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ON BUSINESS



DIVERSITY & INCLUSION

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in a changing world

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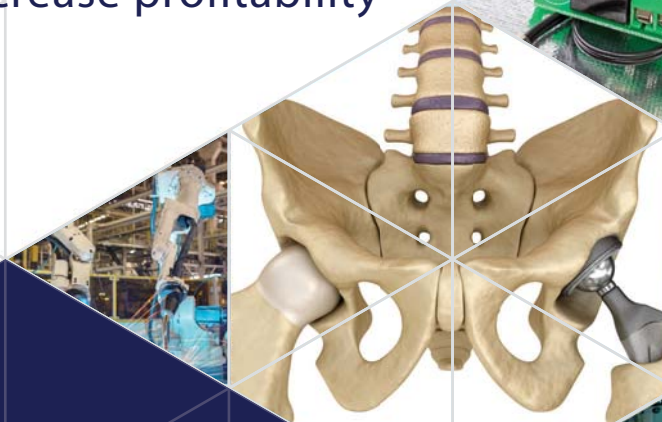
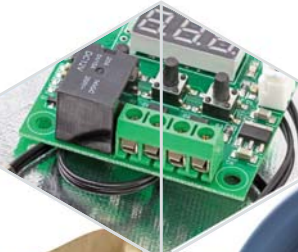
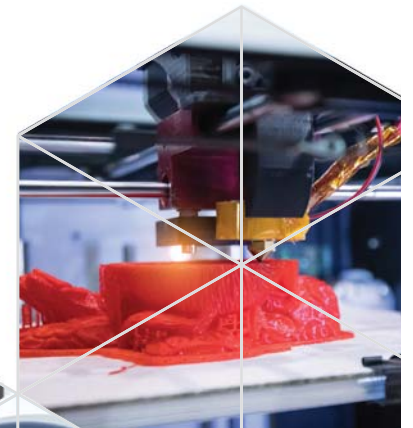
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President's Message

FOCUS ON ... DIVERSITY & INCLUSION



Your chamber created a very successful economic development initiative more than seven years ago that has made huge progress growing and supporting minority businesses in our community.

Our Minority Business Partnership (MBP) is supported by area businesses in two important ways. First, it is designed to encourage all businesses to look at their spending habits and include local minority-, women-, veteran- and disadvantaged-owned businesses in their contracts and spending plans. Secondly, a number of supportive organizations have helped us by

funding this initiative these past years and going forward. We've moved the community's needle and are increasing the dollars spent with companies that historically have needed our help.

But the concept of inclusion and diversity in our community goes beyond the word "spend". For the chamber, we have established ideas, benchmarks and best practices that will encourage our members to look introspectively and understand the changing dynamics of our nation's and community's workforces.

We will be further expanding our services this year and into the future, helping to deliver unique tools that will help our members understand the strategic advantages of a successful, diverse workplace and workforce. Those advantages will lead to additional training in hiring practices and the creation of workforce plans and culture that will improve each company's success and stimulate jobs and careers throughout our region.

We'll ask many to "model the way", as Premier Health and others have, creating a positive, vibrant culture of inclusion. To that end, the chamber will recognize this inclusionary culture when we rename our decade-old special award in honor of that organization, the Premier Health Workplace Diversity Award. This award will be given at the chamber's annual meeting beginning in April 2018. It is our hope that, with Premier's help, we will continue to "move the needle" of this important part of the chamber's diversity and inclusion strategies for the Dayton region.

Phillip L. Parker, CAE, CCE

President/CEO

Dayton Area Chamber of Commerce

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A big opportunity for small employers



The Dayton Area Chamber of Commerce teamed up with the Southern Ohio Chamber Alliance (SOCA) and Anthem to offer chamber members with 50 or fewer employees a medical plan that could provide more rate stability and potential savings. The SOCA Benefit Plan lets smaller employers join together to share in the overall claims risk. By being part of a larger, self-funded pool, employers have financial protection backed by Anthem stop loss coverage. More than 600 employers representing 5,700 employees have already joined.

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DIVERSITY AND INCLUSION:

Embracing diversity makes good business sense in a changing world

By: Vince McKelvey, *FOCUS* Contributor

Building a diverse and inclusive business environment may be the right thing to do as the country and local communities become more diverse, but it's certainly the smart thing to do, said Phil Parker, president and CEO of the Dayton Area Chamber of Commerce.

"It just a great business strategy to be a company that's diverse in employment and diverse in how you're marketing to your customer base," Parker said. "We are a community that's becoming more and more diverse."

Indeed, a report published in February for the Association of Chamber of Commerce Executives says that in 25 years the U.S. will be a minority-majority country. According to demographic projections, the report said,

people from minority groups will collectively comprise more than half of the population in the U.S. by 2042.

And the workforce will reach this minority-majority status a decade earlier.

This change is being driven by birthrate, not immigration, according to the report, *Diversity and Inclusion for the 21st Century Economy: An Imperative for Chambers of Commerce*. Between 2010 and 2050, the country's non-Hispanic white population is projected to decrease by 6 percent, while the African-American, Latino and Asian populations are all expected to increase.

"A smart, intuitive company will create strategies on how to acknowledge that diversity, how to respond to that diversity, how to market to that diversity," Parker said.

"That's why our chamber has taken on this mantle. We want to encourage our members, our businesses to understand the importance of this. We want to share with them benchmarks and good practices on how to do that, so they can grow business in every way."

SPECIAL RECOGNITION FOR PREMIER HEALTH

The Dayton Area Chamber of Commerce has in place two established programs to develop diversity and inclusion in the region. One is the Minority Business Partnership, which fosters "supplier diversity" by connecting minority- and women-owned businesses with large corporate buyers. Secondly, the chamber and NCCJ of Greater Dayton have for the last 12 years presented a diversity and inclusion award that serves to showcase best practices among the region's businesses.

This year, in a special recognition, organizers announced they were renaming the award in honor of Premier Health, the program's first honoree in 2006.

Jessica Wagner, the chamber's manager for workforce and economic development, said Premier continues to be the region's gold standard for diversity and inclusion. "The stuff they're doing is really great and you can tell that there is a huge emphasis on inclusion, both on supplier diversity and also within their HR department," Wagner said.

Starting next spring, recipients will be given the Premier Health Workplace Diversity Award.

"We are just thrilled," said Mary Boosalis, president and CEO of Premier Health. "I don't think we can adequately convey in words how meaningful it is to us because it represents a culmination of two decades of effort in making diversity and inclusion a focus in this organization and just a part of the core values and fabric of who we are."

Experts say a commitment at the top is a critical piece of such programs and, to that point, Premier's efforts were spurred by the board of directors more than 20 years ago, Boosalis said. "(They said) we need this to be more of a focus, more specificity and more outcomes-oriented."

Over the years, she said, Premier has worked hard to expand its recruitment to include minority applicants and to broaden its pool of suppliers; has instituted harassment-free and diversity workplace policies; and, early on, brought Spanish translators into its hospitals to serve a growing immigrant population. And, "we just had a lot of education at all levels," Boosalis said.

The effort is now so ingrained, "I sometimes don't even refer to it as an initiative anymore," said Mike Maiberger, Premier's executive vice president and COO. "It's a core competency of our organization and it's just baked into everything we do."

Certainly, this work has a direct benefit for the people who get hired and the local company that might once have been overlooked as a potential supplier. But Premier benefits as well. A diverse pool of job candidates means there's more talent to choose from, a diverse staff brings additional perspectives to the workplace, and it helps Premier to connect with a diverse customer base. "That's just a plus out of the



The 2017 Diversity & Inclusion Forum focused on putting policies into practice and launched the application window for the Premier Health Workplace Diversity Award on October 18, 2017.



gate,” Boosalis said. “We actually think it’s not just the right thing to do but it makes really good business sense.”

The newly named award is one of two such honors for Premier Health this year. It also was recognized by the OH-KY Construction Summit, a Cincinnati-based effort that promotes the use of minority- and women-owned businesses in construction.

The recognition is nice, Boosalis said, but, “I don’t think you’re ever done. We’re very proud, but I don’t think any of us would say we’ve arrived. We always are learning and growing.”

MBP: LEADING THE WAY IN SUPPLIER DIVERSITY

The Minority Business Partnership, meanwhile, has been a leading voice in one particular aspect of economic inclusion, supplier diversity – a move to make sure minority- and women-owned firms are part the mix when large companies look to purchase goods and services.

“Over the last five years, I would say we have been leading that conversation,” said Belinda Stenson, director of the MBP. “I think that was the real purpose of this initiative, to start the conversation, because a lot of companies had no idea about supplier diversity.”

A decade ago, she said, local minority business owners were asking themselves why they were based in Dayton because they did virtually no business with the region’s large corporate buyers. The Dayton Foundation launched an effort to try to change that and in 2010 the Minority Business Partnership moved from the foundation to the chamber.

From the chamber’s point of view, supporting supplier diversity is good for the region’s economy overall. It builds supplier capacity and helps capture spending done by large companies.

“We work with corporate partners to really help them establish a supplier diversity program,” Stenson said. “The

primary service is providing a network linking corporate buyers with minority suppliers.”

The MBP coordinates a Purchasing Roundtable that deals with goods and services and a Facilities Committee that focuses on the construction industry. While its main focus is minority companies, the partnership also engages women-owned, veteran-owned and small local businesses, as well.

And it coordinates the 20/40 Partnership, which aims to enlist 20 Committed Buying Partners and 40 established minority businesses that can be perspective suppliers. In June, 29 buying partners and 32 supplier firms were on the list.

Just recently, the MBP was asked to use its networking skills to help line up businesses for an assistance program offered by The Entrepreneurs Center in Dayton. The center will have \$6 million – about half of it from a state grant -- to help start-up companies in a variety of ways, from mentorships to administrative support. Recipients have to include some minority-owned, women-owned and rural

businesses and The Entrepreneurs Center asked the Minority Business Partnership to help find those companies.

Stenson believes the MBP has changed the culture here on supplier diversity and built good relationships with its corporate partners. “Will it get you a contract? No. But it opens that door ... which was a huge barrier five years ago.”

In a similar vein, Maiberger said diversity and inclusion doesn’t mean giving someone an advantage they don’t deserve; rather it’s providing an opportunity that they do.

“That’s what we do here,” he said. “It actually makes us all better business people because it creates a culture of looking at things thoroughly and considering all your options. I would say it’s actually been good for our business.” ■

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The 2017 Diversity & Inclusion Forum focused on putting policies into practice and launched the application window for the Premier Health Workplace Diversity Award on October 18, 2017.



The chamber brings together several organizations aimed at helping minority-owned businesses succeed. (L-R) Scott Koorndyk, The Entrepreneur Center; Belinda Stenson, Minority Business Partnership; Farris Welsh, Air Force Materiel Command; Michael Colbert, Montgomery County Development Services.



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TO SPEND OR TO INVEST?

That is the diversity question

By: Karen M.R. Townsend, Ph.D., KTownsend Consulting



Dr. Karen Townsend

I was recently invited to be the keynote speaker on diversity and inclusion at a conference...for pre-school teachers. While much of my work is with corporations, government agencies and non-profits, I was excited about this opportunity. These educators recognized that they serve “diverse clients” and for that reason, they wanted to be equipped to recognize, respond to and meet their unique needs.

And so it is—or should be—for all of us.

As corporate leaders, business owners and decision-makers, we too have a responsibility to meet unique needs. We can best meet those needs when we consider what diversity means for our organizations, employees and clients.

In recent years, many in the business community have focused on the “diversity spend.” Organizations set goals and metrics to determine where their dollars are spent. As a woman-owned, minority-owned business, I support such efforts. As a consultant who helps clients create and implement diversity initiatives, I am also interested in the “diversity investment.”

Dollars spent externally—the diversity spend—demonstrate a willingness to partner and do business with diverse vendors and suppliers. Resources directed internally—the diversity investment—demonstrate an acknowledgment of the diverse members of your organization and the value they bring. Ask yourself:

Is our diversity investment equal to our diversity spend?

Recently, 150 CEOs representing some of the nation’s largest companies came together to launch The CEO Action for Diversity & Inclusion Initiative. CEOs from AT&T, Coca-Cola, Fifth Third Bank, KeyBank, Proctor & Gamble, Miami University (of Ohio), the University of Dayton and others, pledged to collaborate with leaders across the country to support and advance diversity and inclusion. These leaders measure their diversity spend, and they are also making diversity investments. Each CEO acknowledged that diversity is a business issue—one that is good for our local, regional and national economies. They also acknowledged that cultivating environments where all employees are welcomed and empowered results in collaborative teams that work to benefit the company, community and broader society. These companies demonstrate that when the right initiatives are implemented by the right people at the right time, diversity programs improve organizational culture, increase employee engagement and positively impact corporate performance.

Whether you lead a corporation, a small business or a non-profit, diversity should be a priority. Across America—and in the Dayton region—demographics are shifting, the workplace is changing, and clients have varying needs. Diversity and inclusion used to mean a conversation about race and gender. Although

race and gender are included in the primary dimensions of diversity, leaders must be prepared for multiple levels of diversity.

Today’s organizations have multiple generations working together. How does a Baby Boomer effectively manage a Millennial? We live in a multilingual society. How do you respond to those who believe only English should be spoken in the workplace? While most businesses are closed for the Christmas holiday, can a person who observes Ramadan or Yom Kippur adjust his work hours, or must he take a vacation day? These issues reflect the complexities of diversity in 2017. And these complex issues must be addressed so your organization can remain competitive in a rapidly changing global economy. Leaders must go beyond the rhetoric of diversity and courageously seek to address the realities these sometimes sensitive and difficult topics can bring. These are the types of actions the 150 CEOs are taking.

Rather than make diversity the responsibility of one person (i.e. a diversity manager or Chief Diversity Officer), these forward-thinking leaders have made diversity an organizational priority. They understand diversity is everybody’s business. They engage the workforce in defining diversity for their organizations. They earmark funding to support initiatives that promote diversity and inclusion—initiatives that are reviewed, measured and reported on regularly.

These CEOs pledged to do three things:

1. Make their organizations trusting places to have complex, and sometimes difficult, conversations about diversity and inclusion.
2. Implement and/or expand implicit bias education.
3. Share best practices and unsuccessful practices.

The priorities of the Diversity & Inclusion Initiative are ones that could be replicated by any organization, large or small. Although these actions may not directly impact the supply chain—the diversity spend—each action does address the internal functioning of the organization—the diversity investment.

When I stood before the preschool teachers, it was because their organization recognized that to have successful school year, they must begin with a discussion about diversity. Their leaders made a diversity investment—understanding that their “clients” would receive the benefits.

And so it is—or should be—for all of us.

As you create your strategic plans, review projections for growth, and set goals for your diversity spend over the next year, I encourage you to also consider your diversity investment. It could very well provide your greatest ROI.

Karen M.R. Townsend, Ph.D. is the president of KTownsend Consulting (KTC)—an organizational development firm offering expertise in the areas of leadership development and 21st Century diversity. KTC helps leaders align their organizations and maximize their talent so they can experience increased levels of organizational excellence, employee engagement and customer satisfaction. Dr. Karen Townsend can be reached at (937)602-4641 or via email at ktownsend@consultant.com. ■

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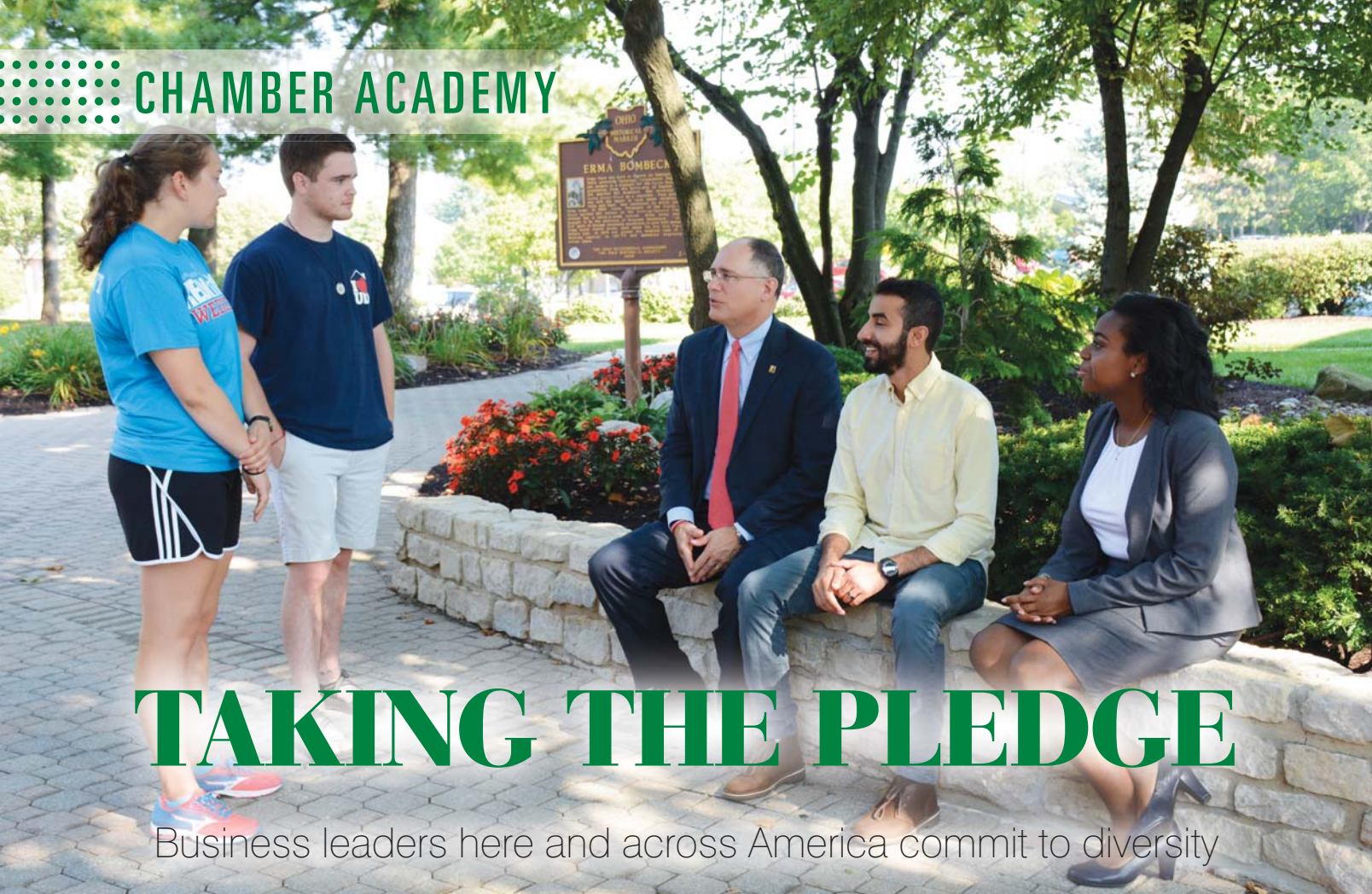
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TAKING THE PLEDGE

Business leaders here and across America commit to diversity

Dr. Eric Spina, University of Dayton president, talks with students on campus. Both presidents have emphasized a need for focusing resources on diversity and inclusion on campus.

By: Vince McKelvey, Focus on Business Contributor

The presidents of Miami University and the University of Dayton this year joined a rapidly growing number of business executives across the county in signing a pledge to foster diversity and inclusion at their institutions.

And for both presidents – who each began his tenure in July 2016 – signing the pledge was just an extension of the work they and their universities were already doing.

“When I started here at Miami, one of the big things that we were working on, a priority, definitely was diversity and inclusion,” said Miami President Greg Crawford. When he learned about the pledge, he said, “I just knew I wanted to be involved in it as a university and a leader.”

UD President Eric Spina said the University of Dayton is a values-driven institution and having a diverse and inclusive environment is one of those values. “Frankly, it was a no brainer for me to sign,” he said.

The pledge is an initiative of the CEO Action for Diversity and Inclusion, a movement spurred by Tim Ryan, the U.S. chairman of PricewaterhouseCoopers (PwC), and shaped by a steering committee of corporate leaders. David Taylor, president and CEO at Procter & Gamble, is on the steering committee.

The idea was to get CEOs, as leaders, talking about these issues, said Idalia Hill, senior manager for public relations at PwC and a spokeswoman for CEO Action.

Ryan became PwC’s chairman in July 2016, days before the police shootings in Dallas and there was national rancor over police-involved shootings of black men and police officers themselves being targeted. Ryan realized people don’t leave these issues at the door when they get to work and instituted a company-wide discussion about race. “We set up these conversations and they were absolutely amazing,” Hill said.

Ryan also began talking to other CEOs about diversity and inclusion, which led to the steering committee and the pledge. Executives who sign agree to:

- Continue to make their workplace trusting places to have complex, sometimes difficult, conversations about diversity and inclusion.
- Implement and expand education on unconscious biases.
- Share their organization’s best – and unsuccessful – practices regarding diversity and inclusion.

When the effort was formally announced in June, 175 executives had signed on. By late July, the number was approaching 300, representing a broad spectrum of U.S.

industries. "This was just a group of CEOs that had an idea to get more CEOs to talk and it has blossomed into something massive and wonderful," Hill said.

Sharing best practices is a key part of the initiative and is something that appeals to both Crawford and Spina.

"We have a lot of ideas about what we need to do here," Spina said. "But having access to best practices, having access to folks who have tried different things ... it's those dialogues that are going to help us get to a better place faster."

Diversity "enriches the environment in a way that leads to greater excellence,"

Spina added. "The more smart people you get, with different experiences, different backgrounds, different upbringings, different whatevers, the better solution that you'll come up with to a problem."

Crawford said, "Sharing ideas is just so valuable, and sharing ideas across industries, so to speak, where you've got companies and universities, and not-for-profits and for-profits, I just think it's a really good mix to actually advance diversity and inclusion."

He said diversity fits right in with Miami's commitment to a liberal arts education and training students "to be transformative thinkers and global citizens in this very globalized and very diverse world."

Both Miami and UD have a variety of diversity initiatives underway.

Miami's include a new website highlighting diversity, a Freedom Summer dialogue series, a Presidential series on

inclusion, and the campus' Myaamia Center, which works to advance the language and cultural revitalization of the Miami Tribe of Oklahoma.

UD, meanwhile, in July 2016 named a vice president for diversity and inclusion – a brand new position. "We're putting (diversity) in the budget where it makes sense to put it in the budget," Spina said.

He added that UD is working in a number of ways to ensure diversity among the faculty and to increase the racial, socio-economic and geographic diversity of the student body.

In fact, more diversity is a hallmark of the current freshman class at each school: Domestic students of color make up 16 percent of UD's freshmen and 16 percent to 17 percent of Miami's, the

presidents said.

Hill said executives who have signed the pledge have been eager for a chance to get together and in November, the CEO Action for Diversity and Inclusion is hosting a summit in New York.

Both Miami and UD will be there. Spina said either he or Larry Burnley, the VP for diversity and inclusion, will attend. Crawford is going from Miami.

"There's a lot of excitement around it, I'm so happy to be part of this group," Crawford said. "The enthusiasm around what is possible and how we can all advance together, it's just great."

To learn more about the CEO Pledge and how to get involved, visit CEOAction.com. ■

CEO **ACT!ON** FOR DIVERSITY & INCLUSION

Miami University President Greg Crawford is pictured in Redhawk gear with Miami students.



‘CONSTRUCTION CRAZE POINT TWO’ KEEPS MINORITY BUSINESS PARTNERSHIP BUSY

By: Vince McKelvey, Focus on Business Contributor



Construction continues to dominate the work of the Minority Business Partnership (MBP) thanks to major building projects in the region.

"I know we did 'Construction Craze,'" said MBP Director Belinda Stenson, referring to articles published in Focus on Business in early 2015 about the number of big projects underway at that time. "I think we're on 'Construction Craze Point Two.'"

MBP, a program of the Dayton Area Chamber of Commerce, works to connect minority- and women-owned companies with the region's large corporate buyers. The MBP focuses on increasing supplier diversity in two main arenas – goods and services and construction.

As was the case two years ago, Stenson said construction is demanding her attention.

She said MBP is working with Premier Health on two major projects, Good Samaritan North and Miami Valley Hospital South; with CareSource on its new office building; and with the Dayton Metro Library, which is still in the midst of a system-wide renovation and rebuilding program. "With all entities, we've had conversations about diversity and inclusion," Stenson said.

The organizations involved have held outreach events to attract minority and women businesses and, in some cases, set goals for women and minority participation in the project, she said.

Stenson said the library's project struggled with its diversity goals early on in the first phase. But it hit them in the second phase, which was managed by Shook Construction. Shook also will manage the third phase. Wise Construction, a local minority-owned firm, assisted Shook in managing diversity efforts on the second phase and will do so on the third, as well.

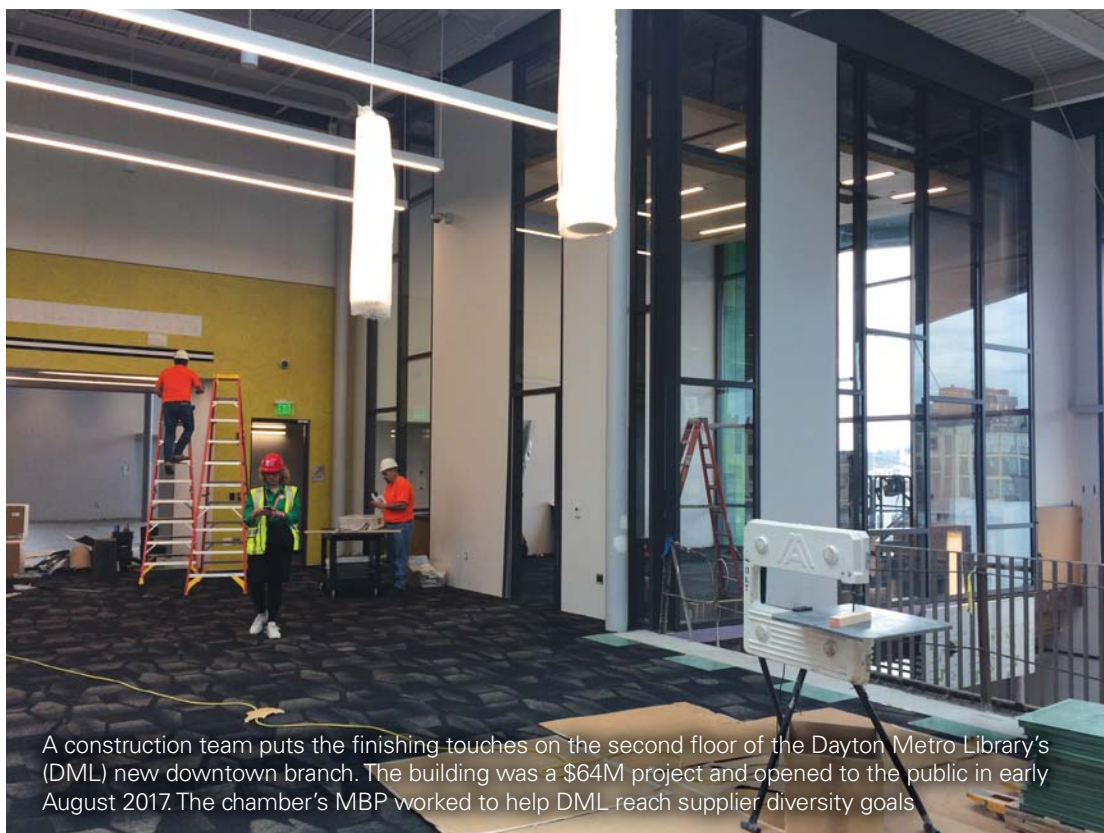
The goals come in to play when a project is hiring subcontractors and suppliers and Phase II called for 17 percent for minority businesses, 5 percent for women-owned businesses, 60 percent for Montgomery County companies and 70 percent for businesses from the nine-county Dayton region.

"We exceeded every one of those numbers," said Jaron Develbiss, a project manager for Shook. "We're just getting started on the third segment, but I hope to think we'll have that kind of success on that one."

Shook's website highlights outreach and inclusion as one of four main values and Develbiss said the Minority Business Partnership and Minority Business Assistance Center are resources for contractors to find minority and female trade contractors. "We work with (the two agencies) on every one of our projects to discuss the inclusion efforts and see how we're tracking and to make sure we're meeting those goals the library has committed to meeting," he said.

Stenson said that in most communities, as in Dayton, construction leads the way in supplier diversity, outpacing efforts in goods and services. But she said, providing goods and services is important for minority businesses because it holds the promise of a long-term contract. Where a construction job might last nine months, a supply contract with a big company could be for three years, she said.

"I spend a lot of time focusing on construction because there are so many valuable opportunities in that area," Stenson said. "We have a lot of opportunities in the construction area." ■



A construction team puts the finishing touches on the second floor of the Dayton Metro Library's (DML) new downtown branch. The building was a \$64M project and opened to the public in early August 2017. The chamber's MBP worked to help DML reach supplier diversity goals.



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The chamber's monthly publication, "Economic Indicators", provides useful information to allow analysis of our region's economic health and predictions for future performance. The indicators are available to Dayton Area Chamber members online and by subscription to Chamber Edge members. More information can be found at DaytonChamber.org. Below is a sampling from the May 2017 report:

CPI

Consumer Price Index

May 2017 %
monthly change.....0.0%
CPI over the last 12 months Avg.....1.4%

Cost of Living Index

2016 Fourth Quarter Cost of Living Index

Dayton, Ohio	93.6	Denver, Colorado.....	111.8
Columbus, Ohio.....	88.7	Miami-Dade County, Florida.....	114.3
Raleigh, North Carolina.....	94.5	Baltimore, Maryland.....	118.8
Richmond VA	95.2	Chicago, Illinois.....	123
U.S. AVERAGE.....	100	Portland, Oregon.....	127.3
Cleveland, Ohio.....	101.4	San Francisco, California.....	188.5

Consumer Price Index - Percent Change



Statistics for the Dayton MSA are no longer available. Based on Midwest region B/C MSA Population 50,000- 1,500,000.
Source: http://www.bls.gov/regions/mountain-plains/news-release/consumerpriceindex_midwest.htm#chart1

Sales Tax Collections

County	Rate (%)	May 2017	May 2016	12 Mo. Change	YTD 2017	YTD 2016	YTD Change
Butler.....	0.75.....	3,665,177	3,619,287	1.27	18,594,884	18,232,415	1.99
Clark.....	1.50.....	2,092,109	2,108,374	-0.77	10,976,217	10,613,664	3.42
Darke.....	1.50.....	763,082	718,098	6.26	3,746,318	3,638,132	2.97
Greene.....	1.00.....	2,206,077	2,193,463	0.58	11,533,351	11,210,891	2.88
Miami.....	1.25.....	1,545,286	1,514,889	2.01	7,820,740	7,452,686	4.94
Montgomery.....	1.00.....	7,037,570	6,969,728	0.97	34,937,773	35,749,500	-2.27
Preble.....	1.50.....	509,476	475,861	7.06	2,503,935	2,313,200	8.25
Warren.....	1.00.....	3,271,207	2,902,897	12.69	16,485,224	15,650,705	5.33
Region Total (\$000s)		21,089,985	20,502,597	2.86	106,598,441	104,861,193	1.66

Residential Home Sales

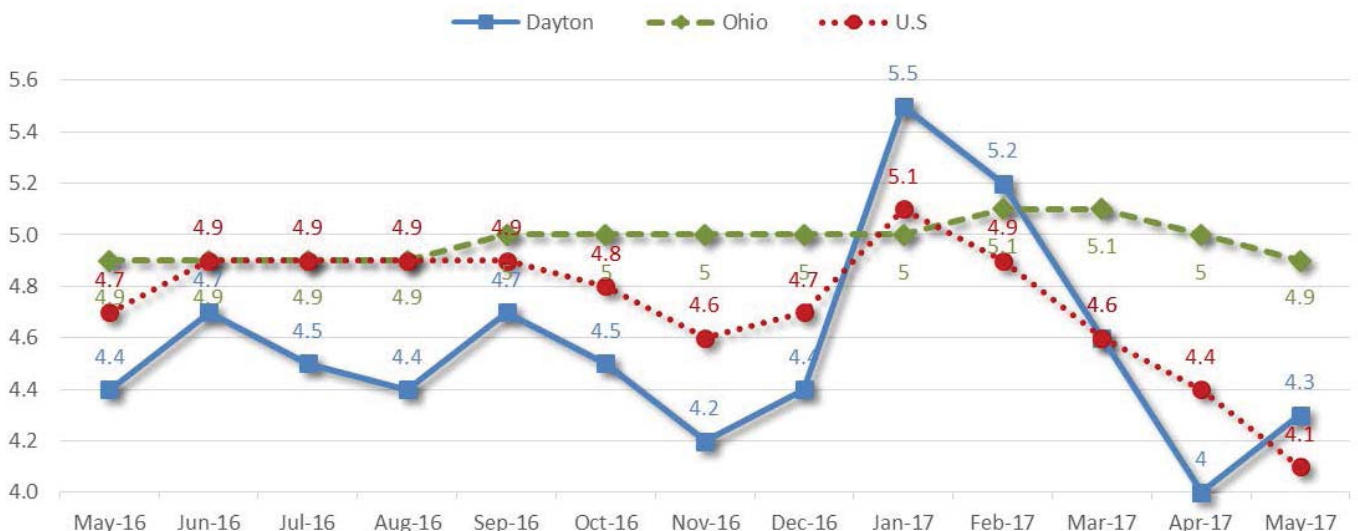
Dayton MSA	May 2017	May 2016	% Change	YTD 2017	YTD 2016	% Change
Number of Homes Sold.....	1,626	1,563	4.03	6,023	5,765	4.48
Total Home Sales.....	256,075,029	236,943,693	8.07	907,874,053	808,282,267	12.32
Average Sale Price (\$)	157,488	151,595	3.89	150,735	140,205	9.02

Regional Employment Trends

Dayton MSA	May 2017	Apr 2016	May 2016	2017 Average	12 Mo. Change
Total nonfarm employment.....	387,500	387,500	387,000	384,720	500
Goods producing employment.....	54,300	53,900	52,700	53,720	1,600
Service-providing employment.....	333,200	333,600	334,300	331,000	-1,100

Unemployment Rates

	May 2017	May 2016	12 Mo. Average
Dayton MSA.....	4.3%	4.4%	4.6%
Ohio.....	4.9%	4.9%	5.0%
U.S.....	4.1%	4.7%	4.7%



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics (LAUS), Labor Force Statistics including the National Unemployment Rate, www.bls.gov



DAYTON AREA CHAMBER OF COMMERCE:

Celebrating 110 years of serving the Greater Dayton Region

2017 marks a milestone for the Dayton Area Chamber of Commerce. It's been 110 years since the chamber got its start, but do you know the history behind your chamber, one of the oldest in the country?

The Dayton Area Chamber of Commerce was founded in 1907 by John H. Patterson, the man behind one of Dayton's best known businesses, the National Cash Register Company. Patterson saw the need for a chamber of commerce to give area businesses a central, unified voice. He brought together the business leaders of his time and set forth a course that would soon create real change for the Dayton region.

DACC MAKES EARLY WAVES IN DAYTON

Once formed, the Dayton Area Chamber of Commerce quickly got to work, providing resources to small businesses and serving as a champion for the region. The chamber advocated for five new dams, completed in 1922 as a result of the 1913 flood. The chamber's Air Service Committee succeeded in convincing Congress that Dayton would be a great location for the government's aeronautical research and development center. Working with the Retail Merchants and Dayton Advertising Club, the chamber also began efforts to create our community's Better Business Bureau. Another visible chamber project

was the construction of the Dayton Art Institute, the completion of I-675 and the formation of the Dayton Aviation Heritage National Park.

As our country prepared for war after the attack on Pearl Harbor in 1941 and industries converted to manufacturing weapons, the Dayton Area Chamber served as matchmaker to link companies, contractors and suppliers.

The Dayton Area Chamber has also played a large part in the region's strong higher education footprint. In 1964, the chamber led the charge in the Dayton area to pass a statewide bond issue and raise the necessary money to form what was later named Wright State University. The chamber also worked to make Sinclair Community College a reality.

In 1975, the chamber formed an important business unit, the Dayton Development Council, which later morphed into a separate entity, known today as the Dayton Development Coalition.

CREATING DAYTON'S FUTURE LEADERS

Many of the chamber's early years were spent looking for ways to improve the Dayton region to benefit member businesses, but as time went on, the chamber began to also create avenues for member businesses to give back to the community.

In 1976, the Dayton Area Chamber formed Leadership Dayton, a program aimed at turning great business leaders

into great community leaders. Still in existence today, the 10-month program takes a class of approximately 50 people through in-depth topical day retreats, covering things like Dayton's history, how healthcare, diversity and education are working in the region and the impact of Wright Patterson Air Force Base.

"Leadership Dayton has become one of our premier programs," said Phil Parker, president & CEO of the Dayton Area Chamber of Commerce. "Pouring through a list of Leadership Dayton graduates is like looking at a 'Who's Who' of Dayton. These leaders graduate from our program and go on to do fantastic things. We're very proud of that."

Along the way, class members are asked to create a class project that will benefit the community. They're also given the opportunity to serve on the board of a chosen local non-profit. Since its formation, more than 2,000 people have graduated from the program and many of them are now community servant leaders in the Dayton region.

Another program of the Dayton Area Chamber of Commerce, Generation Dayton, was formed in 2006 to help the region retain young professionals. The program encourages professional development, networking, and community service.

"This was a strategic initiative of the business community to help engage young professionals who were

in our community to help create a greater workforce, but also to help advance their careers. I'm proud to say it has exceeded those goals and is growing by leaps and bounds," said Chris Kershner, Executive Vice President, Dayton Area Chamber of Commerce.

Each year, more than a hundred young professionals volunteer their time for area non-profits during the annual Generation Dayton Day. Members say their involvement with Generation Dayton not only opened doors within their careers, but also helped them develop a sense of place; a love for the Dayton region.

"Generation Dayton has connected me to a new place that I now call home," said Jerod Frenzl, Generation Dayton member. "It's connected me not only to the city, but also connected to the people who make this city great. It's provided me opportunities to learn from those people."

A RISING TIDE

Today, serving as a champion of the Dayton region remains a pillar of the chamber's mission. While the chamber is focused on serving the business population, it recognizes that a strong region overall makes for a healthy economy and subsequent business success.

As evidenced in its history, the Dayton Area Chamber has consistently acted as a driver for community.



The chamber had a hand in creating two of the region's biggest higher education institutions operating today: Sinclair Community College and Wright State University.



A portion of the first class of Leadership Dayton poses for a picture in 1976. (L-R) Paula MacIlwaine, Douglas Hawthorne, E.A. Ricky Boyd, Richard Roediger, Wayne White, Robert Rice.



Dayton's devastating 1913 flood prompted the chamber to push for five new dams, one of the earliest examples of the power of the chamber's business advocacy efforts.



Chamber president & CEO Phil Parker addresses attendees at a chamber event in July 2017.

advancement. More recently, the chamber has moved infrastructure development projects up the priority list, such as the modernization of I-75 through downtown Dayton and the new interchange at Austin Boulevard and I-75 in southern Montgomery County. The chamber is also taking a lead role in stimulating a discussion over the future of the Dayton Convention Center and how the business community can help continue downtown growth.

In 2010, the chamber amplified its commitment to diversity and inclusion when it welcomed the Minority Business Partnership to the chamber family. This program helps pair minority, women and veteran owned businesses with large buying organizations. Once again, the chamber finds itself in a “match-making” role, helping large companies diversify their spend while opening doors for small or disadvantaged businesses.

Over the years, the chamber hasn’t lost sight of its members’ bottom lines, either. The chamber has allowed for millions of dollars in workers’ comp and health insurance premium savings, access to business resources and information, networking opportunities that resulted in business deals and growth, and business advocacy work that cleared the way for substantial business expansion and investment in the Dayton region.

The Dayton Area Chamber of Commerce strives every day to make its vision a reality. Its staff understands that bridging gaps between our businesses, non-profits and government entities will result in a better place to live, work and play.

“The more the Dayton region has to offer, the easier it will be to attract and retain business investment. A rising tide lifts all boats.” said Parker.

VISION: To position the Dayton region as the world’s greatest place to live, work and grow business.

MISSION: To strengthen, promote and advocate for our member businesses and the region’s economy.

OUR CORE VALUES ARE AS FOLLOWS:

Diversity: We believe our differences give us the perspective, strength, and wisdom that are critical to our success.

Advocacy: We seek to understand the needs of our members and to champion the causes that matter to our business community.

Collaboration: We connect our members and our community to produce unique opportunities for economic growth and prosperity.

Courage: We show leadership, integrity, and transparency to earn and maintain the trust of our members.

AWARDS & HONORS:

- **1996:** Newcomen Society Honor, Dayton Area Chamber & Phil Parker, President & CEO

- **1998:** Better Business Bureau Integrity Eclipse Award, Small/Medium Business Category
- **1998:** Ernst & Young LLP, Entrepreneur of the Year, Supporter of Entrepreneurship Award
- **1998:** National Association for Membership Development, Award for Excellence - Nation’s Best Chamber
- **2001:** National Association for Membership Development, Award for Excellence – Finalist
- **2005:** U.S. Chamber of Commerce, 5 Star Accreditation
- **2010:** Dayton Regional Transit Authority (RTA), Making a Difference honor
- **2010:** U.S. Chamber of Commerce, 5 Star Accreditation
- **2013:** Dayton Home Builder’s Association, Community Partner Award
- **2014:** United Way of Greater Dayton, Cornerstone Award
- **2015:** U.S. Chamber of Commerce, 5 Star Accreditation
- **2016:** The Presidents Club of Dayton, Citizen Legion of Honor Award, Phil Parker, President & CEO
- **2017:** Better Business Bureau, Community Honor
- **2017:** Association of Chamber of Commerce Executives, Chamber of the Year Finalist

TO THE MEMBERSHIP OF THE DAYTON AREA CHAMBER OF COMMERCE:



The Voice of Business

Pursuant to the Chamber Bylaws Article V. ELECTION OF TRUSTEES, Sections 1. through 6., the Chamber's Governance Committee must meet and develop a slate of candidates qualified to meet the requirements as members of the Board of Trustees.

Additional names of candidates for Trustees can be nominated by using an official Chamber petition bearing the genuine signatures of at least five percent (5%) of the Chamber members in good standing. Such petition(s) shall be filed with the Governance Committee within ten (10) days after this notice has been delivered to the membership. If no petition(s) is valid within such ten (10) day period, nominations will be officially closed and the slate of candidates presented will be considered duly elected for the specified term(s).

The Chamber's Governance Committee has met and has recommended a slate of trustees to be elected during our annual process. The Chamber's Executive Committee has reviewed this list, determined that each is a qualified candidate and in good standing, and unanimously supports the election of the following candidates. If you have any questions or would like to request a petition, please contact the Dayton Area Chamber of Commerce at (937) 226-8225.

RECOMMENDED FOR ELECTION TO AN ADDITIONAL 2-YEAR TERM FROM 1/1/2018 – 12/31/2019:

NAME	Organization
David F. Abney II	Wise Construction Co., Inc.
Lisa Barhorst	MomSource Network
Steve Barhorst	Motoman Robotics, Yaskawa America Inc.
Dr. Jo Alice Blondin	Clark State Community College
Steve Edwards	Winsupply, Inc.
Jacqueline Gamblin	JYG Innovations, LLC
Dennis Grant	United Rehabilitation Services of Greater Dayton
Beth Grubb	RSM US LLP
Jennifer Harrison	Taft, Stettinius & Hollister
Pat McDonald	KeyBank
John Middelberg	Chase
Rob Rohr, Sr.	Cox Media Group Ohio
Mary Tyler	NCCJ
Kevin Weckesser	Brixey & Meyer, Inc.
Bill Whistler	Shook Construction Company
Mark Williams	Elements IV Interiors

RECOMMENDED FOR ELECTION TO A NEW 2-YEAR TERM FROM 1/1/2018 – 12/31/2019:

NAME	Organization
Doug Barry	BarryStaff, Inc.
Randy Domigan	Brady Ware
Cindy Gaboury	Audio Etc.
Steve Helmeccamp	Fifth Third Bank
Andy Horner	University of Dayton
Jeff Liu	Fuyao Glass America
Anne Marie Singleton	McGohan Brabender
Steve Tieber	The Dublin Pub



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allows you to attract and retain the best employees,
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practices, coaching and consulting,
training initiatives, developmental
services, and workforce
retention.

Rhonda Hess

MEd, SPHR, SHRM SCP, CCP

Senior Vice President of HR Consulting
Marsh & McLennan Agency LLC
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- Assist students with their college applications
- Make sure young people get financial aid

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Centerville	Northmont
Dayton Public	Northridge
Huber Heights	Oakwood
Jefferson Township	Trotwood-Madison
Kettering	Valley View
Mad River	Vandalia Butler
Miamisburg	West Carrollton

**SEPTEMBER
2017**

Attendance Awareness
Month

**OCTOBER/
NOVEMBER
2017**

FAFSA Finish

**NOVEMBER
2017**

College Application
Month

**MARCH
2018**

Readiness Summit

**APRIL
2018**

Preschool &
Kindergarten
Registration Month

**APRIL/MAY
2018**

College & Career
Signing Day

**MAY/JUNE
2018**

Summer Reading &
Learning

**JULY
2018**

National Summer
Learning Day





A team from Naval Medical Research Unit Dayton, based at Wright-Patterson Air Force Base, accepts a 2017 When Work Works Award. (L-R) Captain Rees Lee, Nicholas Roberts, Megan Mudersbach, Commander William Howard.

WHEN WORK WORKS AWARD

The Dayton Area Chamber of Commerce is proud to congratulate five regional winners of the 2017 When Work Works Award, which is given by the Families and Work Institute (FWI) and the Society for Human Resource Management (SHRM). Applicants are evaluated on six research-based ingredients for an effective workplace: opportunities for learning; a culture of trust; work/life fit; supervisor support for work success; autonomy; and satisfaction with earnings, benefits and opportunities for advancement. These are all factors associated with employee health, well-being and engagement.

If you'd like to apply for the 2018 When Work Works Award, visit DaytonChamber.org for upcoming application information. ■





Cornerstone Research Group of Dayton received the When Work Works Award on August 22, 2017. (L-R) Chrysa Theodore, Jeff Bennett.



The Mid-Ohio Regional Planning Commission is a 2017 When Work Works Award winner. (L-R) Shawn Hufstedler, Tracy Clifton.

DAYTON FROZEN SOLUTIONS

After serving the Dayton region for more than 75 years, Dayton Frozen Solutions (DFS), formerly known as Terminal Cold Storage, is celebrating a new name and ownership. DFS has now added a spinoff company, DFS Supply, which is supplying goods for several regional businesses. DFS cut the ribbon on its new beginning on August 18, 2017, at its 120,000 square foot facility at 20 Eaker St., Dayton.



WILLIS ACQUISITION ENTERPRISE LLC

Technology company Willis Acquisition Enterprise LLC has relocated from Springfield to Tech Town in downtown Dayton. Owner Stephen Willis, who started the company in early 2016, cut the ribbon on his new offices with the help of the chamber. Willis Acquisition offers 3D modeling and mapping, site surveying, stockpile monitoring and more.



PRINCIPAL FINANCIAL GROUP

With a move to a new facility, Principal Financial Group's Dayton office is now offering better access to financial planning with room to grow. Owner Keith Davis and his team cut the ribbon on their new location at 7625 Paragon Road in Washington Township on July 21, 2017. The new office is ADA compliant and closer to I-675, providing easier access for healthcare clients.



RAISING CANE'S

The restaurant known for its chicken fingers also knows how to throw a party! Raising Cane's cut the ribbon on its new restaurant at 1135 Miamisburg-Centerville Road in Washington Township on June 28, 2017. The new spot seats 92 and is expected to employ between 45 and 65 people.



HUNTINGTON BANK BRANCH

On June 26, 2017, Huntington Bank cut the ribbon on a new branch at 3504 W. Siebenthaler Rd., Dayton. The new facility signifies a commitment to the neighborhood, which has been a focus of revitalization efforts for Montgomery County.

(L-R): Chamber Board Chair Pat McDonald and Chamber President & CEO Phil Parker pose with an award signifying the chamber's finalist status for 2017 Chamber of the Year. The chamber Board of Trustees celebrated the accomplishment at its meeting on August 23, 2017.



WHAT AN HONOR!

DACC named Chamber of the Year Finalist

This year, the Association of Chamber of Commerce Executives named the Dayton Area Chamber of Commerce a finalist for the Chamber of the Year award. This honor puts your chamber among the top three chambers in the country in our size category.

The Chamber of the Year award involves a multi-stage process, which includes Dynamic Chamber Benchmarking, application and interview. We congratulate our fellow finalist, the Charleston Metro Chamber of Commerce, and this year's winner, the Chattanooga Chamber of Commerce. ■

CHAMBER EDGE MEMBERS:



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 Apex Tool Group
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 Benefit Builders & Associates (subsidiary of Field Underwriters Agency, Inc.)
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 Chaminade Julianne Catholic High School
 Chase
 City of Dayton
 CompuNet Clinical Labs
 Cox Media Group Ohio
 Dayton Children's Hospital
 Dayton Early College Academy
 Dayton Freight Lines, Inc.
 Dayton Power & Light Co.
 Dayton Public Schools
 Dayton Real Estate Ventures LLC dba Hollywood Gaming At Dayton Raceway
 Dayton Reliable Air Filter
 Deloitte
 DHL Supply Chain
 Dunson & Associates
 Feldmeyer Financial Group
 Fifth Third Bank
 First Financial Bank
 Globe Food Equipment Co., Inc.
 HealthSouth Rehabilitation Hospital of Dayton
 Kettering Health Network
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 Montgomery County
 NDC Technologies, Inc.
 NECCO Inc.
 Norton Engineering, LLC
 PNC
 Power Solutions Group LTD.
 Premier Health
 Principal Financial Group
 Prolink Staffing Services LLC
 R Health Matters
 Seneca Financial Services, LLC

Simply Hyacinth
 Speedway LLC
 SpringCreek Fertility
 Style Encore Centerville
 Sunbelt Business Advisors of Southwest Ohio
 Synchrony Financial
 Taft Stettinius & Hollister LLP
 Taylor Communications
 The Bob Ross Auto Group
 The Connor Group
 The National Conference for Community & Justice of Greater Dayton (NCCJ)
 The Schaefer Group
 The United Way of the Greater Dayton Area
 Think Patented
 United Rehabilitation Services of Greater Dayton
 University of Dayton
 Van Hoose Associates, Inc.
 Vectren
 Vercom Systems, Inc.
 Vista Packaging & Logistics
 Wal-Mart
 Willis Acquisition Enterprise LLC
 Wright State University

Want one of these?

Soin Award for Innovation applications accepted at DaytonChamber.org beginning December 20, 2017.

NEW ONLINE TOOL GIVES SNAPSHOT OF DAYTON'S JOB SCENE

DaytonWorkforce.com
aims to funnel job seekers
into industries with greatest
workforce need

By: Jessica Wagner, Dayton Area Chamber of Commerce

Business owners in the Dayton region know firsthand the struggle to find and retain qualified employees. Difficulty finding skilled workers consistently ranks as a top issue in the Dayton Area Chamber of Commerce's annual survey of its 2,400 member businesses.

In 2015, the Dayton Area Chamber of Commerce received a \$40,000 grant from the Lumina Foundation through the Association of Chamber of Commerce Executives (ACCE) to address those challenges. During the past 18 months, DACC staff has put that money to work, partnering with several regional resource organizations to create DaytonWorkforce.com, a new tool for employers and job seekers alike.

A DAYTON-AREA INDUSTRY ROADMAP

The website, which launched this summer, gives an in-depth look at the workforce trends of the region's current and future labor market in six core industries: Logistics & Transportation, Healthcare & Biosciences, Information Technology, Advanced Manufacturing, Business Services and Aerospace & Defense. Each industry profile includes a market description, the current and projected number of jobs, annual openings, as well as major regional employers.

With help from Montgomery County and the Business Solutions Center, the chamber has also identified the top occupations in each industry and included median salaries, job descriptions and occupational tasks.

The idea is to help those looking to enter the workforce identify the industries in which they'll have the greatest opportunity to find a job. From a business perspective, aligning employers' needs with the skills job seekers choose to obtain can help ease the workforce crunch.

EDUCATIONAL PATHWAYS FOR EXPANDING SKILLSETS

Once a job seeker has chosen a career goal, DaytonWorkforce.com offers a resource page to connect to the training, education and certificates they'll need to land a job in an in-demand career field.

The chamber partnered with Learn to Earn Dayton to create an asset map of many regional workforce partners including local community colleges, universities, and career

tech programs. The database is searchable, so users can refine results based on a particular industry, certification, or services for employees and employers.

Employers can also use this tool to find educational resources that can expand the skills of current employees.

Not sure what career would be the best fit based on your interests? Another feature of the website is a career planning portal which links users to three career or continuing education options. The first two are offered through the Dayton Metro Library: Career Cruising is a modern version of the aptitude test, allowing any Dayton Metro Library card holder to access online skills assessments and resources for a wide variety of career tracks.

The second offering from Dayton Metro Library is Lynda.com, which provides more than 5,000 courses, tutorials and certificates in business, technology and creative skills. This tool is free to anyone with a Dayton Metro Library card.

The third career planning resource featured at DaytonWorkforce.com is through Ohio Means Jobs, where users can take practice tests and find job fairs and other job assistance offered by the state of Ohio.

AN ECONOMIC CHECK-UP

For an overall look at the Dayton region's economy, DaytonWorkforce.com includes current economic indicators. These indicators provide cost of living information, sales tax collections and unemployment numbers. The indicators are offered monthly by your Dayton Area Chamber of Commerce via a partnership with Wright State University's Applied Policy Research Institute.

The chamber is committed to helping connect its members with the information and resources they need to ease the skilled workforce crunch. The launch of DaytonWorkforce.com provides another tool in the toolbox for area employers.

"With this opportunity, we will provide a voice for area employers highlighting what opportunities are available and how to take advantage. Making those connections will strengthen our regional economy," said Phil Parker, president & CEO of the Dayton Area Chamber of Commerce. ■



DAYTON REGION WORKFORCE PARTNERSHIP

ECONOMIC INDICATORS INDUSTRY SEGMENTS » CAREER PLANNING RESOURCES CONTACT Q



Decisive Data for the Dayton Region

The Dayton Regional Workforce Resource provides information on our current and future labor market. Study workforce trends and research in six core industries, plus resources to help both employers and job seekers.

CHAMBER CHATTER

VOLUNTEERS OF THE QUARTER



L to R: Matt Bellert, NRK Hogan Insurance; Robert Beck, KSG Promotions & Engraving; Bill Deas, Porter, Wright, Morris & Arthur. Not pictured: Pat Newcomb, Small Business Development Center.

Volunteers of the Quarter for the second quarter of 2017 were recognized at the Dayton Area Chamber of Commerce Board of Trustees meeting on August 23, 2017. Their contributions help us help you!

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CHAMBER PARTNERSHIPS CONNECTING THE DOTS FOR THE BIGGER PICTURE IN HEALTH CARE

Great things often start with a simple idea, like connecting the dots. That's what our Whole Health ConnectionSM approach to health care is all about.

HOW IT WORKS

We connect the dots in health care — medical, drug, dental, vision, life and disability. Each time a member sees a doctor or dentist or fills a prescription, it's like a dot on a page. Connecting all those dots gives us the bigger picture — a more complete health profile of the whole person.

Doctors and other caregivers can easily share this information with each other. And seeing the bigger picture early on can help doctors catch chronic diseases like diabetes, cancer or heart disease earlier. And catching diseases early can mean earlier treatments and better results.

How it saves. Connecting the dots gives better data, better insights and better outcomes.

- Up to 74% lower medical costs and fewer hospital stays, when patients who have chronic disease or are pregnant treat their periodontal disease¹
- \$8,000 in medical costs savings for members with a connected medical and disability plan²
- More than 26,000 diabetics identified earlier through yearly routine eye exams³

HOW IT CAN WORK FOR YOU

When you add dental, vision, life or disability to our medical benefits, you get improved health care for your employees and cost savings for your business. That's because we connect member health records, claims and clinical data to help make sure they get better care with greater insight.

For more information, talk to your Anthem sales rep or contact the Dayton Area Chamber of Commerce at 937-226-1444 or info@dacc.org.

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Interactive CaregivingTM is the unique way our caregivers deliver care to our clients. It centers on four interrelated aspects — engagement of the mind, an active body, proper nutrition, and safety. A Plan of Care which addresses these aspects, together, will enhance quality of life and ultimately, independence.

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¹American Journal of Preventive Medicine's Impact of Periodontal Therapy on General Health Study, June 2014.

²Anthem, Inc. Productivity Solutions data study and Actuarial validation, 2015.

³Anthem, Inc. data 2016.

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The Chamber and Anthem Blue Cross Blue Shield have combined efforts to offer health, dental and disability insurance coverage to small and mid-sized businesses. These offerings come with competitive rates and comprehensive services from a large network of providers.



WORKERS' COMPENSATION DISCOUNTS

The Chamber's long time relationship with Frank Gates changed in 2015, when Frank Gates combined with CareWorks Consultants, Inc. to form CareWorks Comp, Ohio's largest workers' compensation Third Party Administrator (TPA). Our group rating program allows employers with good safety and claims records to pool together to enjoy discounted workers' compensation premiums.



MEDICAL MANAGEMENT SOLUTIONS

The chamber contracts with CareWorks to offer members innovative claims and medical management services for workers' compensation, helping our more than 93,000 employer customers control costs and enhance employee productivity.



Commuter Ads

RTA BUS ADVERTISING

We're excited to announce a new partnership with CommuterAds that will result in more savings for chamber members! Now you can reach thousands of RTA riders with tailored audio and electronic scrolling messages and save 25% off the cost of the package, all for being a member of the Dayton Area Chamber of Commerce.



OFFICE SUPPLIES

Chamber members see significant savings on frequently used office supplies at Office Depot AND free next day delivery. Employees of member businesses can also get the same great discount when they shop at Office Depot, using their chamber discount card.



GAS CARD DISCOUNT PROGRAM

Save 5 cents per gallon of gas from any Speedway or Super America gas station when using your Chamber Benefits Card. The per gallon discount is not available for fuel purchases made in WV or WI.



ENERGY SAVINGS PROGRAM

Chamber members receive an exclusive discount offer from IGS Energy. Member businesses benefit from custom pricing that could save them hundreds on their energy bills. Member employees are also eligible for custom pricing at home.



PAYMENT PROCESSING

Does your business accept credit cards? When's the last time you took a close look at your processing fees? There might be a better way, using new technologies that could save you significantly. Infintech offers Dayton Area Chamber member discounts, and will complete a free analysis of your current processing to see how much you can save!



SHIPPING SERVICES

The Chamber has teamed with FedEx to help boost your savings on all air, freight and ground deliveries. It's easy, it's free and there's no minimum shipping, copy or print quotas. Enroll today.



ENERGY SAVING AUDITS

The Chamber's partnership with Energy Optimizers, USA offers Chamber members an exclusive discount on an Energy Audit Program (value \$2,500-\$10,000). An ASHRAE Level 2 energy audit will be conducted by professional and certified energy, mechanical and electrical engineers. You'll receive recommendations for reducing energy costs, projected energy savings for positive cash flow, and options for financing a turn-key energy efficiency project.

START SAVING! For a complete list of chamber discount programs and services, and information on how to participate, visit DaytonChamber.org or call 937-226-1444.

THE CURRENT STATE OF EMV

Since Fall 2015, the letters EMV have been on the minds of most merchants in America. The impending boom of credit cards featuring a security chip was looming large, and merchants had a heightened sense of urgency to get their payment processing systems ready to accept this new technology. And if they didn't, merchants would take on the liability for counterfeit charges instead of the card issuers.

CHIP CARD ADOPTION IS ON THE RISE

18 months later, their urgency was not unfounded. According to a recent press release from the International Card Manufacturing Association (ICMA), roughly 70% of all financial cards now have a chip card embedded in them.

By March 2017, 2 million US merchants were chip-ready and accounted for 44% of all US storefronts - nearly doubled from the year prior. For the merchants who upgraded to the new technology, counterfeit fraud dollars were down 58% according to Digital Transactions Magazine.

A FEW SIDE EFFECTS OF THE EMV TRANSITION

As with any new rollout, there are bound to be side effects and EMV is no exception. Here are a few issues that have emerged from the deployment of this latest payment processing security measure.

INFLUX OF CHARGEBACKS

For the many merchants who didn't prepare to accept EMV chip card transactions, the spike in chargeback liabilities are daunting. According to research company Aite Group LLC, in 2016, chargebacks went up 17% from the previous year and cost merchants \$5.8 billion dollars and shift in liability likely played a large role in those results.

Both MasterCard and Visa implemented temporary policies a year ago to help merchants stay afloat while the flood of fraudulent charges raged on. Visa blocked all chargebacks under \$25 from going to merchants and capped at 10 the number of these on a single card account. This policy will stay in effect until April 2018. Mastercard now ensures that chargebacks follow the liability shift guidelines and have policies in place to limit merchant exposure to excessive charges on fraudulent accounts.

For the merchants who did upgrade their hardware to become compliant, one common problem is still plaguing them - some EMV software isn't available yet - and the installation and certification to become fully integrated is a slow process. That leaves many merchants still exposed to fraud while the rollout moves slowly along.

SNAIL'S PACE AT THE POS

Not long after the liability shift began to take place, many merchants were suffering from transaction times that were slower than a snail's pace. Compared to the mag-stripe swipes that took just 3 seconds, some chip card transactions were taking 16 seconds or even longer.

This spring, Visa and Mastercard stepped in again and introduced new technology, Quick Chip and M/Chip Fast, respectively. These improvements are designed to speed up checkout times and make the chip card experience as quick as the swipe. The ultimate goal of this technology is to continually improve transaction lead times.

CARD NOT PRESENT FRAUD

In 2017, US eCommerce fraud will reach \$4 billion and that is up 20% from 2016 according to the Aite Group LLC. There are two factors that can attribute to this rise in card not present fraud: 1) the EMV movement has decreased the amount of fraud at the point of sale and 2) customers are purchasing more products and services online than ever before.

Although card not present fraud is on the rise, there are countermeasures that all merchants can take to help thwart the intrusion. eCommerce merchants are capable of utilizing fraud tools that are built into their existing gateway service. These tools can give merchants a real-time verification of fraudulent data. There are also enterprise fraud service options available that can help merchants retain legitimate sales while preventing fraudulent transactions.

TO LEARN MORE ABOUT EMV COMPLIANCE:

Contact Infintech at InfintechLLC.com or call 1-800-621-8931. ■

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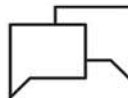
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John 3:16

DAYTON AREA RESTAURANTS LOOK TO CHAMBER TO LEAD “BRUNCH BILL”



By: Holly Allen, Dayton Area Chamber of Commerce

While the public face of the ‘Brunch Bill’ campaign has been the Bloody Mary or the occasional mimosa, for the businesses in Dayton precinct 1b, which spans from the Oregon District north to the river on the east side of Main Street, the real star of the show is revenue.

“Sunday brunch is one of our busiest days of the week,” said Steve Tieber, owner of The Dublin Pub.

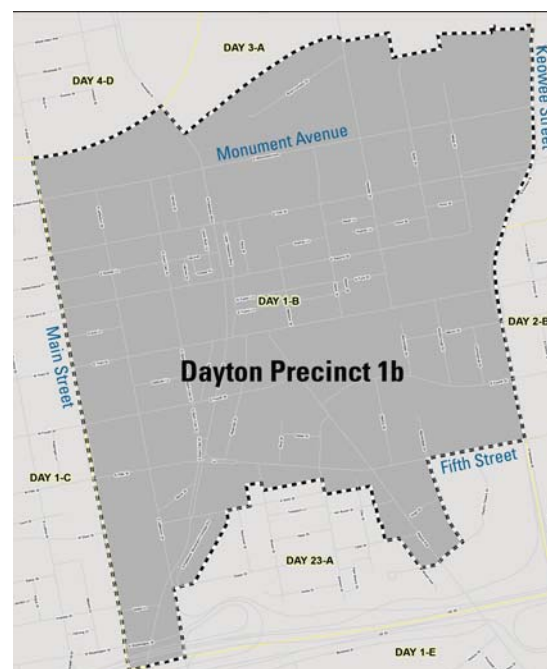
But Tieber says his revenue potential is hampered by the state law that prohibits restaurants from selling alcohol before 11am on Sundays. As a chamber member, Tieber knew where he could turn to do something about it.

“The ‘Brunch Bill’ is an opportunity for any restaurant currently open on Sunday morning or others that may want to have Sunday brunch in the future,” said Chris Kershner, Executive Vice President, Dayton Area Chamber of Commerce.

The chamber’s business advocacy team went to work, collecting the 87 valid signatures necessary to get the measure on the ballot on Tuesday, November 7th. If approved, the measure would overrule the state law, allowing alcohol service to begin at 10am on Sundays in the precinct. Only residents living in Dayton 1b will see it on the ballot. That includes The Cannery, Water Street, St. Clair, Cooper Place and the Biltmore Towers among others.

Tieber believes giving businesses the choice to serve earlier on Sundays would drive up sales on what’s already a stand-out for food and drink sales.

“Liquor licenses give restaurants the ability to open up at 5:30 in the morning, six days a week. Opening an hour earlier on Sunday would increase



The Brunch Bill covers Dayton’s Precinct 1b, which includes downtown businesses east of Main Street and west of Keowee Street.



Dublin Pub owner and chamber member Steve Tieber is leading a coalition of businesses, with chamber guidance, that would be affected by the change in allowable alcohol service time on Sundays.

BRUNCH BILL COALITION MEMBERS:

- Chair: Steve Tieber, The Dublin Pub*
- Dayton Racquet Club*
- Blind Bob's
- Lily's Bistro
- Newcom's Tavern
- Antioch Shrine Center
- Trolley Stop
- The Neon
- Basil's on Market
- Salar Restaurant and Lounge
- Lucky's Taproom & Eatery
- Ned Peppers Bar
- Corner Kitchen
- Spectra*
- Woodard Development

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the opportunity for business regardless if a customer would like to have a Bloody Mary or mimosa or not. Passage of the Brunch Bill will create additional jobs, and in turn, bring people to downtown," said Tieber.

Tieber is chair of the "Brunch Bill Coalition", a group of 15 bar and restaurant owners and other business leaders, who are in favor of the change.

"This collaborative effort will support and contribute to our downtown Dayton residents, businesses and vibrancy," said Kershner. "Dayton restaurant owners have invested in downtown, now it's our turn to help them grow."

Read more about the Brunch Bill at DaytonChamber.org. ■



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DAYTON AREA CHAMBER OPPOSES FLAWED RX BALLOT ISSUE

By: Chris Kershner, Dayton Area Chamber of Commerce

This summer, the Dayton Area Chamber of Commerce announced its opposition to a flawed ballot initiative expected to appear before Ohio voters on November 7, 2017. After careful review, the chamber's Legislative Committee and the Executive Committee of the chamber's board voted to oppose the "Ohio Drug Price Relief Act."

The initiative, which is supported by out-of-state interests in California, seeks to bar state agencies from buying drugs at prices higher than those paid by the U.S. Department of Veterans Affairs.

PRESCRIPTION COST-SHIFTING HURTS EMPLOYERS

Dayton Area Chamber leaders and member businesses believe the Ohio Drug Price Relief Act would significantly impact Dayton-area businesses by shifting the cost of prescription drugs to private employers and employees. If this proposal is passed, your chamber believes pharmaceutical companies will respond by raising the cost of prescription drugs for

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DECEPTIVE
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ISSUE

the private insurance market to make up for discounted prices mandated for the public insurance market. We also believe the initiative would cause drug companies to charge the Department of Veterans Affairs more for prescription drugs, increasing the cost burden for the VA and its patients.

"This issue is about 6.8 million Ohioans subsidizing prescription drug costs for almost 4 million other Ohioans," said Chris Kershner, Executive Vice President, Dayton Area Chamber of Commerce. "That's not good public policy for any state and it's not right for Dayton area employers."

OUT-OF-STATE PROPOSALS THREATEN OHIO BUSINESS

The same ballot issue that's being proposed here in Ohio came before California voters in November 2016. Known as "Proposition 61", it was defeated by California voters 54-46.

As out-of-state interest groups continue to target Ohio for self-serving ballot issues, the Dayton Area Chamber believes even more strongly that it must shine a light on those that negatively impact the Dayton area employers and the Ohio business climate.

The Dayton Area Chamber of Commerce has joined dozens of organizations in the Ohioans Against the Deceptive Rx Ballot Issue Coalition. This coalition is made up of a broad group of nurses, doctors, pharmacists, psychiatrists, veterans groups and business groups including the Ohio Manufacturers Association and the Ohio Chamber of Commerce.

"Dayton voters are much smarter than this California group gives them credit," Kershner said. "California voters didn't buy their flawed proposal and neither will the Dayton region or Ohio." ■



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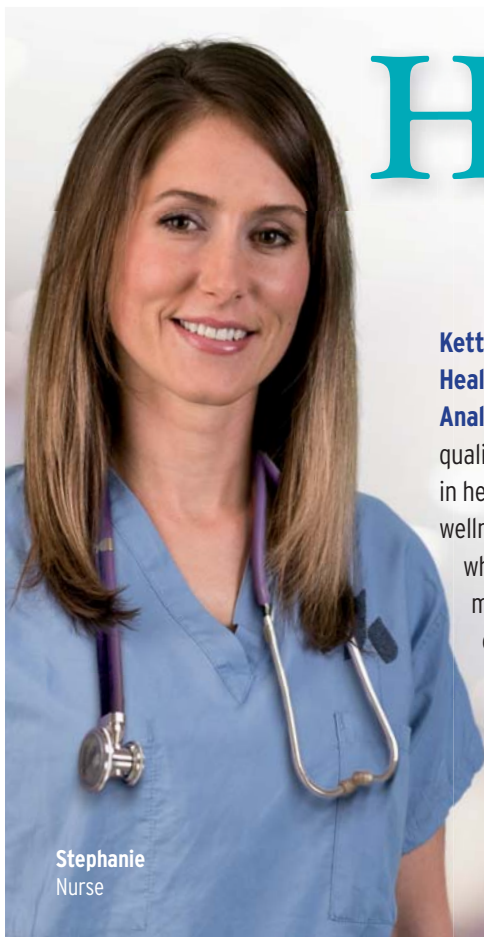
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