

FOCUS

WINTER 2018 | VOL. XII NO 4

ON BUSINESS

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President's Message

FOCUS ON ... INNOVATION



Healthcare is big business in our community, not unlike many other regions across America. We are blessed to have high-quality healthcare in our area through one of the nation's few children's hospitals, Dayton Children's Hospital plus Premier Health and Kettering Health Network, two major high quality hospital groups. In addition, there are a number of stand-alone hospitals, clinics and physician practices. All of these healthcare entities focus on innovative ways to deliver better health products to our community.

Our community culture of innovation and "inventiveness" has been part of our local DNA for a century or more. That culture continues to manifest itself in all businesses but usually starts at the lowest level in small, entrepreneurial start-ups and businesses in all industries. Most especially, it takes place in our manufacturing businesses where products and processes find their way to unique market opportunities. Take our piece on recent Soin Award for Innovation recipient Battle Sight Technologies ... another good read in this magazine. Small businesses like these are flourishing in America and right here in the Miami Valley. It is a great story similar to many we have all grown up with around the Dayton area.

So my point is this about our community: We have much of which to be proud. Whether you work for or support one of our larger businesses or industries; or are intrigued by one of our newest start-ups and corresponding small businesses; innovation is alive and well in our region. It will ensure that we sustain future job opportunities and important services we need to be a successful community like ours.

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

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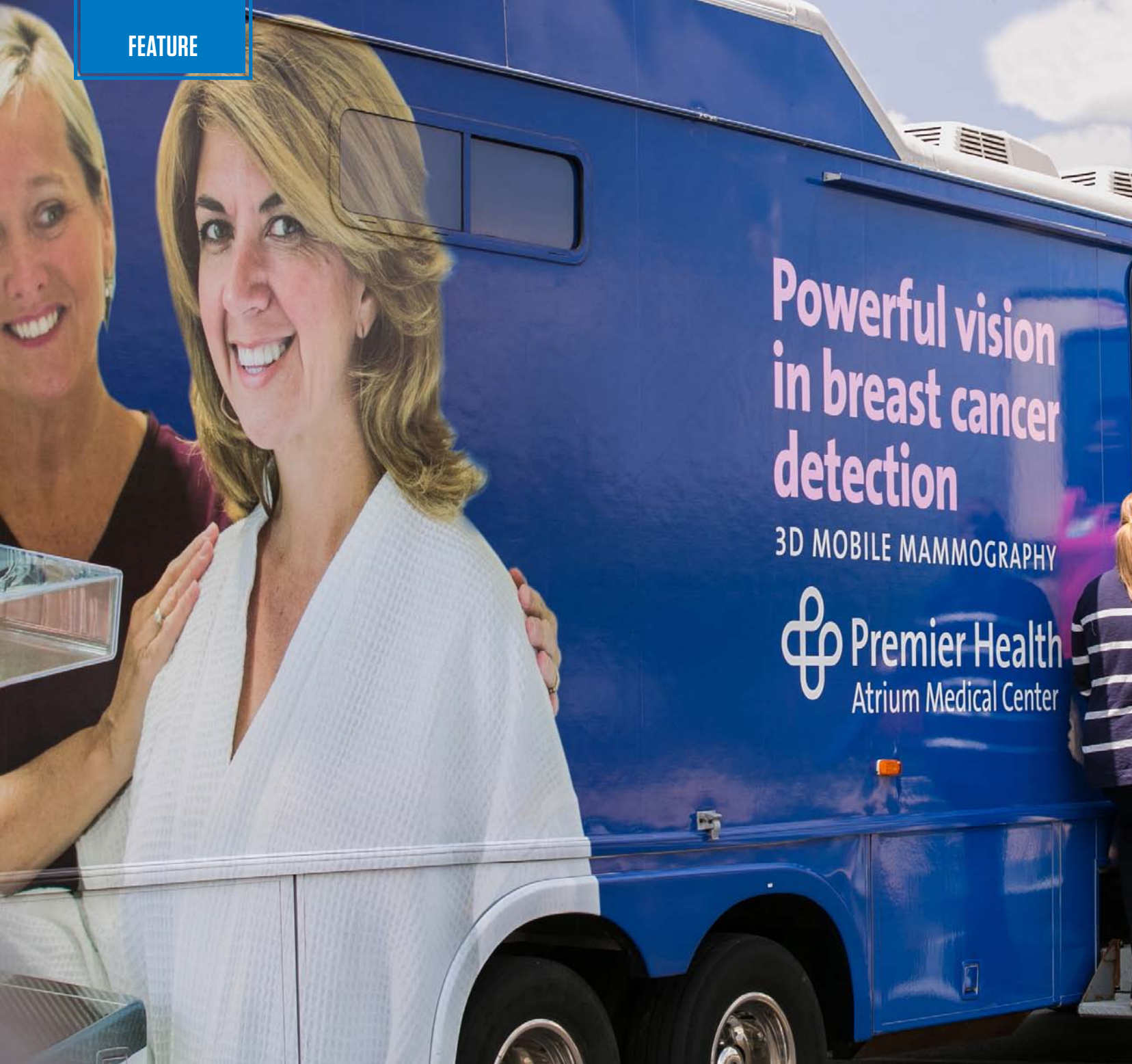
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TRANSFORMING ACCESS TO CARE



Health care is rapidly changing. Premier Health is launching a major effort to speed and simplify how patients access the care they need, while also controlling costs and maintaining top-notch quality. “We’re at a critical time in our history and in Southwest Ohio,” says Premier Health President and CEO Mary Boosalis. “The times demand that we think more innovatively and move quickly.”

Over the next three years, the health system will take steps to improve the ways in which patients receive care. Patients now have a wide array of care options available – many of them literally at their fingertips. Email doctor visits, home care, multi-specialty doctors’ offices and urgent care centers – all are revolutionizing how people receive care, as well as their expectations around it.

CONVENIENCE IS A TOP PRIORITY

The three-year plan outlines sweeping changes in the way Premier Health will provide care:

- The system will expand access to services through technology, so patients can securely schedule appointments, request medication refills, pay bills, and view lab results from their personal electronic devices. Patients will be able to have email and tele-visits with doctors for a more convenient and time-saving way to take care of minor health issues.
- Premier Physician Network doctors, formerly in separate practices, will join other physicians and specialists in conveniently located offices. Premier Health also is further enhancing its recruiting practices to continue to attract top medical professionals.
- Premier Health made the most of its resources to enhance the value of care and addressed Dayton’s surplus of inpatient beds when it closed Good Samaritan Hospital. Ninety percent of the hospital’s 1,600 employees were offered employment elsewhere in Premier Health; the others retired or chose other employment.

“We have to be more responsive to consumers’ needs,” says Paula Thompson, president of Fidelity Health Care, Premier Health’s home care subsidiary. “It’s about convenience: where they want it, when they want it, how they want it. People live with their mobile devices. They don’t want to make a phone call and they don’t want to wait – they want it now.”

EFFICIENT CARE IS KEY

Premier Health is improving convenience and access while controlling costs by reducing duplication and making sure people get the appropriate level of care, says Craig Self, system vice president and chief strategy officer. That involves treating people in less expensive settings than emergency rooms, treating conditions before they require hospitalization, and following up with discharged hospital patients so they don’t need to be readmitted.

Self says officials closed Good Samaritan Hospital in late July in part due to declining hospital admissions, shorter lengths of stay, and the existence of another full-service hospital, Miami Valley Hospital, within five miles. The Good Samaritan campus also would have required costly infrastructure upgrades to address aging buildings.

Improved technology and treatments are driving more care into outpatient settings. As a result, “we don’t need the arms race for inpatient beds anymore” between health care systems, Self says. Good Sam’s closure “really gave us the opportunity to think about how we can best redeploy resources,” says Jennifer Hauler, DO, Premier Health’s chief medical officer. For example, she says, it has allowed Premier Health to expand cardiology services in the northern part of the region.

ENHANCED ACCESSIBILITY

New multi-specialty doctors’ offices will allow patients to see family doctors and specialists and also get X-rays and lab work at the same location. Dr. Hauler says the approach is convenient for patients and speeds medical decision-making and treatment.

Family doctors can refer patients to specialists at the same location.

"They're going to have the same excellent care they've always received, just in a different location," Dr. Hauler says.

Premier Health also is positioning itself to face new competition from clinics in large pharmacy chains. It has opened urgent care centers in retail shopping centers in Vandalia, Englewood, Huber Heights, Miamisburg, Springboro, Troy, and Mason, with Centerville and Beavercreek locations the latest entrants into the market. Meanwhile, Fidelity Health Care is growing, providing in-home care using visiting nurses, therapists and social workers, and remote monitoring of health indicators like weight and blood pressure.

"The cost of health care is continuing to skyrocket," Thompson says. "We need to find ways to manage chronic conditions in a way that's less costly but still has high quality and good results."

Premier Health is expanding its use of email "e-visits" between patients and their primary care doctors, and "virtual

visits" connecting patients and doctors with computer telecommunications.

It is on track to conduct 3,000 e-visits and 900 virtual visits in 2018, says Diane Pleiman, president of the Premier Physician Network. These visits are only for a limited set of ailments, she says, and "if these physicians have any suspicion (of more serious illness)," they're going to get you in for an in-person visit." The goal is to continue to expand non-traditional visit options to meet the evolving needs of patients, Pleiman adds.

Barbara Johnson, Premier Health's system vice president and chief human resources officer, says that while "health care is in the midst of unprecedented transformational change, providers really want to make a difference in the lives of patients and families."

Premier Health may be undergoing great change, but Boosalis says its dedication to quality health care and improving the region's overall health remains. "Our mission, vision and values have not changed."



TOP HOSPITAL IN SOUTHWEST OHIO: MIAMI VALLEY HOSPITAL



U.S. News and World Report recognizes Miami Valley Hospital as the top hospital in southwest Ohio for the 2nd year in a row. This includes national recognition of excellence in pulmonology, nephrology, and diabetes and endocrinology care, as well as “high performing” designations in 14 other types of care - the most in the region.

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To learn more, visit mvh.org/awards



HEALTHY CHOICES

100 ways to cut 100 calories

Submitted by: Anthem Blue Cross and Blue Shield

Business people know how about balance. Every day, they focus on things like increasing revenue, pushing the envelope on market share, and cutting costs when necessary. But how can we be successful if we're not finding balance for our bodies?

In recent years, the business case for a health focus in the workplace has become more clear – and urgent. The good news? It's really not as hard as you might think to gain control of your health.

Take the first step

Small choices lead to big changes when it comes to maintaining a healthy weight. The key is balancing energy burned and calorie intake each day. In fact, putting the brakes on weight gain boils down to just two simple things for most Americans: Add at least 2,000 steps and eat 100 fewer calories each day.

Small changes in the types of foods you eat and in the portion sizes you choose will quickly add up to 100 reduced calories, or even more! By pledging to walk an extra mile (equivalent to approximately 2000 steps) and reduce 100 calories (equivalent to 1 pat of butter) you'll see how easy it can be to achieve energy balance.

Find some easy ways to cut calories during your day with this list of 100 ways to cut 100 calories, courtesy of Anthem Blue Cross and Blue Shield.

Breakfast – Give your day a healthy start with these breakfast tips:

1. Select nonfat or 1% milk instead of whole milk.
2. Use a small glass for your juice and a small bowl for your cereal.
3. Savor a bowl of bananas, berries, low-fat milk, and sugar substitute.
4. Substitute a no-calorie sweetener for sugar in your coffee, tea, and cereal.
5. Choose light yogurt made with no-calorie sweetener.
6. Substitute no-sugar-added jelly or jam for the sugar-rich varieties.

7. Spread your muffin, bagel, or toast with 2 teaspoons of fat-free or light cream cheese.
8. Split a bagel with someone, or wrap up the other half for tomorrow's breakfast.
9. Use a non-stick skillet with cooking spray in place of butter or margarine to prepare your eggs.
10. Try turkey sausage or Canadian bacon for less fat than regular sausage.
11. Fill your omelet with onions, peppers, spinach, and mushrooms instead of cheese and meat.
12. Lighten up your omelet, frittata, or scrambled eggs by using 4 egg whites or 1/2 cup egg substitute.
13. Trade regular butter for light whipped or low-calorie butter substitute.

Lunch/Dinner – Try these ideas for lighter lunches and downsized dinners:

14. Put lettuce, tomato, onion, and pickles on your burger or sandwich instead of cheese.
15. Prepare tuna or chicken salad with a smaller amount of fat-free or light mayonnaise or try spicy mustard.
16. Grill your sandwich using nonstick cooking spray instead of butter.
17. Stuff a pita pocket with more fresh vegetables, less meat and cheese.





18. Pick water-packed tuna instead of tuna packed in oil.
19. Wrap romaine and sprouts with smoked ham or turkey in a tortilla.
20. Make your sandwich with light, whole-wheat bread.
21. Try a veggie burger.
22. Select soft taco size (6-8 inch) flour tortillas instead of the larger burrito size.
23. Substitute low-fat or fat-free sour cream in recipes.
24. Choose 1% cottage cheese.
25. Skim the fat off soups, stews, and sauces before serving.
26. Enjoy your salad without the croutons.
27. Substitute 2 Tbsp reduced-calorie salad dressing for regular.
28. Use diet margarine.
29. Trim all fat from beef, pork, and chicken (also remove the skin from chicken).
30. Bake, broil, or grill chicken and fish rather than frying.
31. Limit meat portions to 3-4 ounces (the size of a deck of cards).
32. Customize spaghetti sauce with fresh zucchini, green peppers, mushrooms and onions.
33. Turn a mixed green or spinach salad into a main dish by including blueberries, diced apples, or strawberries, almonds, and grilled chicken.
34. Reduce your portion of cooked rice and pasta by ½ cup.
35. Grill portabello mushrooms as a main or side dish.
36. Use 1 Tbsp less butter, margarine, or oil in your recipe.
37. Try reduced-fat cheese in casseroles and appetizers, or use less of a sharp cheese.
38. Season steamed vegetables with fresh lemon and herbs.
39. Use vegetable cooking spray and nonstick cookware instead of butter, margarine, or oil when stovetop cooking.
40. Omit or use half the amount of butter, margarine, or oil called for in macaroni and cheese, rice, pasta, and stuffing.

41. Leave 3-4 bites on your plate.
42. Eat slowly to make your meal last and reduce the urge for second helpings.

Desserts – You don't have to eliminate desserts to cut 100 daily calories...instead, try these ideas:

43. Satisfy your sweet tooth with a sliver, bite, or taste of dessert instead of a full portion.
44. Savor a root beer float with 0 calorie root beer, and 1 scoop of low-sugar vanilla ice cream.
45. Have a single-dip ice cream cone instead of several scoops in a bowl.
46. Choose your piece of sheet cake from the middle, where there is less icing.
47. Top angel food cake with berries and low-calorie whipped cream.
48. Freeze blended fresh fruit into a sorbet for a refreshing dessert.
49. Select a cupcake rather than a standard slice of cake.
50. Dish up low-calorie frozen yogurt or sherbet instead of ice cream.
51. Enjoy a dish of fresh fruit in season instead of custard or pudding.
52. Choose apple, peach, or blueberry over pecan or cream pie.
53. Follow the low fat directions when preparing brownie, cake, and cookie mixes.
54. Share your dessert with someone else.
55. Cut a half slice of cake or pie.
56. Substitute half or all the oil in a recipe with applesauce when baking.
57. Substitute half or all the sugar in a recipe with a sugar-substitute when baking. Follow product directions for optimal results.

Snacks – Curb your hunger with these healthy snack ideas:

58. Freeze grapes or watermelon wedges for a Popsicle-like treat.
59. Blend a smoothie out of yogurt, low-fat milk, and fresh fruit.
60. Choose 4 ounces of light yogurt made with no-calorie sweetener.



61. Control your portions by pouring an individual serving of pretzels or chips into a bowl instead of eating from the bag.
62. Mix fruit in a no-sugar gelatin for a colorful snack.
63. Try hummus with pita wedges.
64. Enjoy canned fruit packed in water or its natural juice instead of heavy syrup.
65. Pick a small piece of fruit (apple, peach, orange) the size of a tennis ball, or eat just half or a bigger piece of fruit.
66. Make kabobs with fresh fruit and reduced-fat cheese.
67. Dip apples in low-fat caramel, celery in lite cream cheese, veggies in low-fat dressing, or fruit in a yogurt/orange juice mix.
68. Try fresh fruit in place of dried fruit.
69. Eat just one of the granola/snack bars in the package and share the other or save it for later.
70. Have one less handful of mixed nuts.
71. Satisfy your chocolate craving by opting for 1 or 2 small "fun size" candy bars, or just a few M&Ms or kisses.
72. Munch on a small bag of microwave popcorn--and don't add butter.
73. Eat two of your favorite packaged cookies instead of 3.

Beverages – Try these lower calorie thirst quenchers:

74. Pay attention to serving sizes, most soda cans contain 2.5 servings.
75. Select diet flavored iced tea or unsweetened options.
76. Quench your thirst with bottled water instead of soda from the vending machine.
77. Opt for the small or medium drink instead of large.
78. Select nonfat (skim) or 1% milk instead of whole milk.
79. Have 1 cup of low-fat (1%) chocolate milk instead of whole milk with chocolate syrup.



80. Lighten up your favorite coffee drink by requesting nonfat milk and using half the sugar or flavored syrup.
81. Choose no-sugar-added fruit juices.
82. Replace just 8 ounces of soft drink, fruit juice, or fruit beverage with water each day.
83. Drink light beer--limit yourself to 1 or 2--instead of regular.
84. Request diet mixers (cola, tonic water, ginger ale).
85. Choose light beer or wine instead of frozen or fruit-based alcoholic beverages.

Dining Out – Whether you're whipping through the drive-thru or going out for a special occasion, try these ideas for cutting calories when dining out:

86. Limit yourself to one portion of bread, rolls, crackers, chips, or better yet, save your appetite for your meal.
87. Ask for a cup of soup rather than a bowl.
88. Select minestrone or other broth-based soups over cream-based soups.
89. Ask for sauce and salad dressing on the side; eat enough to enjoy the flavor, but leave most of it behind.
90. Dip your fork into the dressing, then into your salad greens.
91. Order a vinaigrette dressing rather than a mayonnaise-based dressing.
92. Ask for no croutons and cheese on your salad.
93. Substitute steamed vegetables for the potato, rice, or pasta side dish.
94. Select an appetizer as your main dish; add soup, salad, or vegetable side dish.
95. Choose a healthy option item designated by a symbol on the menu.
96. Ask for a half-portion or don't eat everything on your plate.
97. Use fresh lemon to season fish instead of tartar sauce.
98. Choose a side salad instead of fries when ordering fast food.
99. Skip the super-size promotions.
100. Select grilled chicken in place of breaded and fried.

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January - December



BizMix
March, May, August,
December



Economic Forum
January



**Future of Health
Care Forum**
February



**Best Places to
Work Awards**
March



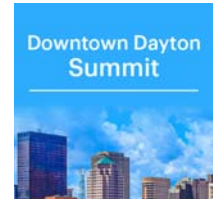
**Manufacturing
& Logistics Forum**
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**Forty Under
40 Awards**
May



**Who's Who in Aerospace
& Defense Reception**
May



**Downtown Dayton
Summit**
June



Fast 50 Reception
August



**Healthiest
Employers Awards**
September



**Aerospace &
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**Business of the
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NEW REGULATIONS FOR FINTECH STARTUPS?

Article submitted by: Infintech, Official Chamber Partner

Recently, the Trump administration has been putting forth efforts to establish core principles that can govern the overall financial system. Treasury Secretary Steve Mnuchin laid out a treasury report that could change the way Financial Technology, or FinTech, startups are governed and supported.

FinTech companies have been described as businesses that leverage new technology to create new and better financial services for both consumers and businesses. It includes companies of all kinds that may operate in personal financial management, insurance, payment, asset management, etc.

According to the treasury report, FinTech financing reached \$22 billion in 2017 – which is a 13-fold increase over 2010.

The report was officially released in July 2018, and it speaks to federal regulations, state laws, and data breach protections that will help with FinTech growth. It also urged the removal of legal and regulatory uncertainties, which would allow for some standardization of data sharing and security measures. It recommended that artificial intelligence (AI), machine learning, and cloud technology be promoted and an effort be in place to develop digital identity and sandboxes which could help merchants become more secure and competitive.

SECURITY ENHANCEMENTS

Mnuchin's treasury report recommended that Congress enact data security and breach notification efforts nationwide which would enhance security across the country. According to the Treasury, the states should “harmonize” money transmitter requirements that stretch across licensing and supervisory efforts.

The report also asks the Office of the Comptroller of the Currency (OCC) to allow FinTech companies to operate across every state – just like banks operate today.

FASTER PAYMENTS

The report said that the U.S. Federal Reserve should work on a faster payments system – with a real-time settlement service in place for smaller financial institutions and credit unions. The report also states that regulators should look at blockchain as a “technological tool” that can be used across the financial system.

QUICKER FINANCING

The Bipartisan Policy Center recommended reforms that focus on boosting liquidity for smaller firms, which would ease their financing woes and help startups get the capital they need.

According to pymnts.com, the Task Force on Main Street Finance has said the federal government should improve efforts to gather data on financing flows and examine existing regulations. The proposals would shift small business lending data collection and storage from the Consumer Financial Protection Bureau to the Office of Financial Research.

The Task Force on Main Street Finance also wants a national commission to look at the current financial laws – in hopes that a pilot program would eventually be created to make sure the efforts are acceptable.

LEARN MORE ABOUT INDUSTRY REGULATIONS:

Find contact information for chamber partner, Infintech, at DaytonChamber.org.





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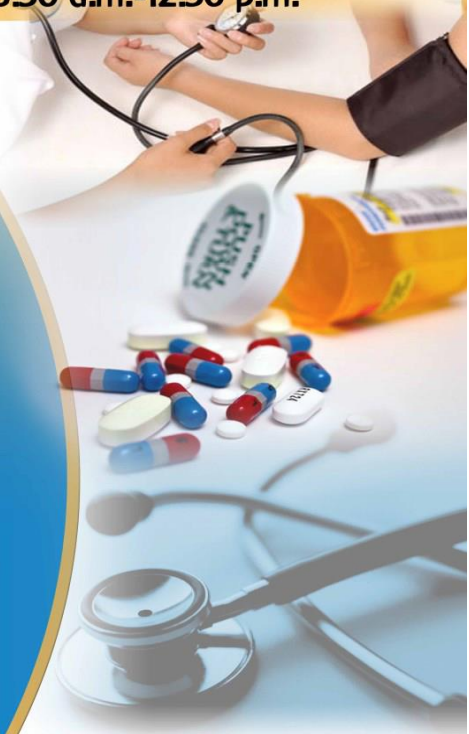
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- Preventive Medicine & Alternative Therapy
- Disease Prevention and Early Detection



The chamber's monthly publication, "Economic Indicators", are compiled through a partnership with Wright State University's Applied Policy Research Institute (APRI). The latest indicators are available at DaytonChamber.org. Below is a sampling from the May 2018 report.

CPI

Consumer Price Index

April 2018 %	
Monthly change.....	0.4%
CPI over the last 12 months Avg.....	1.8%

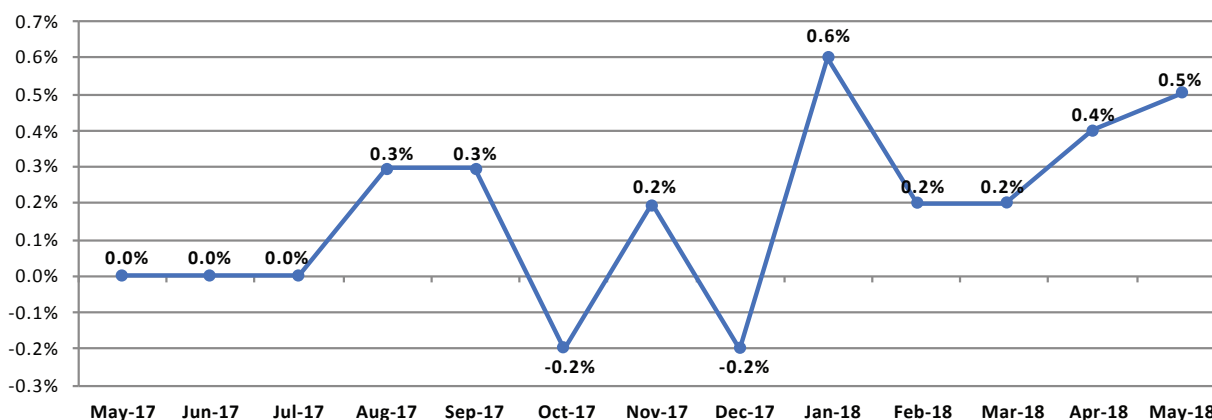
Cost of Living Index

2018 First Quarter Cost of Living Index

Columbus, Ohio.....	90.1	Denver, Colorado.....	111.5
Raleigh, North Carolina.....	91.2	Miami-Dade County, Florida.....	115.2
Dayton, Ohio.....	92.1	Baltimore, Maryland.....	117.9
Richmond VA.....	95.3	Chicago, Illinois.....	124.1
Cleveland, Ohio.....	98	Portland, Oregon.....	130
U.S. AVERAGE.....	100	San Francisco, California.....	195.7

Source: Council for Community and Economic Research (C2ER), ACCRA Cost of Living Index

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	Current Rate	May 2018	May 2017	12 Mos Change	YTD 2018	YTD 2017	YTD Change
Butler.....	0.75%	3,564,161	3,665,177	-2.76%	17,695,320	18,594,884	-4.84%
Clark.....	1.50%	1,989,111	2,092,109	-4.92%	9,721,809	10,976,217	-11.43%
Darke.....	1.50%	724,207	763,082	-5.09%	3,552,641	3,746,318	-5.17%
Greene.....	1.00%	2,137,945	2,206,077	-3.09%	11,129,257	11,533,351	-3.50%
Miami.....	1.25%	1,484,988	1,545,286	-3.90%	7,504,817	7,820,740	-4.04%
Montgomery.....	1.00%	6,129,549	7,037,570	-12.90%	31,810,170	34,937,773	-8.95%
Preble.....	1.50%	498,618	509,476	-2.13%	2,299,701	2,503,935	-8.16%
Warren.....	1.00%	4,080,729	3,271,207	24.75%	19,380,716	16,485,224	17.56%
Region Total		20,609,308	21,089,985	-2.28%	103,094,431	106,598,441	-3.29%

Source: http://www.tax.ohio.gov/tax_analysis/tax_data_series/sales_and_use/publications_tds_sales/S1M0116.aspx

Residential Home Sales

	May '18	May '17	%Change	YTD '18	YTD '17	%Change
Number of Homes Sold	1595	1626	-1.91%	6087	6023	1.06%
Total Home Sales	272,842,039	256,075,029	6.55%	965,223,185	907,874,053	6.32%
Average Sale Price (\$)	171,061	157,488	8.62%	158,571	150,735	5.20%

Source: Dayton Area Board of Realtors, Dayton Area Home Sales for May 2018

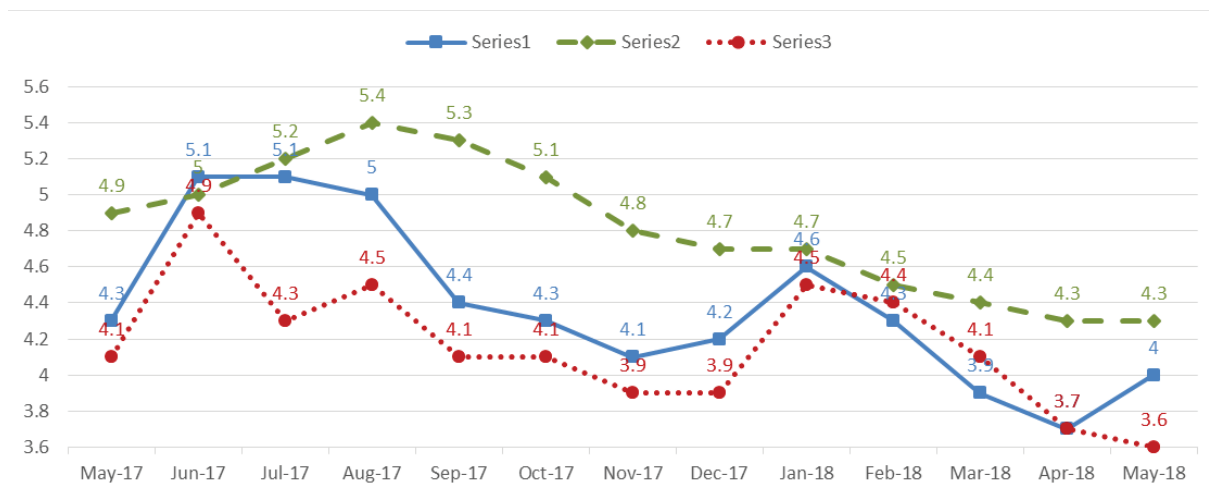
Regional Employment Trends

Dayton MSA	May-18	Apr-18	May-17	2018 Avg.	12-mo change
Total nonfarm employment.....	391,500	396,000	388,600	383,960	2,900
Goods producing employment.....	56,400	55,500	54,500	55,240	1,900
Service-providing employment.....	335,100	340,500	333,920	335,920	1,180

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

Unemployment Rates

	May-18	May-17	12-month Avg.
Dayton MSA	4.0%	4.3%	4.4%
Ohio	4.3%	4.9%	4.8%
U.S	3.6%	4.1%	4.2%



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



MARKET RESEARCH: UNDERSTANDING THE BASICS

By: Mary Jo Vazzo, Cox Media Group Ohio, Focus Contributor

Research shapes the world. For many, it drives major decisions and purchases. It's the backbone of science. It informs global initiatives, and it fuels Fortune 500 business decisions.

Whether you're a nonprofit, small family business, or leading local corporation, research is paramount to your success. But research can be expensive, and data-driven decisions don't come without a cost.

If you're looking to use research to support your organization, don't become overwhelmed by the terms and expense. Here's a simple guide to understanding research with some tricks-of-the-trade to help you maximize your research budget.

"When considering research, you first need to identify the most important questions that you'd like to have answered," said Fantine Kerckaert, senior director of customer insights at Cox Media Group Ohio. "Those questions will determine the type of research to conduct."

TYPES OF RESEARCH

There are two types of research, secondary and primary. Secondary research consists of existing reports and data collected by other organizations, like government agencies. Secondary research is typically free or has a low cost, and gives a basic understanding of trends or a market overview. While useful, this data isn't specific to your organization and can be general and outdated.

American Fact Finder, Bureau of Labor Statistics, Google Trends, libraries, and magazines are all examples of free secondary research tools.

More specific, time-consuming and expensive, primary research involves the collection of new data and can be either qualitative or quantitative. Samples of free primary research tools include Survey Monkey, Google Analytics, Facebook, and your own customer database.

"We usually recommend you start broad, with secondary data and get a general understanding, then go narrow," Kerckaert said. "Once you conduct both, consolidating it will help you understand the full picture."

CONDUCTING PRIMARY RESEARCH ON A BUDGET

There are several ways to gain insight into customer behavior: observation, surveys, panels, and mystery shopper programs. Omnibus studies are another way to collect data and involve participation in a large survey in which multiple clients share the cost of conducting the research. Each method has pros and cons.



Observation: Watching your customers is a great way to learn more about how they interact with your product or service. This can be done with or without interaction, depending on the type of data you're looking to collect. Usability testing (watching

how customers interact with a prototype) and in-store observation (watching shoppers in action) are the two ways to collect primary data through observation.

This type of research produces real-world, qualitative data. However, observation also allows for bias on the part of the researcher and utilizes a small sample size in an uncontrolled environment.

"The pro to this is that you generate a good amount of qualitative and real-world data, while capturing both verbal and non-verbal inputs," Kerckaert said. "The con is that there is a fair degree of risk with observer bias."

Observation research usually starts at \$3,000 per project but can vary based on industry and complexity.



Surveys: Surveys are a great way to capture customer data, and they can be relatively cost-effective to collect. Utilizing services like Survey Monkey, companies can create questionnaires, gather opinions from their customers, and compile the results. This

type of research is low-cost, and data is available rather quickly.

On the downside, this type of research excludes anyone who isn't online or tech savvy and can possibly exclude non-customers if you're utilizing only your customer database. In addition, sometimes bias can be introduced into the questions. Cost can be around \$1 per respondent, or a monthly fee of \$37 for up to 1,000 respondents.



Panel: Incentivized to give their opinion, panel participants agree in advance to participate in market research and usually share demographic or behavioral characteristics. Because participants are prescreened, panel participants yield higher

participation rates and potential cost savings compared to other methods. Like most methods, there's always the opportunity for bias to be introduced, and panels might exclude certain points-of-view. Cost starts at \$1 per participant and increases based on complexity.

"We use these ourselves to reduce costs," said Kerckaert, referring to the affordable pricing associated with panels.



Mystery shopper: Mystery or secret shopper programs are popular ways of collecting customer data. Individuals are hired by you or a third party to shop your business or participate in your services and to provide feedback based on a checklist of items you

want evaluated.

This tool is an excellent way to gauge customer satisfaction, understand employee interactions, and feed employee training programs. With this method, results can be biased, if the sample size isn't large enough to reflect the target market, and it can be difficult to find qualified shoppers. Cost ranges anywhere from \$50 to \$500 per shopper visit.

WE WANT
YOUR
FEEDBACK

If you've searched the secondary research available to inform your decisions and you want more specific data, primary research can generate the data necessary for strategic decisions that help you compete in the marketplace. To learn more about how market research can benefit your business, contact the Cox Media Group research team at (937) 259-2158 or fantine.kerckaert@coxinc.com.



Chamber member Bill's Donut Shop in Centerville has been locally owned since 1960. (Photo by: Paige Smith)

NEW POLL: AMERICANS SEE SMALL BUSINESSES AS CRUCIAL TO ECONOMY

By: Holly Allen, Dayton Area Chamber of Commerce



With Small Business Saturday approaching on November 24, 2018, a new poll confirms the importance the small business plays in our communities.

The survey, conducted by Morning Consult and commissioned by the National Federation of Independent Business (NFIB), found that Americans find small business vital to day-to-day life and the economy. They also found that respondents prefer small business owners as elected officials over major CEOs.

SMALL BUSINESS VITAL TO COMMUNITY

“When Americans go to work or buy services, food, and household goods, they are often entering a small business. This survey quantifies how deeply ingrained this sector is across the country,” said NFIB President and CEO Juanita Duggan. “Small business owners know the community, and the community knows them.”

Small businesses are part of the fabric of Americans’ lives, with approximately one in four (24 percent) working at one and nearly half (49 percent) having a family member or friend employed by a small business. Seventy-two percent of those surveyed purchase goods and services from small businesses often. On an overwhelmingly bipartisan basis, Republicans (92 percent) and Democrats (90 percent) hold a positive view of small businesses. Overall, 89 percent report a positive view compared with 44 percent who share the same view of large corporations.

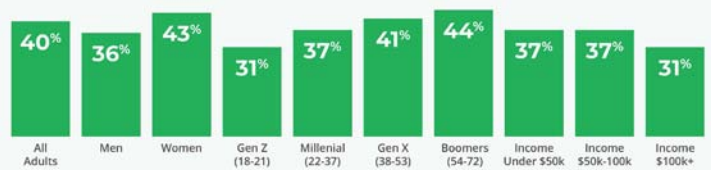
BUSINESS RISKS RECOGNIZED

Although Americans had near-universal praise for small businesses, they recognize the risks and challenges associated with starting one. Seventy-eight percent of Americans believe

continued on page 26

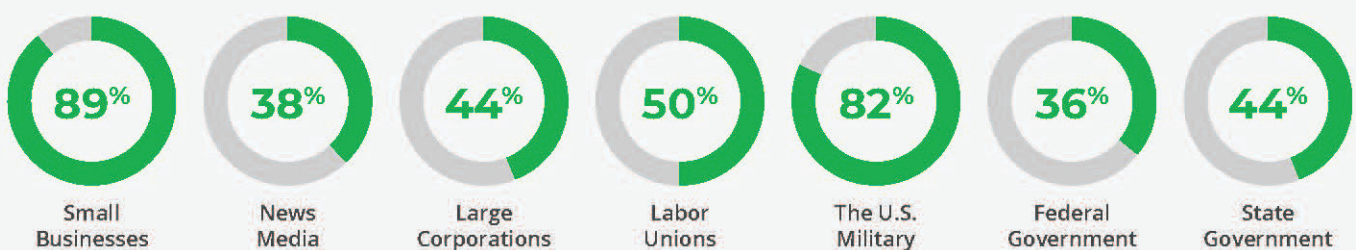
For Someone Like You, Would It Be...

% Very Difficult to Start a Successful Small Business



Source: NFIB National Survey 2018

Do You Have a Positive or Negative View of Each of the Following?



SUPPORT SMALL BUSINESS OWNERS WITH THE CHAMBER

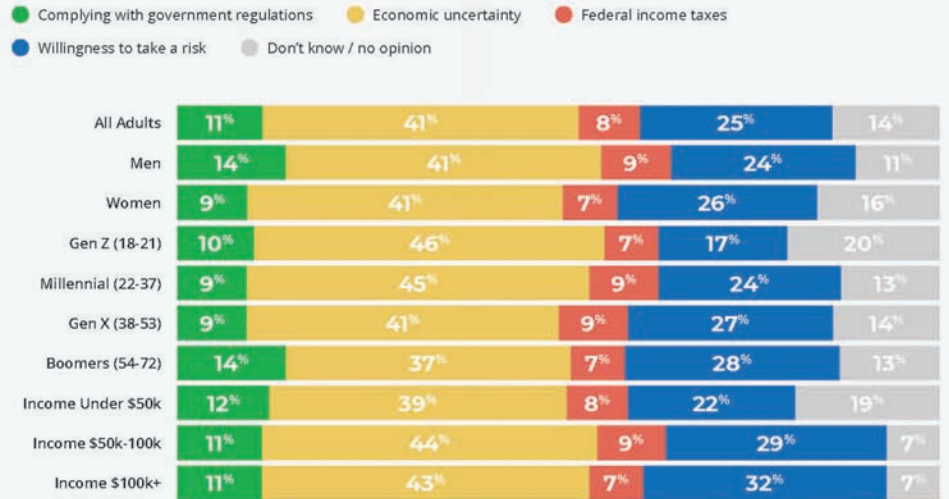
How can you support your fellow small business owner? The chamber has you covered. Just “like” the Dayton Area Chamber of Commerce on Facebook and follow along during the month of November.

We’ll post information about our small businesses taking part in our Small Business Saturday campaign. Then, plan your shopping spree for Small Business Saturday – November 24, 2018. Post a photo of your shopping excursion at a participating business, and tag @DaytonChamber. You just might win a prize!



David Edwards, Edwards Furniture in Springboro

Which of the Following Would be the Largest Barrier to You in Starting A Small Business?



Source: NFIB National Survey 2018

it would be difficult for someone like them to start a successful small business, citing economic uncertainty (41 percent) and lack of willingness to take a risk (25 percent) as primary reasons.

When it comes to understanding local needs, 82 percent say small business owners have a strong understanding of the local community. Regarding preference in leadership, Americans trust small business owners over elected officials (59 percent) and prefer them by a wide margin over a CEO of a large corporation (four percent) or a union representative (nine percent).

LEGISLATIVE FOCUS ON BUSINESS

With more than nine in ten stating that small businesses are important for the local community, it comes as no surprise that 83 percent of Americans believe small business concerns should be a priority for lawmakers.

Morning Consult conducted this national survey of 2,200 adults from April 30th through May 2nd, 2018. Results from the full survey have a margin of error of ±2%.



Chamber member Zig Zag Gallery in Centerville takes part in the chamber's Small Business Saturday campaign each November, selling American made crafts, apparel and more. Photo by: Paige Smith

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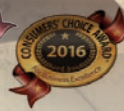
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NEW CHAMBER PROGRAM 'EMPOWER' BEGINS ITS MISSION

The inaugural Empower cohort of women business leaders got to work on September 13, 2018. This group of 26 women gathered at the Mills Park Hotel in Yellow Springs for an overnight retreat with facilitator Sara Russell, a former finance executive who now consults on business leadership, coaching, teamwork and communication styles for Fortune 200 companies.

Through a partnership with Aileron, the group will receive in-depth leadership workshops, business coaching and engaging day-sessions with their network of support in order to eliminate barriers to advancement. Learn more about Empower and see a full roster at DaytonChamber.org > Services > Chamber Programs > Empower.

TO THE MEMBERSHIP OF THE DAYTON AREA CHAMBER OF COMMERCE:

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 1/1/2019 – 12/31/2020:

NAME	Organization
Terry Burns	Kettering Health Network
Linda Kahn	The Ohlmann Group, Inc.
Dan Kane	CityWide Development Corporation
Michael Maiberger	Premier Health
J. Thomas Maultsby	United Way of the Greater Dayton Area
Hernan Olivas	O'Neil & Associates, Inc.
Tom Raga	DPL Inc.
Christine Soward	Dayton Mailing Services, Inc.
Christine Turner	CareSource
Ashley Von Derau	Rush Expediting
Katie Ward	P&R Communications Services, Inc.
Suzanne Winters	WENCO Construction Co.

Recommended for Election to a New 2-Year Term From 1/1/2019 – 12/31/2020:

NAME	Organization
Don Baker	Dayton Business Journal
Doug Cleaves	PNC
Kevin Cozart	Messer Construction
Tom Cronin III	Dayton Freight Lines, Inc.
Eli Curtis	The Kroger Co.
Jill Dietrich, JD, MBA, FACHE	Dept. of Veterans Affairs Medical Center
Dr. Cheryl Schrader	Wright State University
Joey D. Williams	KeyBank



COLLABORATION AROUND INNOVATION SPINS UP SOIN AWARD WINNING BUSINESS

By: Holly Allen, Dayton Area Chamber of Commerce

Ask someone the formula for entrepreneurial success, and you'll get an assortment of different answers. If only it were as simple as a recipe scratched on an old notecard.

In this case, however, it seems Dayton's business community found the perfect mixture of innovation, talent and

collaboration when it produced Battle Sight Technologies, the winner of the 2018 Soin Award for Innovation.

"It's kind of a perfect storm that's going to spin out several more successful companies here in the community," said Nick Ripplinger, co-founder of Battle Sight Technologies.



CHURNING OUT BUSINESS INNOVATIONS

The ‘perfect storm’ to which Ripplinger refers actually has a name. It’s called the TAP Program, which is run by Dayton’s Entrepreneurs Center, but partners with a myriad of Dayton institutions. The TAP Program spins AFRL technologies into business ventures, by placing the new technologies into the hands of business-minded folks; folks like Nick Ripplinger, who was contacted by the TAP Program after scientists at AFRL/RX (Materials and Manufacturing Directorate) discovered a way to encapsulate chemicals that, when mixed, glow.

The science term for the reaction that causes the MARC to glow is ‘Chemiluminescence’, which was discovered in 1669 and has been used for years in consumer products like the glow stick. But this discovery at AFRL would turn the glow stick into a more complex tool. Ripplinger and his partner, Bennett Tanton, licensed the technology from AFRL and partnered with the University of Dayton for additional research and development in order to create a sellable product.

“We started out with two things that when you rub together, creates the chemical reaction. It was obviously not a sellable

product. So we moved on to gels and a two part applicator, which wasn’t really solving the need of one product that can write invisibly, so that one was out,” said Ripplinger.

In the end, researchers chose to microencapsulate the chemicals within a single piece of wax. The result is a writing utensil called the MARC, which can leave behind glowing marks in nearly every color on the spectrum.

“It’s a glow stick that you can write with, and it’s reusable,” said Ripplinger, holding a prototype, which looks similar to the stick of glue used in a hot glue gun. “When you write with it, you’re only activating what you’re laying down on the surface. The rest of it is reusable for a future date.”

The opportunities for such a tool are plenty.

“The visible spectrum can be used for first responders, emergency management, the novelty market, just general safety purposes,” said Ripplinger.

But as a veteran himself, Ripplinger felt the MARC’s most exciting potential came when his team developed a version that glows infrared.

INVISIBLE TO THE ENEMY

Infrared light is invisible to the human eye, which creates a sort of ‘invisible ink’ opportunity for Battle Sight. The MARC IR is the version of the MARC writing utensil that emits infrared light, and it’s the first version that Battle Sight Technologies is working to market.

“When you write with the MARC IR, you’re leaving a very thin film of wax that’s not visible,” said Ripplinger. “It’s invisible to the enemy, but when you have your night goggles on, it glows.”

American fighters have long had an advantage in night-time battles. Access to night vision goggles have given them a strategic advantage over their enemies. The MARC IR could exploit that advantage by opening a communication avenue that’s exclusive to our own.

Ripplinger is very familiar with the ways in which the MARC IR could save lives. He recalls one particular instance in Nasiriyah, Iraq nearly 10 years ago, when it could have made a difference for his own squad, which was looking for a way to enter a compound where a firefight was underway between US fighters and the enemy.

“We called over the radio to figure out which way to enter, but they were actively engaged and not able to respond to that radio call. All we saw through our night vision goggles were these quick muzzle flashes from inside the





compound, but we couldn't tell who was who. We had a 50-50 chance. One side was going to lead to a cleared area, where we'd come in behind our guys, (the other) was behind the enemy and potentially in the crossfire with our own guys," said Ripplinger. "Just writing a slash or an X or a smiley face (with the MARC IR), would have told us that's the safe way to go in and it would have still been invisible to the enemy."

PROUD TO CALL DAYTON HOME

In April 2018, Ripplinger accepted the Soin Award for Innovation in front of hundreds of business leaders at the chamber's Annual Meeting at Sinclair Conference Center. The award comes with a \$25,000 check from the Raj Soin family, and exposure that's invaluable to a fledgling business.

"We've done a decent job of capturing the Dayton audience, but the chamber has a much larger reach. Attaching the Soin Award to Battle Sight is validation. More awareness might lead to more resources. It might lead to more customers. You never know what a farther reach is going to get you," Ripplinger said.

Making the first move, however, proved to be a worthwhile choice for Battle Sight Technologies.

"I think Dayton's been a huge part of our success. One of the things that Bennett and I did when we formed this company, is we wanted to rally the community behind us so we had more chance of success. You have to be involved in the community. You can't just go out there and have your hand out, so we've gotten involved," he said.

Through the chamber's Generation Dayton program, Ripplinger was paired with mentor Niels Winther, chairman and managing partner at Think Patented. Ripplinger credits this match for creating a strong partnership with an established Dayton business leader.

"I have nothing but good things to say about that program," said Ripplinger. "What's made Battle Sight so successful is not just myself or my partner. It's been the two of us, our cool product, and the right community. From our advisors to our mentors to everybody who's rallied behind Battle Sight to keep pushing us forward, keep innovating and making the product better; that's what's made us so successful."

The Dayton Area Chamber will accept applications for the 2019 Soin Award Winner in December 2018. Log on to DaytonChamber.org for qualification and application information.



Congratulations to our volunteers of the quarter for the second quarter of 2018!

This quarter, we recognized the following volunteers (L-R): Julie Barhorst; RoShawn Winburn, City of Dayton; Jennifer Harrison, Taft Stettinius & Hollister LLP; Elise Hafenbrack, Think Patented; Rebecca Benná, Five Rivers MetroParks; Missy Mae Walters, McAfee Heating & Air Conditioning. Not pictured: Lori Kershner, LMK Advocacy.

Awards are presented at the quarterly Dayton Area Chamber Board of Trustees meetings.

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MEMBERS ON



WRIGHT MEMORIAL PUBLIC LIBRARY

The Wright Memorial Public Library at 1776 Far Hills Avenue in Oakwood celebrated a historic restoration on August 10, 2018. Patrons will notice restoration of the historic front reading rooms and foyer, refinished original woodwork, new carpet and updated technologies.



BRIDGE CREDIT UNION

Bridge Credit Union teamed with Premier Health to open a new branch inside Premier's corporate headquarters at 110 N. Main Street in downtown Dayton. A ribbon cutting ceremony marked the occasion on July 16, 2018. The new branch is a public, full service location, including shared branching services for participating credit unions.



MARC'S

Ohio-based discount grocery store, Marc's, opened its doors to the Dayton market at 2100 E. Whipp Road in Kettering with a ribbon cutting on August 7, 2018. According to news reports, the 50,000 square foot store will create 100 jobs. It offers fresh produce and meat, beer and wine, health and beauty items and its signature closeout department.



HOT HEAD BURRITOS

On August 7, 2018, locally-owned restaurant chain Hot Head Burritos launched its first restaurant under a new brand: Hot Head Burritos Cantina. The newly-renamed store at 1113 Brown Street in Dayton has a new look, a full bar, and weekly margarita and daily beer pitcher specials. As the flagship store, patrons of the Brown Street location will often get to try items not available in other locations like special craft taco recipes, appetizers and other items being tested for addition to the chain nationwide.

THE MOVE

Photos by: Sylvia Stahl



WILDERNESS AGENCY

Founded in 2016, Wilderness Agency is a full-service marketing firm, offering traditional and digital marketing, public relations and more. On July 29, 2018, the Wilderness team cut the ribbon on a unique new office space at 17 Front Street, which boasts exposed brick, an outdoor space with hammocks, a fire pit, koi pond, and a vegetable garden, and an “inspiration space”, which used to be a coal room but now houses bean bags.

RSM

Accounting firm RSM celebrated a move from Moraine to downtown Dayton with a ribbon cutting on July 11, 2018. The newly remodeled 14,000 square foot office space at 6 S. Patterson Blvd. now houses more than 70 employees. Local RSM leaders said those employees are already taking advantage of downtown’s walkability - visiting area restaurants, stores and more.



NEW LEADERSHIP DAYTON CLASS UNDERWAY



Members of the Leadership Dayton Class of 2019 kicked off their experience at their opening retreat August 16-17, 2018 at Deer Creek State Park in Mt. Sterling. This year's class is made up of 48 business professionals, representing 46 chamber member organizations. They'll spend the next several months diving into the inner workings of our community. See a complete class roster at LeadershipDayton.org. (Photos by: Sylvia Stahl)



CHAMBER MEMBERS PARTNER THEIR WAY TO GREEN

By: Sylvia Stahl, Dayton Area Chamber of Commerce

Ask someone the formula for entrepreneurial success, and you'll get an assortment of different answers. If only it were as simple as a recipe scratched on an old notecard.

In 2018, Starbucks made national headlines when it announced it would be altering the traditional way its customers enjoyed their morning Frappuccino's; by replacing single-use plastic straws with a more environmentally conscious, straw less lid. Gone was the famous green straw that was synonymous with the company. While this green move by Starbucks has garnered national attention, a local company right here in Dayton is forging its own path in hopes of a greener tomorrow.

Social Row Transitional Care, the newest Premier Health Care Management facility, is a modern, state of the art, assisted living facility located in Washington Township. With a primary focus on short term, post-acute patients, as well as the traditional long-term care residents, Social Row has allowed for its new facility to take a giant step into greener technology. And it's done so with the help of fellow chamber member Energy Optimizers, USA.

MAKING THE CHOICE TO GO GREEN

Complete with a 145 kW solar PV array and three small solar thermal installations, Social Row's use of energy efficient systems has shown vast improvement in the facility's overall energy usage, according to Energy Optimizers' Director of PACE Projects, Chris Meyer.

"Solar thermal uses solar panels to pre-heat water for domestic hot water systems," Meyer said. "So then when the system needs

water, it is using preheated water, which saves a significant amount of energy."

Since Premier Health Care Management began construction and partnered with Energy Optimizers, Social Row has been able to identify savings opportunities in various aspects of their facility. For Premier's owner and president, Harold Sosna, this experience was a joyful one.

"Energy Optimizers was recommended to us by a business consultant as a conduit to a potential source of additional financing for the energy efficiency components of our building," Sosna said. "Premier owns and operates skilled nursing facilities throughout Southwest Ohio. Social Row is now our most energy efficient and of which we are very proud."

CRUNCHING THE NUMBERS

As a small business in the Dayton region, which provides energy efficiency services to commercial buildings, Energy Optimizers also helped Social Row Transitional Care obtain PACE financing.

PACE, or Property Assessed Clean Energy is a program that allows for property owners to finance their new energy efficient upgrades or installations through government bonds or loans. These funds can then be used to expand on an existing property or to develop a new one. For Social Row, the introduction to Energy Optimizers allowed for the company to utilize the PACE financing program in a variety of ways, Meyer said.

"We identified the savings opportunities for installing LED lighting, high efficiency HVAC, energy efficient windows, and smart

kitchen equipment,” he said. “This information was then used to help the owner obtain about 3.2 million in PACE financing as part of his financing package.”

A VALUABLE COLLABORATION

Not only can the success of the PACE financing opportunity be impactful based on the numbered results, but also by the relationship established between Social Row Transitional Care and Energy Optimizers, USA. Specifically, regarding the PACE program.

“Energy Optimizers was an invaluable resource to us. They guided us through the entire PACE process and helped us understand which construction components were PACE eligible. They brought vendors to the table who were familiar with PACE

and they led us through the process with the Dayton Port Authority for the sale of the bonds which provided the PACE money,” Sosna stated. “They are our everything-consultant when it comes to PACE. Since this project, we have used them on others and their assistance has been instrumental in other PACE deals.”

Social Row Transitional Care’s new ‘greener’ space is a win for its patients, employees and the community. Thanks to the help from Energy Optimizers in obtaining PACE financing, Social Row was able to transform its new space for all future and current residents and employees.

“PACE funding has been a real benefit to us. We were able to ‘go green’ which is very important to us,” Sosna stated. “We are using less energy, reducing pollution and saving money. It’s a win-win-win.”



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