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CONTACT INFORMATION

Dayton Area Chamber of Commerce

22 E. Fifth Street Davton, Ohio 45402-2400 tel 937.226.1444 | fax 937.226.8254 www.daytonchamber.org

EXECUTIVE COMMITTEE OFFICERS Chairperson

Mark Williams, Elements IV Interiors

Chair Elect

Jennifer Harrison, Taft/

Treasurer

Randy Domigan, Brady Ware

President/CEO

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

EDITORIAL STAFF

Editor-in-Chief

Contributors

Vince McKelvey Sylvia Stahl

Mari Jo Vazzo



MetroMedia, Inc.

4210 Shawnee Mission Parkway, Suite 314A Fairway, Kansas 66205 913.951.8413 dsmall@metromediapublishers.com

Director of Production

Ryan Moore

To advertise, contact Josh Rose at 510-734-7028

or jrose@metromediapublishers.com

PRINTING

Think Patented 2490 Crosspointe Drive Miamisburg, Ohio 45342 Tel 937.353.2299 | Fax 937.254.9638 Toll Free 800.799.0010 www.thinkpatented.com

President's Message

FOCUS ON ... **OPPORTUNITY ZONES**



ith the inherent risks in developing projects in any area, including the costs and concern for return on investment, developers and investors are always seeking new ways to improve their exposure. One of the avenues now available to them is the "opportunity zone", approved in 2018 and made possible by the Tax Cuts and Jobs Act. These are preferential federal tax incentives in certain economically distressed communities throughout a number of states including Ohio, 320 of which are designated here in our state.

Dayton, Springfield and other qualifying communities aggressively applied for these investment designations from the Department of Treasury and a number of them were chosen by the Kasich administration. Economic development professionals see this as being another tool they might use to entice investment into key areas that need stimulation. It does have its limitations including the investor should use them early enough to qualify for the full economic benefits.

As I said previously, investors and developers are always looking for new investment options where they can maximize their return and lessen, if possible, their risk. The City of Dayton was wise in its efforts to obtain numerous award areas and will have 17 of these designated zones within the city; but there will be others that will be attractive development areas throughout the Miami Valley and Ohio.

In this issue, we have written more about this subject and can direct developers, investors and other interested parties to the right sources.

Ch. /achu

This is another tool we can use to attract investment and redevelopment not only in brown-field or re-use sites, but especially in distressed urban environments seeking redevelopment. These, along with a myriad of other incentives and governmental support, can help create great positive change to our area's urban landscape.

Phillip L. Parker, CAE, CCE

President/CEO

Dayton Area Chamber of Commerce

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ENVISIONING DAYTON'S **IMAGINATION DISTRICT**





he redevelopment of the historic Montgomery County Fairgrounds site is picking up steam, and area residents will soon see the first signs of its transformation into what owners Premier Health and the University of Dayton say will be a new kind of neighborhood focusing on bringing innovative new businesses to the Miami Valley.

The 38-acre site has a new name – onMain: Dayton's Imagination District – as well as a new nonprofit company to oversee it and a new board of directors which is conducting a nationwide search for a chief executive. Demolition of some of the former fairgrounds buildings is to begin this spring and officials hope to contract soon for a site design and engineering plan due later this year.

Project officials are seeking local, regional and national investors to join the effort.

"It's a very unique opportunity for Dayton, said Premier Health President and CEO Mary H. Boosalis. "We hope for this to be much more than a Premier-UD venture - we want it be a community asset."

UD President Eric F. Spina said the onMain name, chosen with the help of a branding consultant, is appropriate for the development at South Main and Stewart streets. "We're really happy with the name because it captures where we are," he said. "It also allows us to turn the page, rather than always thinking about the fairgrounds," which occupied the site for 160 years.

Officials stress the onMain development will take years to complete, and precise uses for the site are unknown. But a vision document drafted with input from 850 people from 42 local organizations points out a direction. The watchwords of the site are "imagination, innovation and inclusivity."

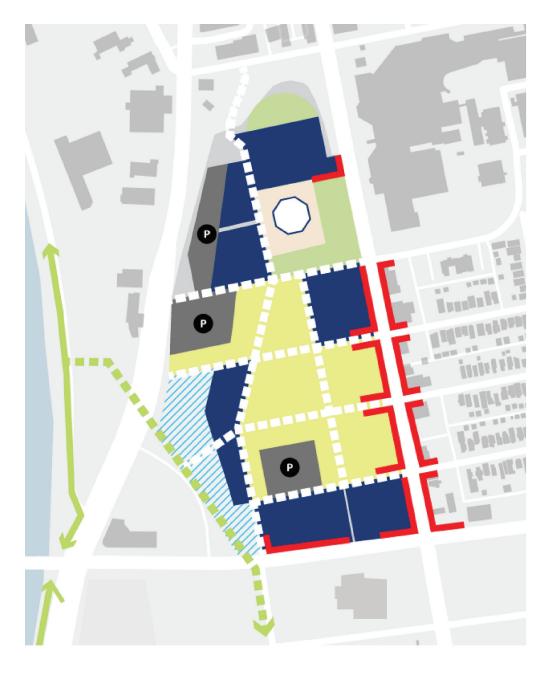
In the document, Boosalis and Spina said, "we envision a vibrant, pedestrian-friendly, mixed-use development. A place where inventive minds can work, live, learn and play."

Toward that end, officials see a space with high-tech employers, mixed-price housing, a walkable landscape incorporating green technology, and some entertainment and retail geared to serve the people who work and live there. The roundhouse is envisioned as a community amenity such as a meeting place or market for on-site urban agriculture.

Barbara Johnson, a Premier Health vice president and a member of the new onMain Inc. board of directors, said it is "very important and very deliberate" that housing in the neighborhood reflects Dayton's economic diversity.

Spina agreed the "inclusivity" part of on Main's mission is a key element. "The Great Miami River has too often divided our community," he said. "We envision onMain as a place where all people in the community are comfortable. It needs to be a place of Dayton for all Daytonians."

The vision document notes that the city of Dayton's long-declining population has stabilized at about 140,000, but the population is aging. The number of



BUILDOUT PROGRAM (cumulative)

Employment	760,000-1,100,000 sq ft
Housing	780-1,200 units
Retail/Active (ground floor)	85,000 sq ft
Urban Agriculture	roofs/walls
Structured Parking	2,050-2,350 spaces
Surface Parking	on-street
Green Space / Landscape	
Plaza / Hardscape	
Roundhouse	
// Green Infrastructure	

jobs has been relatively stagnant in recent years and wages have increased, but the number of employers in the city is down.

Part of the new CEO's job will be looking for investors and employers interested in locating there. Officials don't want to compete with other local developments or simply move jobs from elsewhere in the area.

"Innovation is what Dayton's always been known for," Spina said. "It's that innovation economy that's going to be the way out" of the city's slump.

He said the multimillion-dollar research facilities of Emerson's The Helix Innovation Center and the GE Aviation EPISCenter nearby on the UD campus "are going to be important proof points on the kind of value this location is going to provide."

Officials at Premier Health and UD, who came together to buy the site in 2017, said it's likely their institutions will have a presence at onMain. But the intention is to bring employers from a variety of sectors to the site, as well as to attract young professionals who want to live in a high-quality, walkable place close to where they work.

"Quality of place has never been more important in terms of where young talent wants to live," said Jamie Greene, principal of planning NEXT, a Columbus consultant hired by the UD-Premier Health partnership. He said onMain will "be a neighborhood unlike any place in Dayton or southwest Ohio, a platform for people doing good work."

There's a long road ahead. Demolition could start in spring, and the site will need utilities and other infrastructure before new construction can begin. Within five years, officials hope to have opened and occupied an initial "catalytic" building. By that time, housing should be nearing construction, Greene said.

"There's serious momentum in terms of getting things done," he said. "We're getting organized and open for business in terms of working with potential investors and developers."

Still, everyone agrees the development will take time.

"It's a long-term play," Boosalis said. "It's more important to do it right than to do it fast."

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UNSUNG TAX BREAK COULD BENEFIT HIGH-PROFILE **CITY PROJECTS**

Opportunity Zones aim to drive investment into low-income urban and rural areas

Vince McKelvey, Focus on Business Contributor

ome of Dayton's highest-profile developments and the neighborhoods around them – such as the downtown Arcade, the old Fairgrounds (onMain) and the vacant Good Samaritan Hospital -- could get a boost from a new federal law that provides a tax break for people who invest their capital gains into designated Opportunity Zones.

Under the program, which was part of the federal tax reforms of 2017, people who invest capital gains into Opportunity Zone projects can defer paying taxes on those gains and ultimately reduce what they owe.

The idea is to drive private investment into rural and lowincome urban communities that may have been overlooked in the post-recession economic recovery.

"The thing that's really intriguing about this tool is it's getting at some of the equity issues that the market doesn't really care about," said Dayton City Manager Shelley Dickstein. "This particular program hopefully will help drive investment into places that are fertile for development but haven't quite received the same (attention) ... and help create that little catalytic spark that blooms into something bigger."

One goal is to try to unlock an estimated \$6.1 trillion in paper profits, according to a presentation by Dayton attorney Shannon Martin of Bricker and Eckler.

For qualifying communities, it could be a "game-changer," said Jessica Wagner, manager of workforce and economic development for the Dayton Area Chamber of Commerce. "We think this a great opportunity, not just for the city of Dayton, but all the communities that have these designated Opportunity Zones."

OHIO APPROVED 320 CENSUS TRACTS

The law allowed states to designate up to 25 percent of their low-income, high-poverty census tracts as Opportunity Zones. Investors who put their capital gains into Opportunity Zone projects will pay no taxes on those gains until they sell the investment or until 2026, when the program's tax deferral period is set to end. At that point, they will have earned a reduction in their original tax

If investors keep their Opportunity Zone investment for five years, they will see a 10 percent reduction in taxable gain from the sale of

their original investment. If they remain in the new investment for seven years, they will earn an additional 5 percent reduction in the original gain, for a total cut of 15 percent. In addition, those who hold an Opportunity Zone investment for 10 years will generally owe no taxes on the gains from that new investment.

"In theory, what you make on your new investment (may) cover the gain that you ultimately owe on the old investment," said Martin, whose firm advises public entities on economic development and public finance issues.

The program is really just getting underway – the IRS was still finalizing the regulations over the winter – but nationally 8,000 census tracts have been designated as Opportunity Zones, including 320 in Ohio. Regionally, designated zones can be found in Dayton, Trotwood, Harrison Twp., Riverside, Celina, Piqua, Urbana, Springfield, Xenia, Wilmington and Washington Courthouse.

DAYTON HIGHLIGHTS EIGHT INVESTMENT AREAS

Dayton has been particularly aggressively pursuing the program - first by securing authorized zones, then laying the groundwork to attract investment.

Dayton submitted 20 census tracts to the state and earned Opportunity Zone designations for 17 of them.

Dickstein said the city tried to chose its census tracts strategically – identifying areas where investment could have the most impact and drawing on the asset-development strategy it has used for the last 15 years. City staff, she said, created a matrix to pick appropriate tracts and "did such a great job that the state of Ohio even used that criterion to then help filter the whole state request."

Dayton Management Analyst Chris Wimsatt said 48

of Dayton's 50 census tracts actually met the program's income and poverty requirements. The city focused on areas that had existing development plans, prior investment and additional investment opportunities, he said. Eight of the region's 15 largest employers are located in or adjacent to the city's Opportunity Zones.

Dayton has since grouped its 17 approved tracts into eight distinct geographies and developed a prospectus to market those areas.

Wimsatt said each area represents a unique opportunity with the potential to provide a good return on investment. "Part of what we wanted to show ... was that meaningful community outcomes and potential investor returns aren't mutually exclusive. You can do both at the same time," he said.

The prospectus highlights the qualities of each area.

For example, it says the Springfield Street Corridor connects the downtown "innovation ecosystem" with Wright-Patterson Air Force Base and could attract defense and aerospace companies. The Dayton West Zone is home to the 52-acre development site around the historic Wright Brothers' factory buildings - the nation's first airplane factory. And the Northwest Zone encompasses Dayton's Northwest Industrial Park, a 200-acre greenfield site suitable for large-scale manufacturing or logistics.

The prospectus also notes that other development incentives at play in the city -- such as historic preservation tax credits and lowincome housing credits - can help maximize an investor's return.

CITY ENLISTS PRIVATE-SECTOR PARTNERS

Dickstein said Dayton knows it will be competing nationally for these investment dollars and set out to be very deliberate in developing a strategy to drive investment to Dayton.

It turned to the private sector for help.

The city has organized four strategic committees made up of people from inside and outside of government: a technical advisory and assistance committee, an investor education and local fund committee, a marketing and education group, and a deals and pipeline committee that can identify projects that might benefit from an Opportunity Zone investment.

"The first thing we wanted to do was enlist the private-sector community and the right people – from developers, accountants and lawyers to financial consultants - people who would have a tendency to learn about this tool and know how to apply it," Dickstein said.

OPPORTUNITY ZONES THREE-FOLD TAX BENEFIT

1. Temporary Deferral

Taxpayers who invest capital gains in an Opportunity Zone project pay no taxes on those gains until they dispose of the new investment or until Dec. 31, 2026

2. Reduction in Gain through Basis Adjustment

Taxpayers who hold Opportunity Zone investments for at least five years will see the gain due in connection with the original investment reduced by 10 percent. If they hold the new investment for seven years, the gain will be reduced by an additional 5 percent.

3. Exclusion for capital gains on the new investment

If an investor holds the Opportunity Zone investment for at least 10 years, then the basis of that investment is its fair market value when it's disposed of. Therefore, the investor generally will not be taxed on the gain realized from that investment after 10 years.

SMALL WINDOW CREATES URGENCY, COULD BLUNT **IMPACT**

The window to get the full Opportunity Zone tax benefit is relatively small because the program has an end date of 2026 and, more than a year after the law was passed, the regulations were still being finalized. There's some concern that the tight timeframe could reduce the program's impact.

"It is time limited," Martin said. "To get full advantage of the (tax) deferral, it's seven years out, so you want to be in by the end of this year."

On the other hand, she

added, the tight timeline could spur investors to act. "The earlier you're in the better off you are," she said.

"There's a real sense of urgency," Dickstein said. "There is a start and stop period right now associated with this program, so we're making sure we're getting this information out in a quick, deliberate, expansive way. It's really important for people to know the kinds of opportunities they can invest in Dayton."

Dickstein is hopeful congress might extend the program. In the meantime, Martin said it will be important to have projects in the pipeline and ready to go. "Once we get the models down for how these need to look, and how they can comply with the regulations, then they could go pretty fast -- as long as there's a pipeline waiting," she said.

In Springfield, officials are doing just that -- looking at projects than can be teed up quickly or that might have a financing gap that this program could fill, said Tom Franzen, assistant city manager for economic development.

Springfield submitted eight census tracts and had four approved as Opportunity Zones, generally covering in and around downtown, he said. The zones line up well with where Springfield has some investment momentum, Franzen said. "We are still hopeful that the program can have an impact and help drive some of our projects forward."

A benefit he sees is that the program isn't limited and can be used on a variety of projects -- commercial, residential or mixed-

Springfield and Dayton also have been in contact to see if they can work together. "We're exploring what the opportunities are to collaborate on promoting these zones," Franzen said. "Investors don't see these political boundaries when they're making investment decisions."

CREATING BUZZ

Part of Dayton's strategy while the federal regulations were being finalized was to spread the word about Opportunity Zones -to create a buzz about it and the city's investment opportunities,

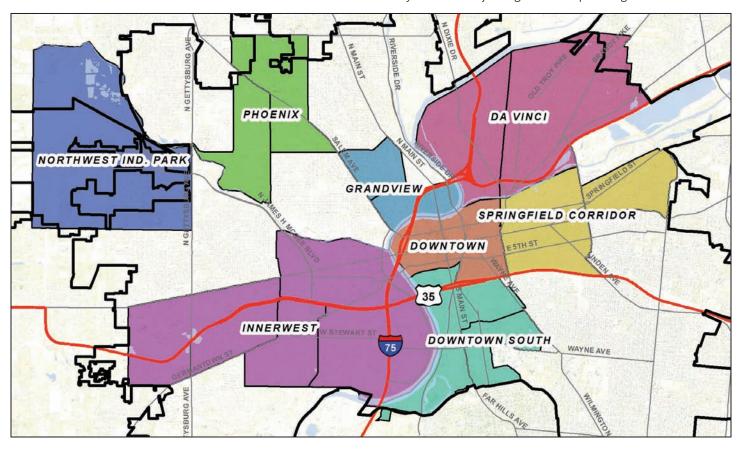
Dickstein said. The city and the Dayton Development Coalition each hosted events to promote the new program.

Dickstein and Wimsatt also see an advantage to programs, such as this one, that encourage governments to work with private entities and investors.

"Tools like this help to give more people a stake in positive social outcomes," Wimsatt said.

Dickstein said partnering with the private sector lets governments leverage their limited resources and helps the public and private sectors to better understand each other.

"Anything that we can do to strengthen public-private partnership is a win-win," she said. "It really creates a greater appreciation, it usually creates a greater product in the end and it really helps leverage the limited resources. And I think that's always better than just a government providing a check."



Dayton has grouped its 17 Opportunity Zone census tracts into eight areas. Here's a quick look at the areas and their key attributes:

- * Springfield Street Corridor: Connects the downtown Innovation Ecosystem with Wright-Patterson Air Force Base; has seen investments in advanced manufacturing; could attract defense and aerospace companies.
- * Downtown: Home to some of the region's largest employers and the historic Arcade, slated for redevelopment; experiencing reinvestment and a booming housing market.
- Phoenix/Northwest: Includes the high-volume Salem Avenue corridor, a vibrant commercial and residential section of the
- * Dayton West: An area of history, character and charm. Home to poet Paul Laurence Dunbar, the Wright Brothers and the Wright Brothers factory – the nation's first airplane factory that's now part of a preservation effort and a 52-acre redevelopment site.

- **Downtown South:** Home to Miami Valley Hospital and part of the University of Dayton; has seen extensive development and is poised for more -- including the 38-acre former county fairgrounds site, envisioned as a mixed-used, technologyoriented hub.
- Da Vinci/Northeast: A regional economic driver; includes Dayton Children's Hospital, the historic McCook Field, the Salvation Army's Kroc Center and the Old North Dayton commercial district; growing populations of Latinos and Ahiska Turks bring cultural and commercial vibrancy.
- **Grandview:** Sports lively historic neighborhoods and distinctive architecture just across the Great Miami River from downtown: home to the Dayton Art Institute and Grandview Medical
- Northwest: Encompasses the Northwest Industrial Park, a 200acre greenfield site with access to transportation and utilities; suitable for large-scale manufacturing or logistics.

Source: City of Dayton

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Kenny Sawyer

t's often said that great business leaders are also great decision makers. In 2016, the leaders at Verso Corp. were faced with a tough one.

The company had acquired Miami Township's New Page Holdings for a reported \$1.4 billion in January of 2015, and while it had about 80 employees at the Verso corporate headquarters in Memphis, Tennessee, a larger number was working in the former New Page headquarters on Gander Creek Drive. Verso leaders knew it made sense to consolidate the two, but where? As it turns out, Dayton held the answer all along.

A CHANGING LANDSCAPE

Verso's story over the last decade is as notable as its extensive product list. The company, which was formed in 2006 when International Paper spun off its coated and supercalendared papers business, specializes in graphic and specialty paper, packaging and pulp. Verso creates everything from paper for commercial printing, catalogs, magazines and direct mail advertising, to beer and soft drink labels, postage stamps, lottery tickets and quick service food pouches and wraps. From its paper mill in Jay, Maine, it also turns out lightweight linerboard, the paper used as the top and bottom layers of the corrugated board used in shipping boxes.

Verso's versatility is a credit to its leadership - they knew the company needed to stay nimble to survive in the everchanging paper industry. The acquisition of New Page diversified its portfolio, adding manufacturing assets as well as, "a great team of experienced papermakers and professional support personnel at five new paper mills and our office here in Miami Township," said Kenny Sawyer, Sr. VP of human resources and communications.

With the New Page acquisition complete, the next step toward a healthy new Verso included a complete internal overhaul. In 2016, Verso filed for Chapter 11 bankruptcy, emerging just six months later with its restructuring and reduction of debt complete.

Still, with their eyes on the future of the company, Verso leaders found themselves with that big decision on their shoulders – where to plant the corporate headquarters? Dayton, Sawyer says, had all the assets Verso needed to set the stage for its future.

"From a staffing, infrastructure and logistical perspective, it simply made good business sense to combine the two in Miami

Township," Sawyer said. "Moving our headquarters to a businessfriendly region that's growing was very appealing."

THE RIGHT PEOPLE, THE RIGHT PLACE

As with most companies, Verso's employees are its largest investment. The company employs approximately 4,400 people at seven paper mills in Maine, Maryland, Minnesota, Michigan and Wisconsin in addition to sales offices across the country. Each day, 200 of those workers represent Verso at the corporate headquarters in Miami Township. That's a lot of positions to keep filled, and the need for skilled workers never goes away. But in that sense, the move to Miami Township is paying off.

"One of the benefits of doing business in Dayton, especially in today's extremely low unemployment environment, is the available pool of highly qualified job candidates," said Sawyer. "With so many outstanding colleges and universities in the region and a thriving business community, Verso has had success in filling open headquarters positions at all levels."

About a dozen Verso employees made the move to Miami Township, including Sawyer. He says he and his wife Peggy, "settled in quickly and have really enjoyed the area."

It also didn't take long for the business community to start making local connections for Verso leaders, Sawyer said.

"We were welcomed with open arms by both the Dayton Area Chamber and the Dayton Development Coalition," Sawyer said. "The local governments, including Miami Township and Montgomery County, have been very accommodating."

And that's what economic development leaders, like the chamber, aim to hear.

"Our goal is to create a welcoming, business-friendly environment," said Chris Kershner, executive vice president, Dayton Area Chamber of Commerce. "We want companies to do business here. When jobs are created, our quality of life is lifted, and we all benefit. We couldn't be happier to have Verso here."

Sawyer agrees that when communities put in the work to make these decisions easier, everyone wins.

"Ultimately, companies must be competitive in the marketplace to remain successful. States and local jurisdictions can attract new businesses by providing the things that help them compete successfully now and in the future - things like a fair and balanced tax structure, less complexity in the regulatory environment, a strong educational system that supports evolving employment needs and a willingness to consider innovative investments in business growth and development," he said.

In the end, whether it was workforce needs, logistics, business support, or expense, the Dayton region had the right answers.

"Of course, the costs and benefits of a move have to be heavily weighted toward the benefits side of the equation," Sawyer said. "For Verso, the clear business advantages of combining our corporate headquarters in Memphis with our operational office in Miami Township, along with the support of the state and local jurisdictions, made the decision much easier for us."

A VERSO FOR THE FUTURE

Now firmly settled in its Miami Township headquarters, Verso continues to evolve.

"Verso has a very bright future, particularly as we develop new products to supplement our traditional graphic paper grades. With the digitization of many traditional paper-based writing mediums, we are developing new product applications such as packaging and specialty papers," Sawyer said.

Along the way, Sawyer says he'll look to the region's business community to continue to share best practices and make connections.



LEADERSHIP DAYTON LOOKS BACK AT 2018

eadership Dayton celebrated its 42nd year immersing business leaders in the landscape of the Dayton region with its Annual Meeting, held on September 20, 2018. The class of 2018 was made up of 46 graduates, which experienced 10 day-long excursions covering topics such as Dayton's Rich Heritage, Cultural Arts, Diversity, Human Services and more. In 2018, the number of registered attendees for Leadership Dayton events increased nearly 20

percent to 509. And the effort to give back continued this year, as the class of 2018 project, Pong for a Purpose, raised \$18,800 for the Recovery Alliance of Montgomery County Ohio (RAMCO), to support five local addiction recovery groups.

Applications for Leadership Dayton class of 2020 are due by March 29, 2019. Visit DaytonChamber.org to learn more and to apply.















DAYTON'S WOMEN BUSINESS LEADERS DRIVE EMPOWER **EVOLUTION INTO 2019**

By: Holly Allen, Dayton Area Chamber of Commerce

s a room full of the Dayton region's most promising female business leaders tried their hand at improvisation and all the silliness that comes with it, Stephanie Keinath, public policy and economic development director with the Dayton Area Chamber of Commerce, couldn't help but smile.

The chamber's vision – challenging our women leaders to ask more of themselves than they might have ever before – was materializing.

"Our inaugural Empower cohort far exceeded our expectations," said Keinath. "The first year of any new program is always a learning year, and what we've learned so far is that the richest component of the program is the opportunity for cohort members to learn from each other."

A VISION OF EQUALITY

When the chamber launched Empower in 2018, it was acting on startling numbers that didn't reflect well on the Dayton region.

"The chamber team recognized a gap that exists in many metros across the country; the number of women in toplevel executive positions in our business community doesn't proportionately reflect the number of educated women in our community who have the skills to lead companies," said Chris Kershner, executive vice president, Dayton Area Chamber of Commerce. "And that's a problem."

According to Emsi, a labor market analytics firm, there are 622 c-suite executive positions in the Dayton region. Of those, 144 are occupied by women. When compared to numbers that show women hold 51.5% of all management and professional positions nationally, and that 40% of U.S. MBA grads are women, the chamber found a need for programming that will advance women business leaders to top-level business roles.

To make a dent in those numbers, the chamber set out to provide rising female business leaders with the tools they'll need to break into c-suite positions. Through a strategic partnership with Aileron, and thanks to a generous sponsorship from Fifth Third



Bank, Empower was formed to provide participants with a unique blend of hands-on business coaching and group support with peers.

Empower was received with great enthusiasm by Dayton's business community and beyond.

"With 41 applications for 25 slots, we had a really excellent pool of candidates from which to choose for our first cohort," Keinath said. "Our selection committee was very focused on choosing a diverse class with a wide variety of leadership experiences and backgrounds, which has really guided our creation of the cohort curriculum and helped us determine key areas for our work."

EMPOWERING WOMEN INTO THE FUTURE

Ultimately, Empower is a long term vision for the chamber. With lessons collected from its inaugural year, and with new

insight to help guide its future, the chamber is now searching for the next Empower cohort.

"We want to support the incredible talent and experience of the female leaders that already exist in our community and identify opportunities for continued advancement of these leaders within our local organizations," Keinath said. "We recognize the gender inequality that exists in the C-suite, not only in Dayton, but across the country, and Empower is one way we want to address the inequality and create meaningful and sustainable opportunities for change. We have a lot of work to do, but I'm so proud that the Dayton Area Chamber has put a stake in the ground. Ultimately, our whole community will benefit."

The chamber is now accepting applications for the next Empower cohort. Apply now through April 30, 2019 at DaytonChamber.org.

MEMBERS ON THE MOVE



ENERGY OPTIMIZERS, USA

Rapid business growth prompted a move for Energy Optmizers, USA, which works with educational, governmental, commercial and industrial customers to implement energy savings operations to reduce operational costs. The move from Tipp City to 620 East 1st Street in downtown Dayton will allow the company's customers better access to the business. Renovations to the new facility got underway shortly before the ribbon cutting, which was held on November 16, 2018.



WENCO CONSTRUCTION COMPANY

For WENCO Construction, moving to a newly constructed facility in Huber Heights will allow the company to consolidate all the company's operations into one site. Currently, the businesses' office and warehouse are in separate locations in New Carlisle. Leaders of the woman-owned business broke ground on the 16,000 square foot building at 7621 Progress Court on September 18, 2018. The new facility is expected to be completed in May 2019.



SUNRISE TREATMENT CENTER

Originally founded in 2007 with locations in Hamilton County and Middletown, Sunrise Treatment Center added a Dayton location at 1435 Cincinnati Street with an official ribbon cutting on December 13, 2018. This privately-owned center employs 100 people and provides treatment for opioid use disorders through outpatient medication assisted treatment. Services include medical/ somatic, individual counseling, group counseling, urinalysis, case management, intensive outpatient and crisis intervention.

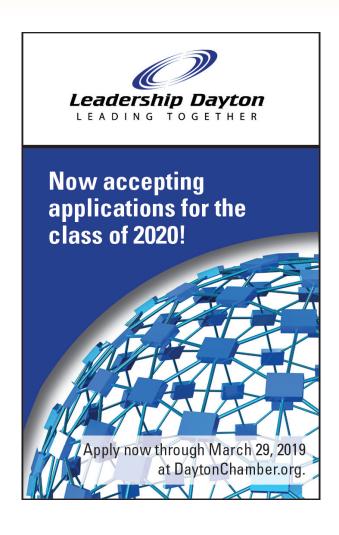
VOLUNTEERS OF THE QUARTER



Congratulations to our volunteers of the quarter for the third quarter of

This quarter, we recognized the following volunteers (L-R): Randy Parker, Wright Patterson Air Force Base; Kenya Taylor, KeyBank; Nick Seitz, Firefighter Safe. Not pictured: Marya Rutherford-Long, Fifth Third Bank.

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







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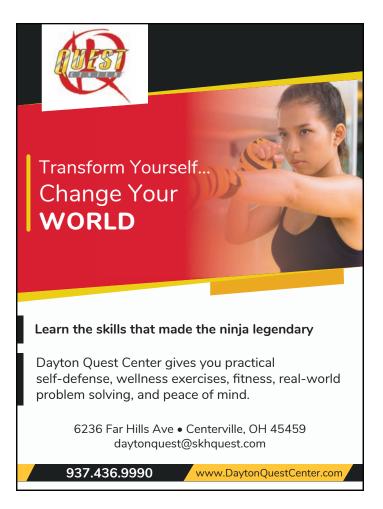
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ANTHEM SETS AGGRESSIVE GOALS TO HELP PREVENT ADDICTION, INCREASE ACCESS TO CARE

ore people in the United States are suffering from opioid addiction and dying from overdoses than ever before. Opioids are drugs commonly prescribed to relieve pain, like morphine, methadone, codeine, hydrocodone and oxycodone. While useful when used correctly, their misuse has led to a serious national epidemic and public health emergency. That's why Anthem, Inc. and its affiliated health plans have set some aggressive goals in its efforts to find ways to make sure our

members who need addiction treatment get better access to it, faster.

Research has shown that combining in-person behavioral health counseling with medication-assisted therapy (MAT) — using drugs like buprenorphine to combat addiction — works better than drug therapy alone. But a lot of people weren't getting both, so we aim to change that. Our goal over the next year or so is to double the number of members who get counseling along with their MAT therapy for opioid addiction.

- Taking down barriers. Recently, for members covered by our prescription drug benefits, we ended our policy of prior approval for drugs to treat opioid use disorder. By removing this step, addicts get the treatment they need right away, without having to wait for approval and possibly risk overdose or death while waiting.
- Establishing treatment connections. Once MAT treatment begins, we want to make sure members get connected with counseling while receiving their drug therapy. Then we work with professionals during all phases of treatment and recovery, coordinating member care and providing crucial support.
- Limiting quantities, monitoring use. We've already started to make many policy changes to limit and control the use of opioid drugs. In doing so, our goal over time is to reduce the amount of opioids dispensed to members by 30% from peak levels. For members with our prescription drug coverage, quantity limits on prescribed opioids are already in place. And we have lock-in programs to limit drug access to a single pharmacy and prescriber, when needed. We also have the means to monitor fraud and prescription drug abuse.

As one of the largest health insurers in the country, we've always strived to make changes that improve the health and lives of our members and our communities. It's our duty to those we serve.





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he 2017 Tax Cuts and Jobs Act made sweeping changes to tax regulations, and now the time has come for implementation. The problem? The IRS isn't ready, and in some cases, the implications of new regulations aren't quite clear. Here are a few things you need to know before filing for your business.

1. The Tax Cuts and Jobs Act (TCJA) changes are extensive and affect nearly every taxpayer. Tax professionals have had a year to review the changes, but as of the start of 2019, they were still awaiting clarifications and possible tweaking of certain regulations.

"There are many areas where further guidance is needed before we can provide our clients with certainty regarding how these changes will impact their business," said Justin Stallard, tax partner, RSM.

The extensive nature of the changes has created a need for new IRS forms, and each form will need revamped instructions, accompanying publications and more. IRS officials made additional hires and reassigned employees to the project in 2018, and dozens of these new forms were released in December 2018, but many IRS vendors expressed concern that the forms would not be completed in time for filing.

It's a fear that's being shared by tax advisors.

"There is a concern in the practitioner community regarding the timing of the IRS finalizing forms and whether it will impact the ability to file returns by the traditional March 15 and April 15 deadlines," said Stallard.

2. Yes, there are possible business savings to be realized, but don't get too excited just yet.

"Our observation thus far is that the new tax law delivers on the promise of lower tax bills for businesses in particular,"

said Stallard. "However, with all of the discussion regarding simplification of the tax law, the Tax Cuts and Jobs Act misses that goal by a wide margin."

In fact, according to Stallard, while individuals will generally see a more simplified tax return – such as moving some from itemized deductions to a standard deduction – businesses are generally facing more forms and complex computations.

Section 199A of the IRS Code provides for a deduction of up to 20 percent of Qualified Business Income (QBI) for certain entities, but the stipulations are complex, and in January 2019, tax professionals were still receiving technical corrections for many of this section's provisions.

"The short version is that a broad range of pass-through entities (partnerships, S corporations, trusts, etc.) are eligible for the deduction and it should provide a meaningful reduction in cash taxes for many that own those businesses," said Stallard.

3. Now more than ever, advanced preparation by a competent tax advisor is imperative for business filings.

According to chamber member experts, individual and business taxpayers with straightforward filings shouldn't have an issue filing on time, but those with more complex circumstances, such as multiple entities, multiple lines of business, and more, may want to file an extension.

"This would enable owners and their tax advisors to make more well-informed decisions around tax return filing positions," Stallard said.

Before making a decision regarding your business's approach to this year's tax season, consult your own tax professional. If your business does not have a trusted tax advisor in its corner, now's the time to find one.

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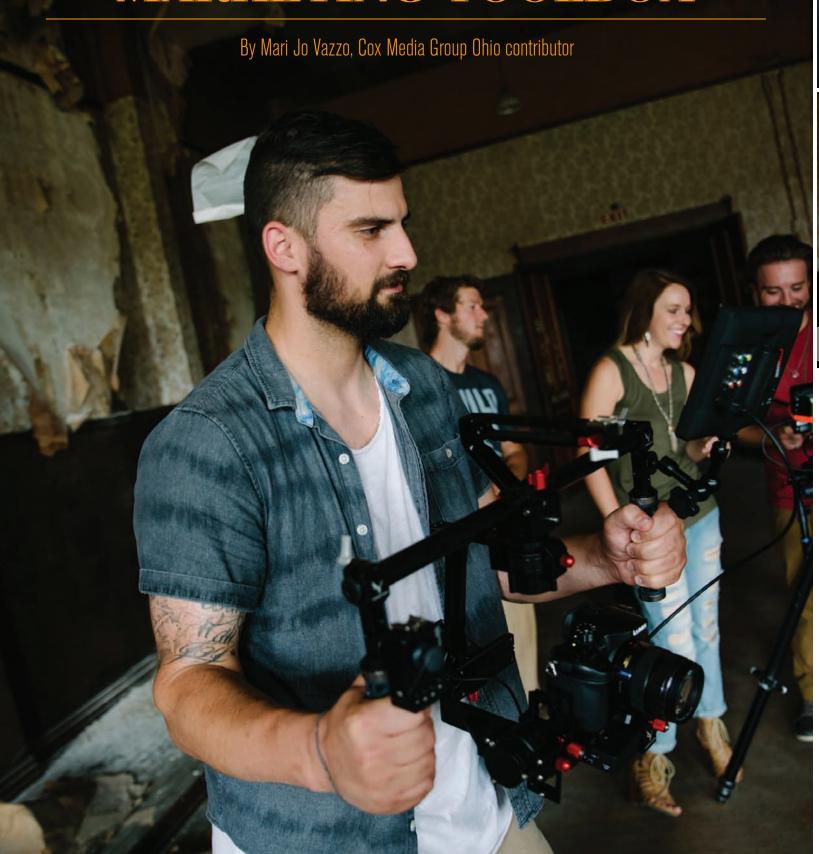


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ADDING VIDEO TO YOUR MARKETING TOOLBOX





f a picture is worth a thousand words, video is invaluable. More multifaceted than text on a page or a still image, videos unite sight and sound to convey a message. Current trends show an increase in video consumption, with YouTube boasting nearly 5 million video viewers daily and Facebook claiming almost 8 billion. With so many videos out there, you need to make sure your company's story stands out.

"There are more options for viewing video than ever before," said Kristy Osborn, manager of creative advertising for Cox Media Group Ohio. "Tablets and smartphones make it convenient and easy to consume video on the go. When things are easily consumed, their usage increases exponentially."

Reaching customers wherever they are with impactful stories about your company is a resource for growing your business that you can't overlook.

WHY CHOOSE VIDEO?

Intentionally creating content for your customer can have far reaching results. When you provide interesting, relevant information, a bonding experience occurs. When they need your product or service, they are more likely to choose your business because they feel like you understand them.

Posting a video story is a great way to attract "curious observers" -- people who don't need your product or service yet but follow you on social media because they like what you're saying. They may even share your content for you and tell their friends, "I like these people. They get me."

HOW TO MAKE A COMPELLING VIDEO

Here are a few tips to consider when producing a video...

1. Know how to engage your audience: Become familiar with your customer's likes and interests. Understand the kind of person your business attracts by utilizing other tools in your marketing toolbox, such as research about behaviors and interests. The more comprehensive the data, the easier it will be for you to create relatable, memorable content.

"People love stories that relate to them. Make it personal, heartwarming or hilarious. A great story will have a bit of all three," Osborn said.

2. Evaluate your story: While video can be a compelling storytelling vehicle, not all stories make great videos. In fact, some can be downright boring. Video is the tool to use when you need to tell stories that are best understood through the combination of sight and sound.

Video also is an excellent tool for sharing the company's history. successes, or testimonials. Many businesses choose to highlight their culture and showcase progressive attributes, like conservation or green initiatives, or community involvement.

Before you decide what story to tell, consider these things:

- Is the story suitable for video? Can it be supported by visuals? If you aren't sure, ask yourself if you can visualize it. If not, consider writing an article or blog instead.
- Is it interesting enough to gain and hold interest for the duration of the video?



Will viewers want to discuss it with their friends? Choose a story that evokes feelings of curiosity, intrigue and delight and it's likely to spark conversation.

Be certain the message represents your

company accurately.

3. Hire a production company: Crafting a story is a skilled art. A professional writer and producer can help you.

- Select the right company. "Choose a company whose past video work mirrors the style and look you envision. When you enlist the help of a professional production company, they will work with you to develop your story and plan for production," Osborn said.
- Allow time for proper planning. A rushed video project always suffers in quality. There's an old saying: "Proper planning prevents poor performance." There is a lot of work that

for example. Allowing time to

you to tell the story across a broad spectrum of media, including digital pre-roll and television.

When it comes to the public image and reputation of your company, hiring a professional production company to tell your video story is worth the investment.

Anyone can pick up a smart phone, record video, and post it online. Yet, as a business owner, you would be wise to use discretion when deciding which video to produce. There is always a risk of producing a video that misses the mark. However, if you follow the suggestions above, you most likely will end up with a video that launches your company into the next phase of growth, both as a business and in attracting customers.

If you're looking for a solution to the challenge of creating an engaging video for your organization, visit coxmediagroupohio.com or call (937) 259-2111.



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