

FOCUS

SUMMER 2015 | VOL. VIII, NO. 2



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**Fight to keep
the Third Frontier
Internship Program**

**State Budget Impacts
YOUR Business**



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President's Message

FOCUS ON ... STATE BUDGET



Companies and individuals may have completed their tax filings weeks ago; but that doesn't mean the tax discussion is over. State leaders are right in the thick of debate over Ohio's next biennium budget that may well include tax increases to fund tax decreases.

Ohio's 2016-17 fiscal year budget includes both General Revenue Fund spending increases and pass-through increases from the federal government or other sources. But one's first concern may be that state government is still growing and we must make sure that growth can be affordable and sustainable.

This budget is far from being all wrong. It has some very good initiatives that we as a business community can rally behind. One great example is reducing taxes for those small businesses under \$2 million in revenue. This is a clear showing of support for Ohio entrepreneurship by helping the growth of our small business community. But we must ask ourselves ... how will we fund it?

Chamber volunteer leadership and staff are monitoring tax increases. Everyone can easily appreciate paying less in state income tax; but that reduction is paid for by (1) an increase in everyone's retail sales tax; (2) an increase in the Commercial Activity Tax (CAT) that many Ohio employers pay; (3) expanding sales tax to many new services; (4) taxing tobacco products more; and (5) reducing the text benefit customers receive from trading in their used car or truck on a new one.

An example of one of our industries hit hardest by this is automotive; specifically our auto dealerships. Not only would they be asked to pay more CAT; not only may some of their services be taxed under the expansion; not only would their customers have to spend more in retail sales tax; but their customers also would not get the same retail sales tax break in the value of their trade-in that they now have if this budget is approved as proposed.

Naturally, this is just a summary of what we are watching and debating, but it is enough to say that Ohio businesses would carry too much of the new tax load. Our prime objective should be lowering business taxes and making Ohio more competitive in its ability to attract and retain employers.

We are down to the last few days and weeks of this debate. If you haven't weighed in with your opinion with your state representative or senator, now is the time. We've included more details about this complex proposal in this issue of our magazine. We also welcome your comments, feedback and reaction to this growth of spending and reliance on Ohio businesses to fund more of state government. Rest assured, your Chamber may be one of the first voices to push back on this issue ... and we plan to be one of the loudest.

Phillip Parker, CAE, CCE
President/CEO
Dayton Area Chamber of Commerce

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Celebrating 100 Years: Pickrel, Schaeffer & Ebeling

As chamber member Pickrel, Schaeffer and Ebeling (PS&E) celebrates its 100th Year as a Dayton-based law firm, its staff reflects upon the firm's strong history in the region.

DEEP COMMUNITY ROOTS

PS&E started as Burkhart, Heald and Pickrel in Dayton in 1915. In the last 100 years, the firm has undergone many changes along with its community. In fact in many cases, through its founding partners, PS&E actually helped to create change in the region.

Edward Burkhart was Mayor of Dayton in 1907, and was re-elected in 1909. One of his most notable contributions was chairing the committee that raised \$2 million for flood prevention in 1913.

Charles D. Heald, a Yale graduate and community activist, was involved in the Ohio and American Bar Association, the Shrine, YMCA, Chamber of Commerce, Yale Club, and the Miami Valley Gold Club.

William G. Pickrel was appointed Lieutenant Governor in 1928 by Governor Vic Donahey and was elected to a full term in 1930. He also served as fundraising chairman for the YMCA, the University of Dayton and Good Samaritan Hospital.





Philip C. Ebeling joined the firm in 1931. He chaired St. Elizabeth's Hospital capital drive, was an active director of the Community Chest and President of the Dayton Area Chamber of Commerce.

In 1940, after a few name changes, the name of Pickrel, Schaeffer and Ebeling materialized. **Virgil Schaeffer** became a partner in 1932, followed by his son, Bradley Schaeffer in 1959. A third generation, Alan Schaeffer, joined the firm in 1974 and is still practicing there.

Another attorney with the firm, Don Schweller, who has been with the firm for 56 years, helped found the Dayton Opera.

STRONG DOWNTOWN PRESENCE

PS&E has changed over the years and moved through several different locations throughout the city. The Firm started on Ludlow Street in the Schwind Building, moved to North Main Street in the Savings and Loan Building, the Third National Building (formerly KeyBank and now Peru Tower) and finally became one of the first tenants of the Kettering Tower in 1972, where it's still located today.

Pickrel, Schaeffer and Ebeling currently has 25 attorneys and practices in the areas of Immigration, Probate and Estate Planning,

Employment Law, Litigation and Business and Real Estate law. The attorneys and staff of PS&E continue to be involved in the community by serving on numerous boards, and sponsoring or participating in more than 100 charitable organizations. In addition, PSE staff actively participates in programs such as Wills for Heroes, the Volunteer Lawyers project and educates the community through presentations, teaching and publications. In the past decade, the Firm has been privileged to call notable community mainstays such as Dorothy Lane Market, The Pine Club, Economy Linen, The Greene, and cities of Springboro, Huber Heights and Vandalia clients.

LOOKING TO A BRIGHT FUTURE

The attorneys and staff of Pickrel, Schaeffer & Ebeling continue to be involved in the community. They serve on numerous boards and sponsor or participate in more than 100 charitable organizations.

PS&E is thankful to have practiced in the Dayton community for the past 100 years and looks forward to the next 100 years. Learn more about PS&E and its history at pselaw.com. ■



Saving on Your Business' Summer Energy Costs Takes "Entelligence"



Are you a business owner whose energy costs start to rise each summer along with the thermometer?

It doesn't have to be that way. DPL Energy can customize a plan for energy costs that allows your business to be energy efficient for your budget and smart about how your business chooses to consume energy. Since no two businesses are the same, DPL Energy Resources can customize a plan for your individual needs.


The program, Business Entelligence, helps businesses understand your summer energy pattern – when and where you use electricity in warmer temperatures. That allows DPL Energy Resources to help a business plan for more efficient energy usage without impacting your operations.


Commercial Energy Saving Tips:


ESTABLISH A PREVENTATIVE MAINTENANCE PROGRAM FOR YOUR HEATING, VENTING AND AIR CONDITIONING (HVAC) EQUIPMENT AND SYSTEMS. Maintenance activities can save up to 30% of fan energy and up to 10% of space conditioning energy use.

ENSURE THAT YOU REGULARLY:

 Change or clean all air filters, preferably every month.

 Clean all heat exchanger surfaces, water and refrigerant coils, condensers and evaporators.

 Repair leaks in piping, air ducts, coils, fittings and at the unit(s).

 Replace defective equipment insulation, ducting and piping

MANAGE YOUR THERMOSTAT. In summer, set thermostats between 78 and 80 degrees during the day/business hours, and above 80 degrees during unoccupied hours.

ADJUST THERMOSTATS HIGHER WHEN COOLING AND LOWER WHEN HEATING an occupied building or unoccupied areas within a building, e.g., during weekends and non-working hours.

CONSIDER INSTALLING LOCKING DEVICES ON THERMOSTATS to maintain desired temperature settings.

TURN OFF LIGHTS WHEN NOT NEEDED. For example, turning off fluorescent lights saves energy, extends overall lamp life and reduces replacement costs.

REDUCE OR REPLACE INEFFICIENT, OUTDATED OR EXCESSIVE LIGHTING within your building.

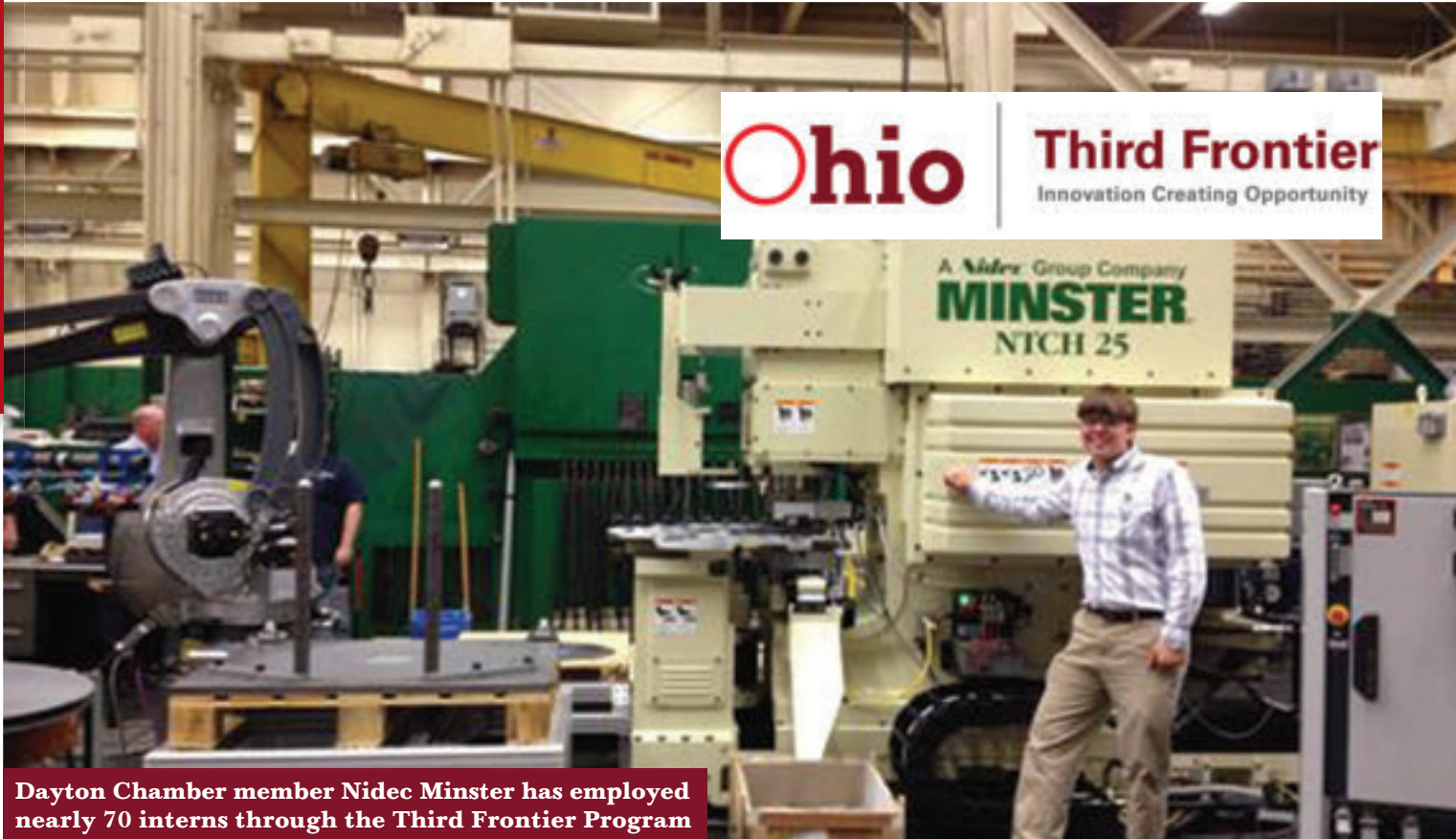
EVALUATE NEW TECHNOLOGIES THAT MAY NEED FEWER FIXTURES and/or fewer lamps within existing fixtures when replacing old lighting equipment. Ensure that light levels will remain at adequate levels before changing out technologies and/or reducing number of lamps.



For example, does your business have energy efficient lighting to help your employees focus on their jobs while you focus on the savings you will see each month on your energy bill? Plus, you have price protection from a hometown company with DPL Energy Resources.

Business Entelligence is just one of the easy ways DPL Energy Resources can help your business simplify and save – especially when summer temperatures are making you sweat your next energy bill.

Chamber members receive special pricing, so reach out to see how much you can save on business energy costs. Call Jacob Armbruster at (937)475-7661 or visit www.dplenergy.com. ■



Ohio

Third Frontier
Innovation Creating Opportunity

Dayton Chamber member Nidec Minster has employed nearly 70 interns through the Third Frontier Program

— By: Holly Allen, Director of Marketing & Communications, Dayton Area Chamber of Commerce

Third Frontier Internship Program Too Valuable to Disappear

For 13 years, Ohio has had a major weapon to help combat brain drain – the problem created when young, talented workers leave the state to accept employment elsewhere. That weapon is the Third Frontier Internship Program.

In early 2015, the chamber was notified that the Third Frontier Internship Program would end in June. In response, the chamber and its members immediately launched a grassroots and legislative fight to keep the program.

WHY DO INTERNSHIPS MATTER?

Since 2002, Ohio Third Frontier has aimed to build a young, talented workforce for the future and help students get work experience that can lead to a permanent full-time position in Ohio after graduation. The program reimburses up to 50 percent of the intern's wage, or no more than \$3,000 for a 12-month period. Since 2002, the Third Frontier Internship program has employed more than 600 interns at more than 200 companies throughout the Dayton region and West Central Ohio.

According to a recent survey of Chamber members, the biggest obstacle facing the business community in the Dayton region is finding and retaining a skilled workforce. The

Chamber believes that by exposing our young people to unique and inspiring work experiences and by incentivizing employers who may not otherwise hire interns, Ohio Third Frontier has succeeded in addressing workforce gaps and the “brain drain” problem.

WHO BENEFITS?

Companies of all sizes have benefited from the Program, but it is the smaller companies who stand to lose the most if the Third Frontier Internship Program disappears.

“For the 2014-2015 year, more than 87 percent of the Dayton Chamber’s Third Frontier Internship grantees are small businesses. For a small business, the intern salary reimbursement represents a vital workforce development tool,” said Phillip L. Parker, President & CEO of the Dayton Area Chamber of Commerce.

The Chamber has witnessed time and time again how the specific skills gained through a Third Frontier Internship leads to a job offer, which then leads to a loyal, highly trained and knowledgeable employee who chooses to stay and continue his or her professional life in Ohio. The Third Frontier Internship Program should be allowed to continue to do its good work.

For the latest on the fight to keep the Third Frontier Internship Program, visit DaytonChamber.org. ■

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State Budget Impacts YOUR Business

— By: Chris Kershner, VP of Public Policy & Economic Development, Dayton Area Chamber of Commerce

It's already been a long conversation. Governor Kasich introduced the Executive Ohio operating budget proposal (HB 64) at the beginning of February 2015. The budget has since been amended in the Ohio House of Representatives and is now being considered in the Ohio Senate.

Included in the original proposal was an exclusion from paying state income tax for any business that has less than \$2 million in net income and a reduction of the overall income tax rates by 23%. These income tax deductions are a welcome relief to Dayton area businesses and will help small business in the Dayton region grow and develop. However, also included in the Executive budget are additional tax provisions that have the Dayton and Ohio business community concerned.

TAX PROPOSAL STICKING POINTS

As introduced, HB 64 contained a proposal to increase the Commercial Activity Tax (CAT) from .26 to .32 percent, a 50 percent tax credit reduction on trade-in vehicles (when purchasing a new vehicle), an increase in the overall sales tax rate from 5.75 to 6.25 percent, and an expansion of the sales tax to new services, like cable TV, public relations and management consulting.

To better understand the impact of these proposals, the Dayton Chamber partnered with the eight other metro chambers across the state to commission Ernst & Young (EY) to conduct a "business impact analysis" of these tax proposals. This study was completed and released in mid-March, bringing to light some serious concerns about the potential economic impact of these proposed tax increases.

BUSINESS FRONTS THE COST

The EY study found that 62 percent of the sales tax expansion to new services would be directly realized by the Ohio business community. As a major of businesses contract for a vast number of the services that the sales tax would be

expanded to, the increased sales tax cost will be passed on to the business community, resulting in an increased tax for 62 percent of businesses.

The proposed CAT tax increase is a business tax, which is applied to the gross receipts on business transactions in Ohio and could cause "tax pyramiding." Tax pyramiding is an embedded tax that occurs at each level of a business-to-business transaction.

Additionally, a number of chamber members have relayed concerns about the potential negative impact that the 50 percent tax credit reduction on trade-in vehicles will have on their organizations.

To this end, the Dayton Chamber has taken a public policy position opposing four provisions of the Executive tax proposal:

- ▶ Sales Tax Increase – DACC Opposed
- ▶ Sales Tax Expansion – DACC Opposed
- ▶ CAT Tax Increase – DACC Opposed
- ▶ Reduced Vehicle Tax Credit – DACC Opposed

Following the introduction of the state operating budget and the chambers' advocacy efforts, the Ohio House of Representatives has amended and passed the state operating budget; removing the CAT tax increase, removing the sales tax expansion, removing the sales increase, removing the reduced vehicle trade-in tax credit and preserving 6.3 percent income tax reduction. These amendments echo the voice of the Dayton businesses and will allow the business community and our elected leaders to reach the shared vision of economic competitiveness in Ohio. However, the legislation is not law yet, and will be considered and amended in the Ohio Senate, Conference Committee and ultimately signed by the Governor. As the operating budget is now being considered by the Ohio Senate, please make sure your Ohio Senators know how this legislation will impact your business. According to the State of Ohio Constitution, a balanced state operating budget must be passed and enacted by June 30th. ■

Disclaimer: Figures and statements relevant at time of publishing. Legislation, proposals and status may change at the time of distribution.



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Chamber's Workers' Compensation Customers Covered Under New Name



When it comes to workers' compensation coverage, the Dayton Area Chamber of Commerce has partnered with Frank Gates Service Company for several years to benefit its members. But this past spring, chamber members might have noticed a different name offering the same coverage.

Frank Gates has joined forces with CareWorks Consultants Inc. to form CareWorks Comp, Ohio's largest workers' compensation Third Party Administrator (TPA).

"Our new brand reflects who we are and the innovation that differentiates us in our industry," said Frank Pagnatta, President of CareWorksComp.

The new name has minimal direct impact on current customers. All Frank Gates Service Company customers will be transitioned to CareWorksComp. Your account will continue to be managed by the same Frank Gates associates who previously managed your claims. ■



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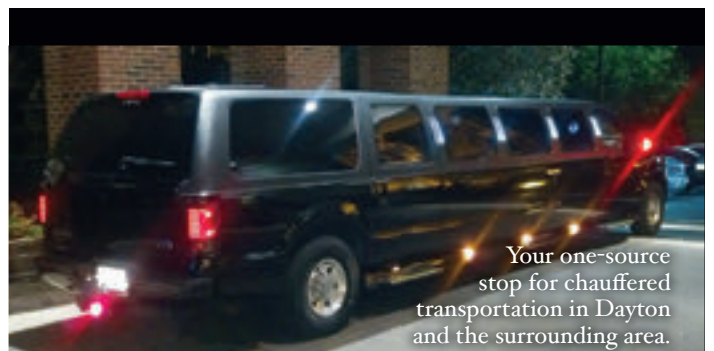
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The Honorable Matt Joseph

Dayton to Mark Twenty Years of PEACE

By: Matt Joseph, Dayton City Commissioner and DPA@20 Event Co-chair

This November will mark the 20th anniversary of the successful conclusion of the Dayton Peace Accords, which ended the terrible war in Bosnia and Herzegovina and Croatia.

As longtime Dayton residents can remember, it was an exciting time for our region. We were the focus of international attention, as negotiators from all sides worked night and day at the Hope Hotel at Wright-Patterson Air Force Base to come to an agreement.

We hosted teams of negotiators from Bosnia and Herzegovina, Croatia, numerous European countries, and our own State Department as they worked to stop a war that had raged for three years in the heart of Europe.

News accounts were full of the almost daily atrocities committed against the civilian population there, and partly as a result of this war, the term ‘ethnic cleansing’ came into broad use.

After three weeks of intense discussion, an agreement was reached to stop the hostilities and to create a new, temporary constitution for Bosnia and Herzegovina, called the General Framework Agreement for Peace, or the Dayton Peace Accords.

Now, twenty years later, we know that agreement successfully ended the war, and that the peace has held to this day.

The temporary constitution, however, is still in force, and is showing its age.

Many of the main negotiators who were here at Dayton have passed away, including Bosnian President Alija Izetbegovic, Serbian President Slobodan Milosevic, Croatian President Franjo Tudjman, Secretary of State Warren Christopher, and our lead US negotiator, Ambassador Richard Holbrooke, who passed away suddenly in December, 2010.

However, many diplomats who were here in Dayton remain active in international affairs, and are still working to build a strong and properly-functioning Bosnia and Herzegovina.

To commemorate this important date in the history of Southeast Europe, and in the history of Dayton, a committee of local leaders, including representatives from the Dayton Area Chamber of Commerce, is planning a number of events including policy discussions, a banquet and others designed to look back at the negotiations that took place here in 1995 and to look forward to the future of Bosnia and Herzegovina.

If you’d like to stay informed about these events, you can go online to www.daytonaccordsat20.com, or follow us on Twitter at @daytonaccords20. ■



© Dayton Daily News

Then Secretary of State Warren Christopher, center, is flanked by Bosnia President Alija Izetbegovic, left, and Croatian President Franjo Tudjman as they sign the **Dayton Peace Accord** on Nov. 10, 1995
Taken at Wright-Patterson Air Force Base in Dayton, Ohio.



Good news!

You can keep your current group health plan for another year.

We have good news to share with you about your group's health plan. As a result of guidance from the federal government about the Affordable Care Act (ACA), you can keep your current group health plan for another year. This gives you more time to understand how health care reform will work for you and your employees. And it is the best option if you want to keep offering your employees their existing benefits.

WHAT SHOULD YOU DO NOW?

We will send information about this option to the companies who are eligible for this second extension of their pre-ACA health insurance plans in their renewal packet. Renewing will be simple for companies who want to stay on their current health insurance plan...as long as they pay their

new premium, their coverage will continue for another year. It's that simple. Please note that ACA rules require the elimination of pre-existing condition clauses at renewal.

Eligible companies will also have the option to switch to an ACA-compliant SHOP Exchange or off-Exchange plan if they wish. If you want to switch to an ACA-compliant plan, please work with your broker to notify us at least 25 days in advance of your renewal date to ensure we have time to get new ID cards to your employees in a timely manner.

Please note that once a company moves from their current pre-ACA plan to an ACA-compliant plan, per ACA rules, they will not have the option to switch back to their current plan later.

If you have any questions, please contact your broker or Anthem sales representative. ■

Calendar of Events

**SMALL BUSINESS TOOLKIT:
BENEFITS OF WORKPLACE DIVERSITY**

June 25, 2015 / 11:30 AM – 1:00 PM
UD River Campus,
1700 S. Patterson Blvd., Rm 2380

SAFETY COUNCIL INFORMATIONAL MEETING

July 7 / 8 AM – 9 AM
Crowne Plaza Hotel
33 E. Fifth St., Dayton, OH 45402

**GRAND OPENING & RIBBON CUTTING:
3RD PERK COFFEEHOUSE & WINE BAR**

July 10 / 12 PM – 6 PM
46 W. Fifth St., Dayton, OH 45402

BREAKFAST BRIEFING

Speaker: John Rhodes, President,
Emerson Climate Technologies
July 10, 2015 / 7:15 AM – 9 AM
Dayton Racquet Club

**SAFETY BREAKFAST
WITH THE EXPERTS**

Hearing Conservation
July 15, 2015 / 8 AM – 9 AM
Crowne Plaza Dayton, 33 E. 5th Street

**SMALL BUSINESS TOOLKIT:
HR/COMPLIANCE/FRAUD
IN THE WORKPLACE**

July 23, 2015 / 11:30 AM – 1 PM
UD River Campus, 1700 S. Patterson Blvd., Rm 2380



**SAFETY BREAKFAST
WITH THE EXPERTS**

August 19, 2015 / 8 AM – 9 AM
From One Second to Next: Consequences of
and Solutions for Distracted Driving
Crowne Plaza Dayton, 33 E. 5th Street

NEW MEMBER ORIENTATION

August 26 / 8:30 AM – 9:30 AM
Dayton Convention Center, Room 208
22 E. Fifth St., Dayton, OH 45402

**SMALL BUSINESS TOOLKIT:
RETIREMENT PLANS**

August 27, 2015 / 11:30 AM – 1 PM
UD River Campus, 1700 S. Patterson Blvd., Rm 2380

Business After Hours



Chamber members got a firsthand look at Hollywood Gaming at Dayton Raceway January 14, 2015.



Economic Indicators

Sales Tax Distributions

County	Rate (%)	Mar '14	Mar '13	12 Mo. Change	YTD 2014	YTD 2013	YTD Change
Butler.....	0.75.....	3,299,362.....	2,954,988.....	11.65%.....	31,197,552.....	29,330,380.....	6.37%
Clark.....	1.5.....	2,139,818.....	1,832,451.....	16.77%.....	19,891,027.....	18,989,658.....	4.75%
Darke.....	1.5.....	712,823.....	630,114.....	13.13%.....	6,684,865.....	6,368,116.....	4.97%
Greene.....	1.....	2,164,695.....	1,890,348.....	14.51%.....	20,323,905.....	19,108,214.....	6.36%
Miami.....	1.25.....	1,370,128.....	1,255,471.....	9.13%.....	13,678,840.....	13,123,920.....	4.23%
Montgomery.....	1.....	6,445,448.....	5,721,427.....	12.65%.....	62,086,231.....	59,240,629.....	4.80%
Preble.....	1.5.....	458,652.....	398,050.....	15.22%.....	4,372,658.....	4,048,281.....	8.01%
Warren.....	1.....	3,202,246.....	2,821,249.....	13.50%.....	29,416,481.....	27,185,696.....	8.21%
Region (\$,000s).....		19,793,172.....	17,504,098.....	13.08%.....	187,651,559.....	177,394,894.....	5.78%

Percentage change from last year at this month

Ohio	Oct 2014
Nonresidential.....	22%
Residential.....	20%
Non-building	240%
Total.....	79%

Percentage change from last year at this month

U.S.	Oct 2014
Nonresidential.....	-15%
Residential.....	10%
Non-building	10%
Total.....	-8%

Regional Employment Trends

Dayton MSA	Dec 2014	Nov 2014	Dec 2013	2014 Average	Change
Total Nonfarm Employment.....	385,200	385,700	376,400	377,442	8,800
Goods Producing Employment	54,800	55,100	52,900	53,383	1,900
Service Producing Employment.....	265,300	265,500	259,300	260,492	6,000

Unemployment Rates

	Dec 2014	Dec 2013	12 Mo. Average
Dayton MSA.....	4.5%	6.8%	5.8%
Ohio.....	4.7%	6.6%	5.8%
U.S.....	5.4%	6.5%	6.2%

Value of New Construction

Dayton MSA	Oct 2014	Oct 2013	12 Mo. Change
Nonresidential.....	55,818,000	49,248,000	13%
Residential.....	29,643,000	27,213,000	9%
Total.....	85,461,000	76,461,000	12%

Dayton MSA	YTD 2014	YTD 2013	YTD Change
Nonresidential.....	362,402,000	438,702,000	-17%
Residential.....	249,733,000	228,071,000	9%
Total.....	612,135,000	666,773,000	-8%

Residential Home Sales

Dayton MSA	Dec 2014	Dec 2013	% Change	YTD 2014	YTD 2013	% Change
Number of Homes Sold.....	988	915	7.98%	13,156	13,495	-2.51%
Total Home Sales (\$,000s).....	133,418	116,854	14.17%	1,762,039	1,691,907	4.15%
Average Sale Price.....	135,039	127,709	5.74%	133,934	125,373	6.83%



Do the Math and Grow Your Sales: Part 6

Everyone 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

In part five we focused on the prospects decision process, hopefully making it clear that if you don't fully understand their decision making process, your chances of influencing it are nil.

So now we have a qualified prospect in front of us. We know this because we have been thorough in our discussions and questions and have confirmed:

- **PAIN** – We clearly understand their underlying reasons to do business with us. This includes everyone in the decision process.
- **BUDGET** – We understand what they are willing and able to pay if the solution solves their underlying reasons for doing business with us. And their budget is one that allows us to make a fair and healthy profit.
- **DECISION** – We clearly understand who is involved in the decision process, what they personally care about (each individual) and how the decision is made.

Now that our prospect is qualified, we make a commitment to them if they are willing to make a commitment to us. Our commitment to them is we will do our very best to come up with a solution(s) that will solve their pain, fit their budget and be in a form that supports their decision process. The commitment we want from them is to get a “fair shake” at the business and get complete and honest feedback. There are a lot of variables here that determine “fair shake”:



- Dollar value of what we're selling
- Length of selling cycle – one conversation or multiple month process
- Who we're selling to – consumer, small business, big business, government, etc.
- Ability to gain access to the people involved in the decision process

Your template for delivering your offer to do business with your prospect should be customized depending on the circumstances above as well as others. Below is a list of potential tactics that can improve your ability to close business.

- **Always present in person** – assuming the deal is worth it. Don't count on your writing skills to close business or discover last minute changes that will render your approach obsolete.
- **Always do a draft presentation with the prospect** – Go in with the proposal 90% done and do a line by line review to get their feedback. They will feel more ownership of the solution and many times the deal is closed in this step.
- **Be the last one in** – If you are one of several presenting to a decision committee, arrange to be the last one to present. You will gain valuable insight from them based on what they have seen presented before you. ■





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