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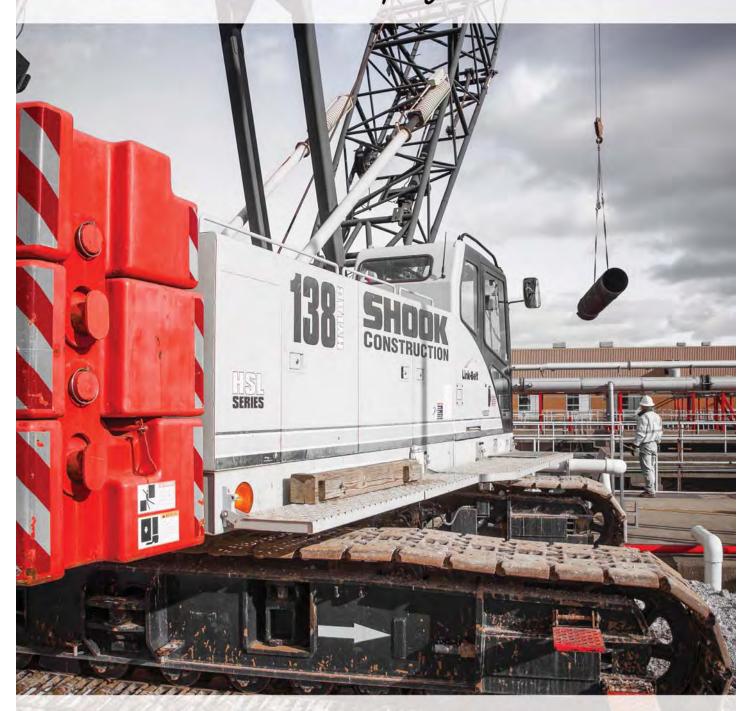
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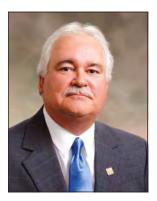
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President's Message

FOCUS ON ... **OUR REGIONAL ECONOMY**



n a word, our economy will hold "steady" for 2018, so suggests the chamber's Research Advisory Council (RAC), made up of a cross section of banking, investment and research advisors. Though our growth has been slower than we had hoped over the last few years, we still see positive signs of continuing growth in the healthcare, logistics and manufacturing sectors, as well as steady growth in employment and sales. We have also seen certain geographical areas continue to grow. We've seen investment along the I-75 corridor in Warren and Butler Counties, in Greene County, and some very positive changes in downtown Dayton bolstered by

new housing and the addition of companies like Taylor Communications.

We still have challenges, like our "big box" retailers, who continue to face competition from online retailers like Amazon. But the restaurant industry, which is part of the retail sector, continues to expand to serve that changing customer and demographic. The stock market has also been really strong (up to the writing of this column) and we're enjoying low inflation, low unemployment, better access to capital, a reduction in the regulatory environment, and a federal tax reform package that is positive for business and reduces taxes for most families who will spend, save, or invest in 2018 and beyond.

Though we lag some of the national economic trends, we will still see our regional economic growth up by one to two percent for 2018, maybe more if the tax environment and stock market infuse more business investment than in previous years.

Phillip L. Parker, CAE, CCE

President/CEO

Dayton Area Chamber of Commerce

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FOCUS on Business Magazine is proudly printed in partnership with chamber member ThinkPatented, A Marketing Execution Company.







ADDING MOMENTUM:

Public input helps solidify Fairgrounds vision

t will be a new landmark in the city of Dayton, a unique place with an identity all of its own, designed to attract people of all ages, provide job opportunities and promote healthy living.

That's the vision Premier Health and the University of Dayton share for the former Montgomery County Fairgrounds property, which they purchased last year. Leaders of the two institutions say the planning process is on track for a spring conclusion, and concrete ideas for the future of the key real estate on downtown Dayton's southern edge will emerge in the next few months.

Mary H. Boosalis, president and chief executive of Premier Health, and UD President Eric Spina said they have gathered input from a wide range of community groups and neighbors on the redevelopment of the 38-acre property, which had been home to the county fair for more than 160 years. Planning NEXT, a nationally recognized, Columbus-based urban planning firm has been hired to create a master plan for the project, and Premier Health and the University expect to select development partners later this year.

BUSINESS MEETS COMMUNITY PLANNING

Boosalis said officials entered the planning process with no specific plans for the land but concurred that any use should be in harmony with the two institutions' needs and values. From the outset, there was agreement on a mixed-use, pedestrianfriendly area with business and residential components that wouldn't duplicate or compete with other development projects in the community. A key priority for the area was that it act as a springboard to propel the next wave of business and entrepreneurial growth for Dayton and the Miami Valley.

"We wanted to get a lot of input and be very contemplative," Boosalis said. "We want (the development) to be new, purposeful, innovative."

Officials in November and January hosted workshops to gather insight from local organizations and local residents, providing a glimpse at initial concepts during the latter session.

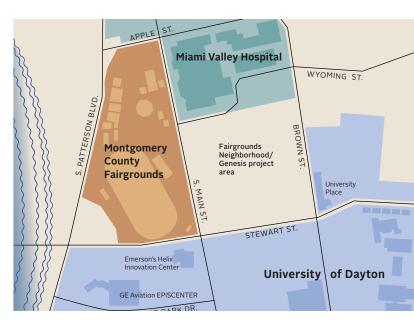
Spina said the University and Premier Health were approached by local officials about buying the property after "it started to become clear no developer submitted proposals that met minimum requirements set by the county and the city."

Premier Health and the University finalized the purchase of the fairgrounds land from the county in April 2017. The price was \$15 million, with Premier Health and UD equally splitting \$10.5 million. Montgomery County provided \$2 million for the restoration and reuse of the historic "roundhouse" building on the site, and the Dayton-Montgomery County Port Authority awarded a \$2.5 million state grant.

Under terms of the sale, the historic roundhouse must either be integrated into the redevelopment or disassembled and moved elsewhere. Boosalis and Spina said the consensus at present is that the roundhouse should remain on the site.

Spina said the public should expect the development will be completed in phases over a number of years. As institutional owners, the University and Premier Health have the ability to think about the overall project with a longer time frame in mind than if it were a strictly commercial development, he said.

"UD looks at that parcel and thinks about the next 150 years," he said. "We wanted to make sure we did it right and not just expeditiously."



Boosalis agreed. "As anchor institutions in the Dayton community, we are focused on building something that will contribute to the long-term prosperity of the city," she said.

Nevertheless, the two leaders said the public should understand that the development must be economically viable as it transitions from public to private property. While they envision amenities such as greenspace will be open to the public, "whatever we do will need to make financial sense," Spina said. "For it to be successful long-term, we're going to need to have some development partners."

He said the University and Premier Health expect to leave a portion of the land undeveloped so they have the flexibility to respond to currently unforeseen future opportunities.

PROJECT IS LONG-TERM COMMITMENT

"We're not prepared to put a timeline on when does the first shovel go into the ground?" Spina said. But "this summer, we should have a good sense of the first few pieces."

Regardless of specific uses, the two institutions have drafted some guiding principles for the development. It is to employ advanced, integrated technology and sustainable values, include unique amenities and foster healthy living. It is to connect to the Premier Health and University campuses and the larger community. They expect the property to be developed from the edges inward, and new development will respect the history of the property.

As a place where people live, work and play, the property is likely to feature housing that could be attractive to hospital and university employees who would like to live closer to work and downtown.

Boosalis noted that both Premier Health and the University have long track records for improving the areas abutting their campuses. "It's just good business sense to be concerned about your surrounding community," she said.

Officials of Premier Health and its Miami Valley Hospital have long eyed the possibility of acquiring the fairgrounds land, but the timing wasn't right until last year.

"It all just came together," Boosalis said. "Timing can be everything in life and history. We're making history in the most sincere sense."

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CPIConsumer Price Index

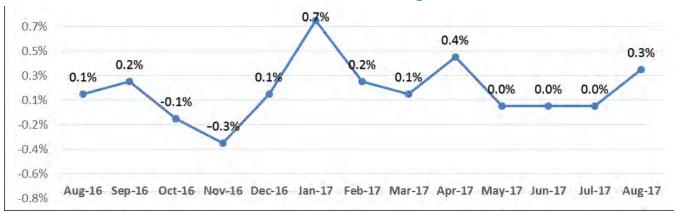
August 2017 %	
monthly change0.39	%
CPI over the last 12 months Avg1.59	%

Cost of Living Index 2017 Third Quarter Cost of Living Index

Dayton, Ohio89.2Columbus, Ohio89.2Raleigh, North Carolina96.0	Miami-Dade County, Florida114.3
Richmond VA	Chicago, Illinois123.5
Cleveland, Ohio	

at DaytonChamber.org. Below is a sampling from the August 2017 report:

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 ()	Aug 2017	Aug 2016	12 Mo. Change	YTD 2017	YTD 2016	YTD Change
Butler	0.75	3,313,421	3,497,650	5.27	29,622,817	29,290,378	1.13
Clark	1.50	1,890,678	1,975,964	4.32	17,527,738	16,952,378	3.39
Darke	1.50	720,763	735,643	2.02	6,091,156	5,945,257	2.45
Greene	1.00	2,067,206	2,226,816	7.17	18,383,806	17,976,853	2.26
Miami	1.25	1,436,862	1,467,807	2.11	12,396,390	12,072,853	2.68
Montgomery	1.00	6,067,052	6,890,546	11.95	55,628,352	56,608,802	1.73
Preble	1.50	457,716	498,709	8.22	3,974,151	3,934,020	1.02
Warren	1.00	3,259,301	3,264,468	0.16	26,950,250	26,116,249	3.19
Region Total (\$6	000s)	19,212,998	20,557,603	6.54	170,574,660	168,896,790	0.99

Residential Home Sales

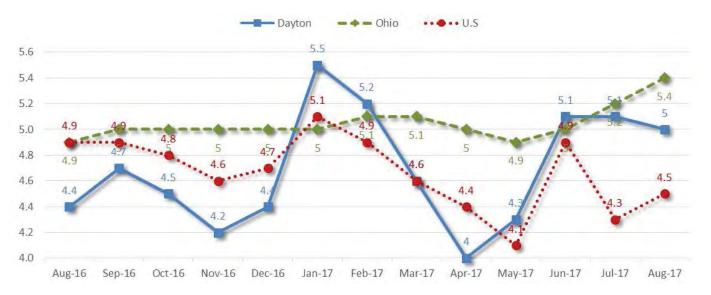
Dayton MSA	Aug 2017	Aug 2016	Change	YTD 2017	YTD 2016	Change
Number of Homes Sold	1,606	1,618	0.74	10,910	10,711	1.86
Total Home Sales	260,548,765	236,650,202	10.10	1,699,577,954	1,574,682,921	7.93
Average Sale Price ()	162,235	146,261	10.92	155,782	147,015	5.96

Regional Employment Trends

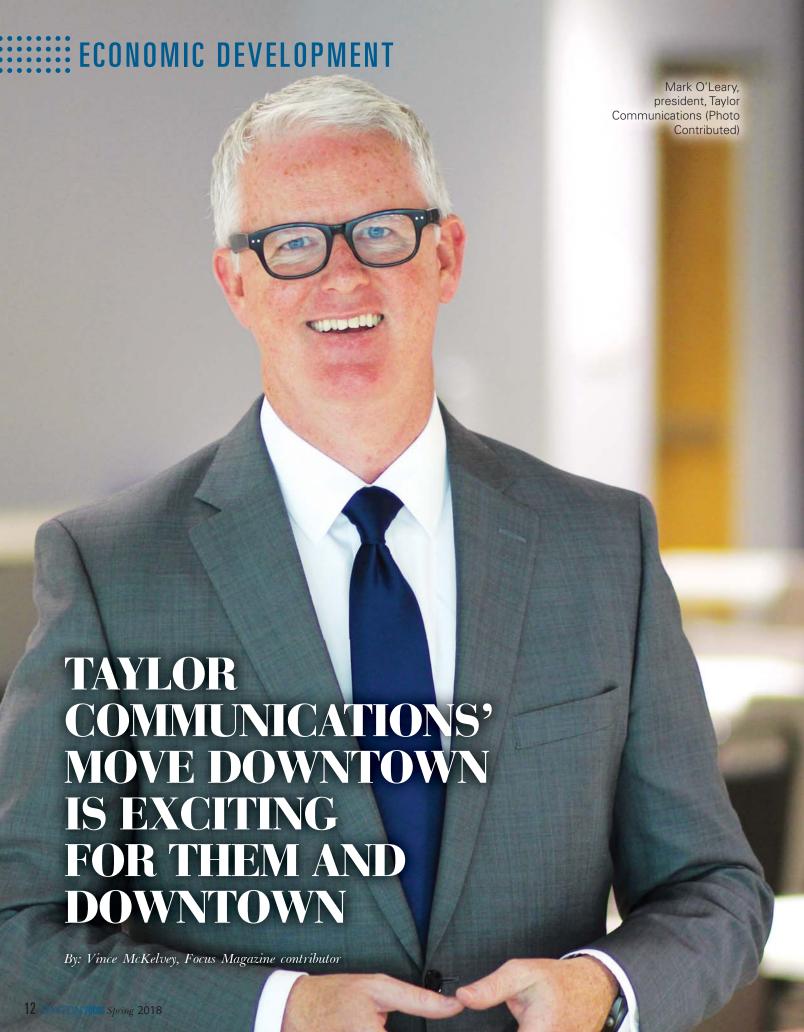
Dayton MSA	Aug 2017	Jul 2017	Aug 2016	2017 Average	12 Mo. Change
Total nonfarm employment	389,200	388,800	387,300	385,888	1,900
Goods producing employment	55,500	55,500	53,600	54,300	1,900
Service-providing employment					

Unemployment Rates

	Aug 2017	Aug 2016	12 Mo. Average
Dayton MSA	5.0	4.6	4.7
Ohio	5.2	4.9	5.0
ILS	4 5	5.0	47



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



s president of the Minnesotabased Taylor Communications, Mark O'Leary has been making frequent trips to Dayton. And he likes what he sees.

"We have just been so incredibly impressed with the team members we have in Dayton, the culture of Dayton, and again, (Dayton's) business leaders. "It's a wonderful community and I'm really proud we made this commitment to the community and to our employees," O'Leary said.

Taylor Communications is a new company with an old pedigree.

It was formed about two years ago after Taylor Corp., a diversified holding company in North Mankato, Minn., acquired Dayton's venerable Standard Register Co. out of bankruptcy. That deal was completed in August



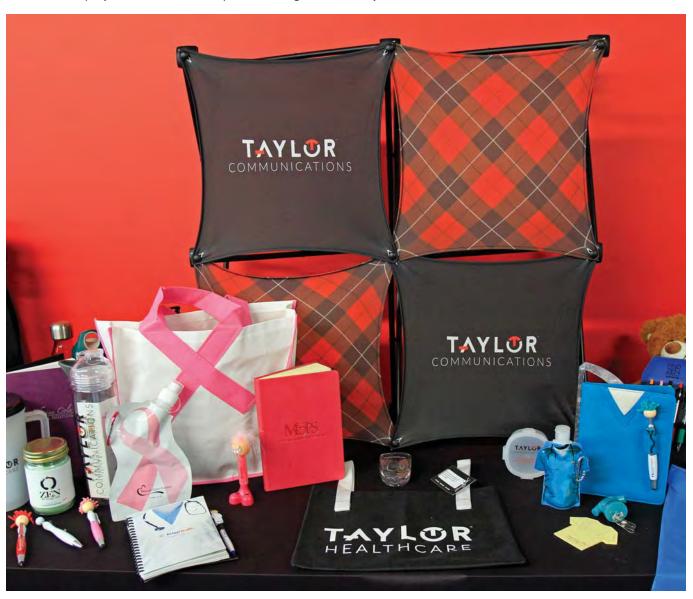
Mark Keeton, Taylor Communications **Promotional Products** (Photo Contributed)

2015. The following spring, Taylor Corp. rebranded Standard Register as Taylor Communications and then announced it was acquiring much of Staples' commercial printing business and would make that part of Taylor Communications, as well.

While the move resuscitated Standard Register, a former Fortune 500 company that called Dayton home for more than a century, it was also disquieting.

"When a company does change ownership that can be one of the triggering events to moving the company," said Ford Weber, Dayton's economic development director. "One way or another we began

talking with them as soon as Taylor bought the assets out of the bankruptcy court ... In fact, the mayor reached out to Taylor Corp. immediately when she found out that they were the successful bidder."











RENOVATING THE 111 BUILDING

In the end, Taylor not only decided to stay in Dayton -- a testament to the company's heritage, a commitment to its employees and a strong local workforce – but when it was looking for modern office space, it choose the 111 Building in downtown Dayton.

Taylor is moving about 600 employees from its Albany Street location into the downtown office building that had been largely vacant on West First Street. It will occupy about 130,000 square feet over eight floors of the 11-story tower.

Mark Keeton, general manager of the Taylor Communications' promotional marketing business, said Taylor's evolving business needed a collaborative workspace conducive to communication and innovation. The older building on Albany Street didn't provide that.

"We love that building, love that location; we have a strong history there ... but construction of office space 100 years ago was really different than now," he said. "We wanted to create an environment that's open, very light, bright; very Silicon Valleyish ... We really are focused on growth and on innovation. And the moves that people see us making, like this new space, are really focused on trying to drive that."

Taylor Communications, with help from a local incentive package, has completely redone its space in the 111 Building. Keeton could not give an exact cost of the renovation, but said, "I can tell you it's several million dollars ... It's essentially been completely gutted."

For now, Taylor also will keep about 100 employees at Albany Street, where it has part of its technology staff and a label-making facility. The company wants to sell that site, but hopes to remain there as a tenant.

INCENTIVE PACKAGE THE MOVE

Dayton, Montgomery County and the state's JobsOhio office each contributed \$500,000 toward the building renovation and company relocation. In addition, DP&L provided \$100,000 for lighting and modernizing the electrical system, Keeton said. "There was lots of engagement from the city, the county, the state and even businesses like DP&L, and we're very appreciative," he said.

As part of the deal, Taylor agreed to keep at least 500 jobs in the city through 2023, Weber said.

"I think it was very important to keep them here," he said. "We really want to see the company continue to invest and grow here. And we are encouraged because we believe they see all the positive developments going on in Dayton and all of the really great reasons to do business here."

TALENT POOL MAKES REGION ATTRACTIVE

Taylor Communications is one of North America's leading providers of print and digital communications and promotional products. It has about 4,000 employees and dozens of office, and manufacturing and distribution sites in the U.S. and in Mexico, Keeton said. It provides the financial, industrial, retail and healthcare industries with a range of services including labels and packaging, promotional marketing, customer communications, and signs and graphics.



Dayton is the company's largest office location, Keeton said, and deciding to remain in the region was relatively easy. He and O'Leary both said the company's current workforce and the region's pool of prospective employees - from graduates of local universities to experienced workers - make the area very attractive.

"We really just have some amazing people that are in Dayton, so it seemed very natural that we would continue to commit to Dayton," O'Leary said. "We feel good about being there because you've got some really great schools and other great businesses there. We feel good about the talent pool there."

Keeton added, "We made a decision pretty early on, as we evaluated what the company was doing down the road, that Dayton had that talent pool. We were a part of the community and wanted to stay a part of that community."

A 'BUZZ' ABOUT DOWNTOWN

When it began to look for modern office space, "the city of Dayton stepped forward and began working very aggressively with us," Keeton said.

"The reason we decided to look downtown is there's a buzz about downtown," he said. "We see lots of entrepreneurship happening in downtown Dayton ... There really was just a lot of positive momentum about being downtown and that was exciting to us."

Both Weber and Sandy Gudorf, president of the Downtown Dayton Partnership, said they're seeing an increased interest and investment in downtown Dayton, from new housing and brew pubs to the Water Street complex and CareSource's emerging new office tower.

"We have seen more than \$1.3 billion of investment since 2010 when we kicked off the Greater Downtown Dayton Plan. It's a huge number for us," Gudorf said.

She said 21,000 people work downtown and housing there is more than 98 percent occupied, with 600 more units in various stages of development. Office space is only about 67 percent full, she said, but business interest in downtown is growing, particularly among small businesses. "We have a lot of companies that we're working with," she said.

A WARM WELCOME

Taylor's move is a big win for downtown, she added. It fills vacant office space and provides a boost to local restaurants and shops. But, she said, it's also good for Taylor employees, who will have easy access to those restaurants and other amenities. "It's a win-win," she said.

More than 70 downtown businesses contributed to welcome packs of schedules, maps, menus and discounts for the incoming workers, Gudorf said. "The downtown community has opened its arms and welcomed Taylor employees."

O'Leary said his company has felt very welcomed overall.

"The partnerships with some of the local organizations around this move, those were also very important to us," he said. "The Dayton City Commission, the county commissioners, the folks from JobsOhio, that meant a lot and it meant more than the specific contributions around the program. There's an interest, there's a genuine interest and value placed to continuing to support businesses that want to grow in the Dayton area ...

"We're very optimistic about the future," O'Leary added. "There's so much that's great about Dayton. I really love it."

ECONOMIC DEVELOPMENT

CHANGING TRENDS IN ECONOMIC DEVELOPMENT

By: Jessica Wagner, with contributions from Montgomery County Community & Economic Development Department

here's no question the business environment in the Dayton community is very different today compared to 20 or even ten years ago. As the business landscape changes, so does the approach economic development professionals use to attract, expand and retain businesses. There's no single definition of economic development, but according to the International Economic Development Council, at its core, economic development is "improving the economic community through efforts that entail job creation, job retention, tax base enhancements and quality of life."

Traditional approaches to achieving those goals are becoming increasingly outdated, and our region, like many others, is working to align advocacy and investment strategies with key areas in order to stay competitive. In the game of economic development and business attraction, keeping up with the changing wants of the business world are imperative to closing deals.

WORKFORCE PLAYS EXPANDED ROLE

More than ever, economic development is closely tied to the availability of a skilled workforce. Site Selection magazine called workforce the "secret sauce for attracting and retaining high-value companies." In order to offer the 'secret sauce', educational institutions, industry trade groups and community leaders are listening to the business community and finding solutions to close the skills gap.

"Connecting the needs of the Dayton region's business community with the educational institutions that drive the opportunities in our community for people to expand their skills is a vital role we can play here at the chamber," said Holly Allen, Director of Marketing & Communications, Dayton Area Chamber of Commerce. "We've taken bold steps in the past couple of years to bridge the gap between business and education because we recognize the importance it plays when we compete on a national level for economic development opportunities."





A group of students shows off robotics certifications from the Robotics & Advanced Manufacturing Technology Education Collaborative (RAMTEC) at Miami Valley Career Technology Center. RAMTEC is helping close the skills gap for the business community. (Photo contributed)

In 2017, the Dayton Area Chamber of Commerce launched DaytonWorkforce.com, a resource page that connects employers and jobs seekers with training, education and certificates. It also provides an in-depth look at workforce trends of the region's current and future labor market in six core industries: Logistics & Transportation, Aerospace & Defense, Healthcare & Biosciences, Information Technology, Business Services and Advanced Manufacturing.

"DaytonWorkforce.com could be used for job seekers interested in choosing a career path that will ensure a better chance of getting that first job, followed by opportunities for growth. It's also useful to educators and business leaders who want a snapshot of our economic and educational landscape here in the Dayton region," Allen said.

TODAY'S EMPLOYER CHECK LIST:

Increased reliance on technology & automation: Businesses across the spectrum - from manufacturing to healthcare - are turning to automated equipment and new technology to replace skilled and unskilled positions. While these high-tech moves mean fewer positions, it also means the jobs that are available

require a higher skill set. Businesses in these industries want to know a prospective location has the workers to fill the void.

"Our region is ready to respond to this new workforce reality, said Erik Collins, Director of Community & Economic Development in Montgomery County. "With investments like the RAMTEC Center at Miami Valley Career Technology Center and Control Technology programs at Sinclair Community College, we're giving students the skills they need for the modern business world."

Entrepreneurship & innovation: There's a renewed energy in the Dayton region to foster new startups and innovators. The Air Force Research Laboratory (AFRL) continues to bolster its support through initiatives like the AFRL Small Business Hub and the AFRL Maker Hub. At the same time, The Entrepreneurs' Center leverages partnerships with the Wright Brothers Institute, The University of Dayton and Wright State University to bring air force technology into the classroom. Wright State Research Institute also leads Dayton Startup Week and the Hitchhiker's Guide to Dayton Tech and Startups. Beyond the culture of innovation these efforts

continue to cultivate in the region, they provide infinite resources to prospective investors. Businesses weighing our region against others know that the rich research environment here brings with it access to both talent and potential partnerships that could take their business to the next level.

A strong core: Much of the startup and entrepreneurial activity has been centered in Downtown Dayton, which is good, say economic development experts. "A vibrant urban core strengthens the region, and downtown Dayton is definitely experiencing a renaissance," said Collins. Since 2010, downtown investment now exceeds \$1 billion with projects like Water Street, the Levitt Pavilion, the main branch of the Dayton Metro Library and many other restaurants, retail shops and housing. The Downtown Dayton Partnership leads the Start Downtown initiative, which brings together entrepreneurs and startups to determine priority projects that keep downtown Dayton a hub of innovative activity.

THE PROOF IS IN INVESTMENTS

Understanding the need to maximize value and minimize obstacles, Montgomery County opened the Business Solutions Center, a one-stop-shop for business leaders and entrepreneurs to access workforce and economic development resources.

"The center helps businesses reach the next level by connecting them to resources and it offers a place for businesses to meet and collaborate with other companies," said Collins.

But the real success can be measured in businesses investing new money in our region.

In 2016, chamber member Tenneco invested heavily in its Kettering facility by updating manufacturing equipment and adding nearly 500 jobs. The auto manufacturer worked with the Montgomery County Economic Development team and other partners for its \$98.5 million expansion. The incentive package not only included Economic Development/Government Equity funds but also workforce support like recruitment, screening and training services.

Collins said Tenneco's investment is a great example of how the Dayton region leverages partnerships to build on existing strengths to ultimately respond to our businesses' needs.

"In today's business climate, communities competing to attract investment from new and existing companies have to be focused on maximizing value and minimizing obstacles," said Collins.



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Thank you for your dedication to the Dayton region's business community and the Dayton Area Chamber of Commerce's mission.





















::: CHAMBER CHATTER

2017 LEADERSHIP DAYTON ANNUAL MEETING

What does servant leadership look like? That's what Dr. Eric Spina, president, University of Dayton touched on at the 2017 Leadership Dayton Annual Meeting on September 28, 2017. Dr. Spina spoke to the group of LD alum at the Marriott at the University of Dayton.

Leadership Dayton also presented its annual report, which showed 48 participants in the 2017 class, who were chosen out of 87 applicants. The Leadership Dayton Alumni Association reported 244 members, and 425 total event attendees for the year.







- A (L-R) Megan Cooper, Dayton Metro Library; Nick Warrington, Wright State University
- **B** Dr. Eric Spina addresses the crowd at the 2017 Leadership Dayton Annual meeting.
- C (L-R) Kris Kropff, The Lorenz Corporation; Steve Fabrigar, Rieck Services; Tim DeHart, AAA Wastewater



CHAMBER CHATTER





2017 LEADERSHIP DAYTON AWARD HONOREES:

Program Partner of the Year: Cox Media Group Leader of the Year: Steven Budd, CityWide Volunteer of the Year: Randy Parker, WPAFB

- A Cox Media Group was named Program Partner of the Year. (L-R) Dr. Susan Hayes, 2017 LD Board of Governors Chair; Rob Rohr, Cox Media Group
- **B** (L-R) Kathy Thornburg; Paula Cosby; Carrie Mueller
- C Chamber president & CEO Phil Parker presents a gift to outgoing Leadership Dayton Board of Governors Chair Dr. Susan Hayes for 15 years of volunteer service to the chamber.
- **D** Steven Budd with CityWide received the award for Leader of the Year. (L-R) Steven Budd, CityWide; Dr. Susan Hayes, 2017 LD Board of Governors Chair





: CHAMBER CHATTER

VOLUNTEERS OF THE QUARTER



L to R: LaSandra Wright, Community Action Partnership; Steve Tieber, Dublin Pub; Tawana Jones, Montgomery County; Paul Quolke, C & N Contractors, Inc.; Mark Williams (accepting award for Marsha Schneider), Elements IV Interiors. Volunteers of the Quarter for the third quarter of 2017 were recognized at the Dayton Area Chamber of Commerce Board of Trustees meeting on November 15, 2017. Their contributions help us help you!









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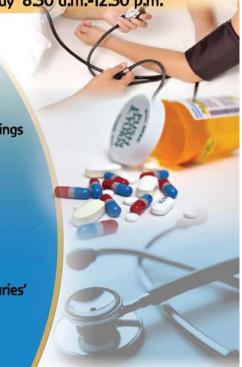
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- Diagnose and Treat Acute Illnesses, Infections, and Injuries'
- Preventive Medicine & Alternative Therapy
- Disease Prevention and Early Detection



MEMBERS ON THE MOVE

CHAMBER CHAIRS SIGHTING!

Several former **DACC Board of Trustee Chairs** were spotted together at a University of Dayton



basketball game on November 29, 2017. How many of these chamber Chairs do you remember?

Listed L-R with year of service and the company they represented at the time of service: Dr. h.c. Niels Winther, ThinkPatented (2016); Kevin Weckesser, Brixey & Meyer (2018); Pat McDonald, KeyBank (2017); Roy Chew, Ph.D., Kettering Health Network (2012-2013); Dr. Susan Hayes, Mercy Senia Retirement Community (2001); Dan McCabe, CareSource (2015); Eric Cluxton, Mound Development Corporation (2014); Richard Stover, PricewaterhouseCoopers, (2004-2005); Phil Parker, DACC; Chris Kershner, DACC.

BEACON ORTHOPAEDICS & SPORTS MEDICINE

A Sharonvillebased doctor group now has a stake in Dayton soil. Beacon **Orthopaedics & Sports Medicine** officially opened its new location at



2835 Miami Village Drive in Miami Township on October 23, 2017. Beacon's northernmost location situated near Austin Landing provides clinic care, durable medical equipment (DME) services, imaging, and physical therapy.

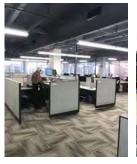


FIXAPHONE



The Dayton region welcomed its second FixAPhone store location on September 22, 2017. The new 1800 sq. foot wireless repair center at 8267 Springboro Pike in Miami Township, in the Southland 75 Shopping Centre, focuses on same day device repair services. The store also buys old devices and sells quality pre-owned phones and tablets at affordable prices. In addition to the repair space, the store has a conference room to host educational sessions covering various topics and provide a one-on-one meeting space with customers. The store currently has three staff members. FixAPhone opened its first Dayton location at 5816 Wilmington Pike in March 2017.

TAYLOR COMMUNICATIONS





Making one of the biggest business moves downtown Dayton has seen in many years, Taylor Communications cut the ribbon on its new office at 111 W. First Street on November 15, 2017. The company, formerly known as Standard Register, committed to moving 600 employees to the new 130,000 square foot space spanning eight floors, which was completely remodeled for the move. Taylor Communications said it will maintain a presence at its campus on Albany Street in Dayton.

CHAMBER CHATTER:



NOIR MARKETING + PR

Noir Marketing + PR officially moved into a new office at 14 W. First St. in downtown Dayton on September 14, 2017. The firm has been in business for six years and offers graphic design, media planning, purchasing, web design, content generations, social media and other marketing deliverables. The 507-square-foot space in Suite 402 has workstations for freelancers and meeting space for face-time with clients, teammates, and other community projects.

STFAI TH FNTRY **CYBERSECURITY** SOLUTIONS



Columbus-based cyber security firm Stealth Entry **Cybersecurity Solutions** opened a Dayton-area location on the second floor of 5100 Springfield Street in Riverside on November 14, 2017. The company provides cyber security services such as penetration testing, vulnerability assessment, application security management and incident response.



USA MORTGAGE

USA Mortgage opened its first Ohio location with a ribbon cutting on October 19, 2017. This new Centerville location at 7601 Paragon Road offers mortgage and refinancing services. Leading the 20-person office are

Christopher Rines and Ryan Schrempp, both 19year veterans of the home lending industry. USA Mortgage is a division of DAS Acquisition Company, LLC is based in St. Louis, Missouri.



WRIGHT-PATT CREDIT UNION NW MEMBER CENTER



Wright-Patt Credit Union opened its all new Northwest Member Center at 3239 W. Siebenthaler Avenue in Dayton on December 6, 2017. The center offers new cutting edge technology, extended hours and all the great service Wright-Patt members are used to.



MEMBERS ON THE MOVE

HAPPY'S PIZZA



Happy's Pizza at 2804 Salem Avenue, Dayton, celebrated new store ownership on October 20, 2017. While the restaurant has operated at this location for two years, new owners Wally & Eddie Yasso have plans to expand its catering, fast pick-up and delivery business. The Happy's Pizza menu offers more than just pizza, including ribs, chicken, seafood, burgers, salads and more. This 1,800 square foot restaurant on Salem Ave. is the first Dayton location and employs 20 people.





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* Data provided by Tourism Economics, an Oxford Economics company.





A DIFFERENT LOOK AT YOUR CHAMBER MEMBERSHIP

What a new DaytonChamber.org means to you, our members

ew websites don't always bring big change. Sometimes they bring a new, shiny look to an organization, but the substance is stagnant. Not so with the chamber's new website, DaytonChamber.org. It's a brand new day at the Dayton Area Chamber of Commerce.

If you've cruised on to our website since the start of 2018. you might have done a double-take. The new site has a completely different look, yes, but it also offers members an inside look at their membership. Simply creating an account by clicking "Log In" on the homepage allows members to view their account information, register more easily for events (your contact information will automatically fill in the registration blanks!) and look up contact information for fellow chamber members.

We're not done rolling out new features in the Info Hub, either. When you log in, you'll notice sections that aren't available to you yet. Go ahead and create your account now, then check back for new content.

THE VALUE OF YOUR MEMBERSHIP AT YOUR FINGERTIPS

Maybe you aren't into networking events or don't have time to make the most of your chamber membership. Does that mean your company hasn't benefited? Probably not. In the next few months, when you create an account and log in to our new members-only Info Hub, you'll be able to see your company roster, which includes anyone within your business who's had contact with the chamber. You might find that your organization has gotten more out of its chamber membership than you originally thought.

The Info Hub will also allow you to find and contact other chamber members by searching the member directory. We'll soon introduce a new feature that allows you to add to your

company profile with logos, images, videos, a description and more, depending upon your chamber membership level.

"Our team wanted to offer members-only benefits and make it easier for them to interact with us and each other," said Holly Allen, director of marketing & communications, Dayton Area Chamber of Commerce. "We're meeting them where they are because we know business leaders are busy. Convenience is important."

GET STARTED

It's easy to create an Info Hub account. From the homepage at DaytonChamber.org, members should click Login, then 'Create an Account'. If you are already in the chamber's system, an email will be sent to you to confirm your address and prompt you to create a password. Individuals who are not already on record with the chamber should contact us via info@dacc.org or 937-226-1444. Once you've created an account, the Info Hub is yours to use.

Keep up-to-date with the changing features within the members-only Info Hub via the hub's message board or through Chamber TV: DaytonChamber.org > News > Chamber TV.



CHAMBER PARTNERSHIPS

ENERGY AUDIT LEADS TO BIG SAVINGS FOR NCR COUNTRY CLUB

ess than a year after rolling out a new Dayton Area Chamber member benefit, one member is signing on for big savings. The NCR Country Club is partnering with local energy management firm and chamber partner Energy Optimizers, USA to upgrade its indoor and outdoor lighting systems to LED. As a result, the club is expected to see an annual cost savings of more than \$30,000.

The chamber member benefit program allows DACC members to receive an energy analysis of their facilities, which is then presented in a comprehensive ASHRAE Level 2 Energy Audit Report. The Energy Audit Report identifies several ways the business can save, including building improvements such as lighting, HVAC, mechanical, building envelope, and other enhancements geared toward utility use reduction and enhanced building comfort. If an energy savings project is started within 120 days of receiving the Energy Audit Report, the entire cost of the chamber member's energy audit is waived.

"This partnership allows our members to explore ways they can decrease their carbon footprint and save in the long term," said Phil Parker, president & CEO, Dayton Area Chamber of Commerce. "And the member can realize savings right from the start – just for being a member of the chamber. We're happy to see NCR Country Club take advantage of this opportunity."

For NCR Country Club, converting to LED lighting will result in savings both through improved energy efficiency and lower maintenance costs. LED lighting uses an average of 60 percent less energy and lasts four to five times longer

than the fluorescent, halogen, and incandescent systems being replaced. The lighting also puts out less heat, which will help keep cooling bills in check during the summer

While the project will boost the country club's bottom line, it also directly benefits members. LED lighting offers a higher quality of light, minimizing the "flicker" associated with other forms, which creates a more comfortable indoor environment for social gatherings. Outdoor LED lighting is crisper and more easily distributed, providing a safer environment for pedestrians and drivers as well as aesthetic improvement over older outdoor lighting systems.

"This is a win-win project that truly benefits the entire membership of the club," said Doug Trimbach, vice president, Energy Optimizers, USA. "Not only will the new lighting create more inviting spaces, but the dollars saved can be invested in resources that benefit club members such as other property improvements and events."

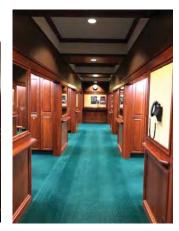
The project includes a 10-year material warranty on all LED components with a 20-year average performance life expected from the system. Annual electric use consumption is expected to drop by over 300,000 kilowatt hours, providing an annual carbon offset equivalent to removing 16 average homes from the grid, or keeping over 45,000 iPads fully charged.

To learn more about the special energy audit offer available for Dayton Area Chamber members, visit DaytonChamber.org > Services > Member Benefits, or contact Chris Meyer at cmeyer@energyoptusa.com or 937-877-1919.











CORPORATE CREDIT CARD RATES ARE ABOUT TO COST YOU A LOT MORE

Corporate credit card rates are about to cost you a lot more

Il merchants are consistently weighing their options when accepting cards because of the cost of card acceptance and how much that eats into the profit of a sale.

Does this need to be the case? Not really. Most merchants do not understand that business and corporate cards can actually cost less than normal credit cards if you have the right card processing technology.

Every business that accepts payment by credit or debit cards pays interchange rates. Every card is assigned to an interchange category. The categories are set by credit card brands, like Visa and Mastercard, and are updated every 6 months (every April and

October). These rate schedules address all types of cards (consumer, commercial, government) and sometimes vary in the prices going up or down.

OCTOBER 2017 — LEVEL 2 INTERCHANGE RATE INCREASE

Visa has announced it will increase some business and corporate card rates by 0.50%. That is a dramatic increase that will impact any merchant that accepts corporate cards. What businesses don't realize is you can avoid this rate increase. If your business has the right processing equipment, you can bypass the rate hike and actually lower the card cost by qualifying for Level 3 interchange rates.

To qualify for better B2B interchange rates, merchants must make minor adjustments to the way they accept cards. There is no obligation to submit this enhanced data, but depending on the volume of qualified Level 3 transactions you accept, CardFellow.com estimates you could save up to 1.15%.

Given the potential savings, why don't more B2B businesses submit this data? There are a few reasons. One common reason is that some merchants are using 0000 0000 0000 0001 payment processors who don't have CARDHOLDER WAKE the necessary experience in managing B2B credit card payments. Sometimes an integrated processing solution becomes a barrier or employees do not have the proper training to enter the increased amount of data. There can be many environments that don't support Level 3 transactions which can mean that some B2B merchants pay too much for card processing.

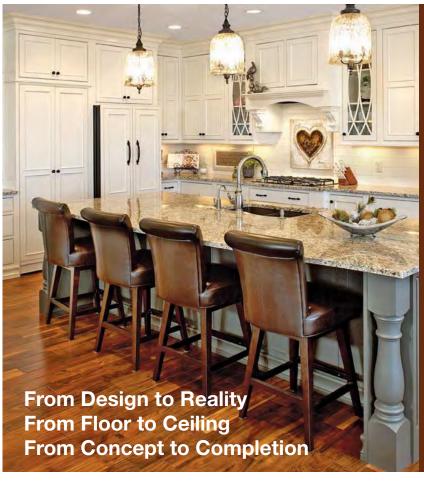
ACT NOW TO REDUCE YOUR RATES

Level 2 data used to help merchants save money but the recently announced increase by the card brands puts an even greater emphasis on a business' ability to provide enhanced data. Minimizing unnecessary credit card processing fees is imperative for increasing profits, but not enough businesses realize the savings that they could be making by including the additional Level 3 data.

> To get a clearer picture of the possible savings you could make, check your statements to see how many Level 2 and Level 3 payments your company accepts or speak to your payment processor to obtain this information. This will help you determine if a Level 3 capable solution would be worthwhile for your business.

FIND OUT IF YOU QUALIFY FOR LEVEL 3 RATES:

Contact your Infintech advisor at DaytonChamber. org/services/ memberbenefits/ infintech or call 800-621-8931.





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