Choice legislation also allows a local government to sign an agreement with retail electric suppliers that provides their local citizens with a “bulk” rate, without requiring the residents to shop for themselves directly with the suppliers. This results in a larger number of residents and businesses in the community to get their energy from the same supplier to obtain a better rate.

Robert Stallman, director of Community Involvement for DPL



Energy Resources, said that process for governments is called government aggregation.

“The local government is the purchasing agent for the customers in their jurisdiction,”

Stallman said. “There are two types of government aggregation.”

One type of program requires voter approval via a referendum, and allows residents who do not want to be a part of the program to opt-out of the program. The other program can be initiated by the elected officials without voter approval, but residents must actively join the program that was selected for them by the local government.

“Governments and consumers can make more informed energy decisions by educating themselves on the choices that are available to them”, Stallman said. “When considering a supplier,

the first step is to make sure the supplier is registered in your utility’s service area. Visit the Public Utilities Commission of Ohio website to identify suppliers, and compare the individual offers available in your service area.”

DPL Energy Resources has been providing energy options at competitive prices for both small and large corporations, governments and



Robert Stallman

residents for more than a decade. The Dayton-based retail electric provider is an affiliated but separate company from Dayton Power and Light.

Representatives of DPL Energy Resources can also help

answer questions and alleviate the confusion by providing personalized and attentive resources for its customers, whether they are a single resident, a business or a community of several thousand people.

“We understand consumers have choices and we want to help them make the best decisions for their needs,” Stallman said.

Stallman said consumers

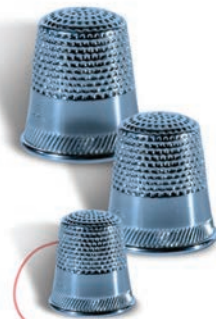
can also visit the DPL Energy Resources website for more information or call DPL Energy Resources at 855-293-9809 for more information. ■

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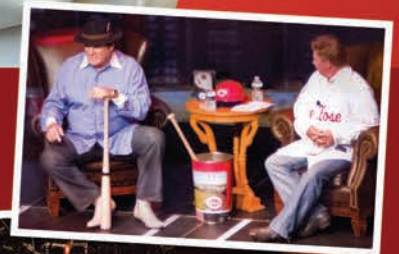
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SIMPLE STEPS TO GET CUSTOMERS TO Love Your Brand

By Garry L. Day, *Strategy and Brand Planning – The Ohlmann Group*

Why do people pick...love, one brand over another? Why are they fiercely loyal to one brand and indifferent, even antagonistic, with another? Why are they willing to pay a premium for “their” brand and perceive another one as over-priced?

Like our relationships with people, brand loyalty is multidimensional. It’s not a simple intellectual decision, but involves an emotional side as well. True brand loyalty



is about more than behavior...repeat purchase; it’s about attitude...how we feel. Loyal customers are passionate and have a connection with the

brands to which they’re faithful. With this understanding, the ultimate goal of branding is to create a connection with your customers that builds lasting and mutually beneficial relationships.

Simplified, there are three fundamental dimensions to this Connection: **Facts, Fit and Feel.**

FACTS.

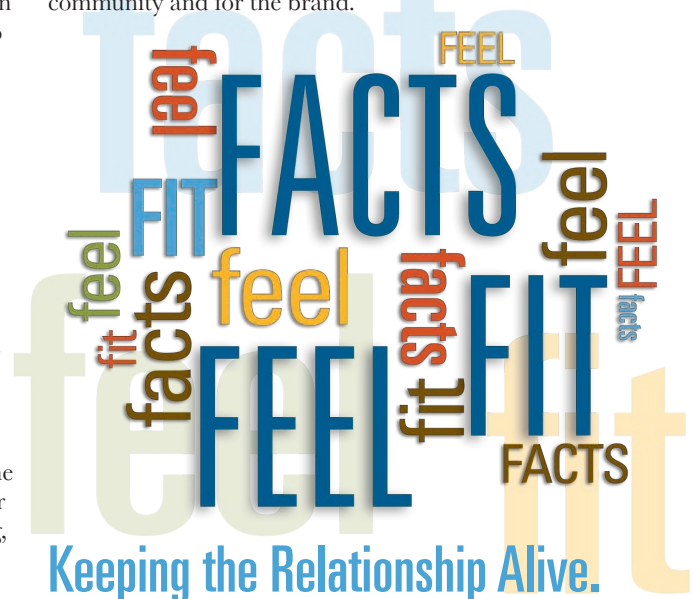
Charles F. Kettering said, “A problem well stated is a problem half solved.” These are wise words to consider as you approach social media. If you clearly define the business problem you’re trying to solve, it can illuminate the types of conversations you need to participate in and create. It won’t come as a surprise that businesses have no shortage of problems: recruiting new employees, attracting new customers, building brand loyalty and providing better technical support to name just a few. Social media can be helpful in solving any and all of these issues, but only if they are clearly defined. Be disciplined about sitting down with your agency and articulating the problem you want them to help you solve.

FEEL.

Ok, so this is not exactly one question. The point of this question is to create a fundamental system for managing social media. The system must be flexible enough to respond to the dynamic nature of public conversations, but rigid enough to ensure that people have clearly defined roles and measurable, manageable goals. The “if you build it, they will come” strategy might work for reviving dead baseball players in Iowa cornfields, but it is not the best approach to social media. People are busy and social media takes time, energy, thought and effort. Expecting that it is just going to magically take care of itself is the first naïve step down the reckless road to Failure Town. Ask your agency to work with you to define who is responsible for creating, editing, publishing, and managing content. Determine who gets to talk to customers, how to handle problems, how often content should be created and which topics are or are not important. These questions should be asked regularly because the answers to them may change dramatically over time. The bottom line is: ask these questions, and create a plan that ensures you and your agency are on the same page as you move forward.

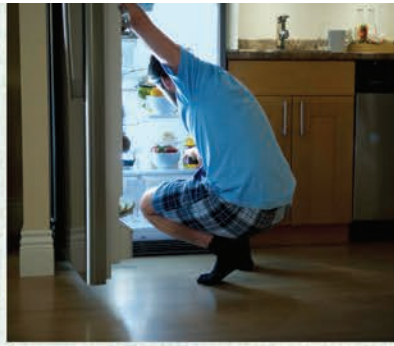
FIT.

Go beyond functionality...that’s what commodities offer. We love brands because of how they make us feel. Nike, for example, isn’t simply selling shoes. Nike is connecting with brand loyalists by including them in a community of athletes and active people that share interests and purpose and motivation. Nike’s brand success is about more than how the shoes feel on your feet, it’s about how being part of the “Swoosh” community makes you feel inside. It’s an emotional connection that fulfills a need, reinforces shared values and generates respect...for the community and for the brand.



Keeping the Relationship Alive.

Like personal relationships that last, building brand loyalty takes time, effort and on-going commitment. It takes understanding and appreciation of your customers. It takes communicating and behaving so that they understand and value your brand. And that’s what keeps them coming back. ■



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