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President's Message FOCUS ON ... **EMPLOYEES**



n today's marketplace, employers continue to have challenges attracting and retaining the right workforce with the right skill sets needed to continue their growth. Much has changed over the last ten years since the "2008 Financial Crisis", including policy, trade, taxes, the stock market, costs of products and more. Nevertheless, one thing that has not changed is our need and desire for a stronger, more qualified workforce.

Our universities, community colleges, CTCs ... actually all of our education and training providers ... have stepped up in an even-stronger role in

providing many of the correct skill sets for the jobs we need in the Miami Valley. However, that being said ... it still is not enough.

We are currently in an "employee market"; a marketplace where employment mobility can mean the difference in attracting and retaining the talent we need. That talent is not limited to bachelors or masters degrees, but includes all types of key certifications or non-certified programs that can help employers fill their needs. The latter includes skilled trades that are needed to build and rebuild our communities and infrastructure. Employees are mobile and many can find career opportunities almost anywhere in America if they have the right skills. Employers, for their part, must make sure they provide competitive compensation packages, benefits, career advancement opportunities and a safe and stimulating work environment.

Perhaps no time in the last decades have we seen such great opportunities for workers ... young or seasoned ... to enter or re-enter the job market and gain a foothold on a new career. The problem is that most communities like ours, or not, are facing some of these same critical worker issues. The real winners of this competition are the communities that educate and create opportunities best. Communities which educate, motivate, and provide job opportunities for the most diversified group of workers will ultimately understand their region's, state's and national economy models and needs. They are willing to help provide those unique opportunities to all who are willing to invest their time, talent and treasury in securing a substantial economic base ... the foundation of which is its human capital.

It may be an employee marketplace; but employers are anxious to fill their needs with motivated and qualified workers.

As the chamber begins developing its new 2020-2022 three-year strategic plan, no doubt this issue will be one of our most important strategic initiatives we can help bring to our local economy and our employer members.

Phillip L. Parker, CAE, CCE

President/CEO

Dayton Area Chamber of Commerce

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Partnering Today To Build Tomorrow's Workforce

Ben Franklin was right.

"Tell me and I forget, teach me and I may remember, involve me and I learn."

His adage about *really* learning is also a smart workforce development strategy. It aptly sums up the thinking behind the growing partnerships between the Dayton region's schools and employers who are working together to ensure our community has a workforce that meets the needs of today's employers – and tomorrow's, too.

There's no substitute for learning in the real world, on the job. That's why employers across the region are excited to bring young people into the workplace early, while they're still imagining their futures, and introducing them to exciting careers they may not even know about.

Take it from the employers who've seen the strategy work! Young people have much to learn, but they also have much to give.



Thanks to a partnership with the IUE-CWA Local 755,

Northridge High School students can earn an MSSC certification while they're still in high school. The Manufacturing Skill Standards Council is an industry-led training assessment and certification system that teaches skills and knowledge needed by front-line production and material handling workers. The nationwide MSSC System is based on industry-defined and federally endorsed standards.

- Our partnership with Northridge High School is creating a pipeline from our schools into well-paying manufacturing jobs. Employers win because they hire students who have the drive and aptitude to be successful in highly skilled manufacturing jobs. Students win because they get training that ensures they make a living wage."
 - Carl Kennebrew, President of IUE-CWA, Local 755



- **11 Gene** is a hard worker. I knew from the start he was going to be an excellent technician."
 - Richard Seither, Ponitz Automotive Instructor

Voss Auto Network offers year-round internships to area high school students, and partners with David H. Ponitz Career Technology Center to recruit interns. Some young people start with clerical work, while others are paired with a technician and begin doing mechanical work right away. Voss is eager to hire students with a strong work ethic and solid technical skills. Gene Mitchem, who attended Ponitz Career Technology Center, had a paid internship in 2018 that led to a full-time job.

- Our goal with the internship program is to grow the next generation of technicians. We've had great success with Dayton Public Schools students."
 - Doug Brush, Service Manager,
 Voss Hyundai Dealership

Interested in learning about intern or apprentice programs?

Contact **Bryan Stewart**, Workforce Development Director, Montgomery County Educational Service Center 937-236-9965, Bryan.Stewart@mcesc.org

Ask Bryan about the Montgomery County Educational Service Center Business Advisory Council where educators and employers are working together to prepare next-gen workers.

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Centerville City Schools

After being recommended by **Centerville's School of Possibilities, Gary Tesmer** began interning as a welder with **Kadant Black Clawson** in September 2018. **Kadant** is a custom design shop that creates and manufactures equipment for the pulp and paper industry. Its welders must be accomplished in all types of precision welding and have strong blueprint reading skills.

- We've seen Gary's skills grow. We know he will be an asset to Hobart Welding School, where he will continue his education. He is a fine example of the kind of employee we want to hire."
 - Wesley Trehern, Production Manager,
 Kadant Black Clawson



Huber Heights City Schools

Wayne High School participates in Wright-Patterson Air Force Base's LEGACY internship program, which is designed to spark interest in STEM-related fields and employment opportunities in the Air Force. Kaya Stargel, a LEGACY intern who plans to major in mechanical engineering, worked in in the Air Force Research Lab where she focused on manufacturing. The senior plans to continue her LEGACY internship, but will be moving this summer to the sports lab.

- Kaya is an outstanding young person who made a great impression here at Wright-Patt. She is well-rounded, smart, reliable and respectful. She has a bright future in engineering."
 - Justin Earley, LEGACY Program Manager and Internship Coordinator, WPAFB



Carroll High School

Each summer up to 10 **Carroll High School** students work as interns at the **Air Force Research Lab**. During Summer 2018, they focused on a synthetic biology project that they presented at the International Genetically Engineered Machine Contest & Giant Jamboree held at MIT. They helped design a synbio "machine" that detects the bacteria that causes traveller's stomach.

- ■■ The students have such maturity, which is especially evident when they brief high-level people PhDs and others in the lab. Carroll's curriculum in science and engineering prepares students to work alongside our professionals."
 - Dr. Nancy Kelley-Loughane, Biosciences
 Technical Advisor to the Chief Scientist, 711th
 Human Performance Wing, AFRL, WPAFB



Northmont City Schools

Northmont High School offers training to become a State-Tested Nursing Assistant. A friend told **Taylor Paquette** about the STNA program and, in December, she passed her certification test. Today **Taylor** is employed at **Shiloh Springs Care Center** where she loves working with residents and helping them with their medical needs.

- **14 Taylor's** attention to detail and her level of preparedness made her orientation go smoothly and gave us confidence in her abilities."
 - Shiloh Springs Care Center Supervisor

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Kettering City Schools

The Kettering City School District has a longstanding relationship with Shook Touchstone Construction. Their partnership led to Jaeden Crowe getting the "experience of a lifetime" when he was chosen for an apprenticeship and worked on the Fairmont High School Auditorium construction project. A senior, Jaeden works daily on the job site, while also completing his academic classes.

- **11** Getting students like **Jaeden** excited about a career in the skilled trades is a win-win. We want to build interest in the construction trades, but we also appreciate the opportunity to help young people develop strong work habits. We're hoping Jaeden will share his experience with friends and their families, which helps us spread the word about the fulfilling careers in construction."
 - Jeff Schlarman, Shook Touchstone Construction, **Project Superintendent**



Students studying Allied Health and Science at Stebbins High **School** get invaluable experience from professionals working in the health care field. Senior Lizbeth Montoya-Alvarado will graduate this year with her State-Tested Nursing Assistant certificate and an associate's degree, and she also has completed an internship program at Hospice of Dayton.

- **11 Ohio's Hospice of Dayton** is proud to offer real-life work experience to young people. Lizbeth gained knowledge about hospice and palliative care and got hands-on training that helped develop her nursing skills."
 - Jena Langford, Ohio's Hospice of Dayton Team Leader, RN, BSN, CHPN, CCM



Brennan McCabe, a senior and Advanced Placement student at the Miami Valley Career Technology Center, works at DataYard, which specializes in IT services for regional businesses, startups, non-profits and government agencies. Brennan provides technical support to DataYard clients, responding to their questions and problems via phone and email.

- **11 Brennan** has a great attitude and a willingness to learn. Teaching and mentoring talented young people with no previous work experience in the IT field means we get to teach them the 'DataYard Way' and about the importance of exceptional customer service."
 - Carri Christian, DataYard Supervisor

More ways to help build tomorrow's workforce

- Offer summer jobs
- Allow students to job shadow your employees
- · Attend school career fairs and college nights
- Work with teachers to create authentic business challenges for students to tackle
- Be a guest speaker at a school about your industry
- Invite teachers into your workplace to see what your employees do
- Be a mentor to a student interested in your field
- Host a workshop about how to interview for a job
- · Give tours to students of your workplace
- Volunteer to be interviewed about your career or industry
- Judge student contests or portfolios
- · Host a virtual discussion about your job or industry
- Invite students to observe your new employee orientation or trainings
- · Coach a school academic team
- · Create a teacher externship program











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FUYAO BUILDS WORKPLACE CULTURE WITH UNIQUE INCENTIVES

By: Vince McKelvey, Focus Contributor

yreca Rippley, 32, was studying for a health-related career when a factory job at Fuyao Glass America changed her mind.

"I came here looking for a part-time job when I was in college and ended up falling in love with it," Rippley said.

That was two and a half years ago, when Rippley was attending Wright State University in health communications. She finished her degree, but stayed at Fuyao, where she is now a shift supervisor, managing 25 to 30 people on the factory floor. "I want to become a manager here," Rippley said.

She likes the discipline and dedication she sees at Fuyao and praises the company for the way it trains people and gives them regular feedback. "I learn something every day," she said. "As long as you're here and willing to learn, we're going to train you, going to be right by your side."

WORKING TO BRIDGE CULTURES, BUILD TEAMWORK

In 2014, the Chinese-based Fuyao Glass Industry Group purchased the vacant GM truck plant in Moraine, then spent \$450 million and 18 months converting it into the world's largest glass fabrication facility.

Early on, Fuyao experienced some rough patches in employee relations, including a failed bid to unionize the plant. Now, with a strong wage-and-benefits package and a variety of rewards, bonuses and employee events, Fuyao is working hard to build teamwork, bridge cultural differences and create a good working environment for its 2,300 employees.

For nine years in a row, Fuyao ranked as the best employer in China, said Jeff Liu, who became president of Fuyao in Moraine in November 2016. "I want to do the same. I've not reached that goal yet, but I'll get there."

COMMUNICATION IS CRUCIAL

Liu grew up in China but earned his bachelor's and master's degrees in the U.S. He worked for 10 years at General Motors in Detroit, then with a private equity firm that did acquisitions and mergers on an international stage. He is experienced in dealing with cultural differences and acknowledged that cultural differences led to problems when Fuvao was new.

"I believe that was all misunderstanding," Liu said. "How do we nail down the gap? That's the reason, actually, I'm here ... That's my job here the past three years."

For Liu, bridging differences begins with listening: "Talk to people; understand their issues and try to stand on their side."

Fuyao is the world's largest manufacturer of automotive glass. It supplies very sophisticated products in a very competitive industry. In the workplace, good communication is critical, miscommunication can be very costly and teamwork is essential.

"People are the very core thing," Liu said. "It doesn't matter how much money you have, if you don't have the people, don't have the team, you're not going to get the job done.

"We're number one worldwide ... because we have very talented, hard-working people."

POTENTIAL REWARDS INCLUDE TRIP TO CHINA

Liu ticked off a variety of things Fuyao is doing to create a positive working environment, including offering a strong wage-and-benefits package, a 401(k) match, a recognition program and profit-sharing bonuses. "At the end of the year, if the company makes a profit everyone gets a piece of the pie. Last year, it doubled the bonus from the year before," Liu said.

Fuyao also pays bonuses every two months to employees with perfect attendance; has a continuing improvement program that rewards people for good suggestions; gives out turkeys and hams for the holidays and hosts regular teambuilding events, including a summer bar-b-que for employees and families.

Three years ago, the company also began sending small groups of select workers to China around the time of the Chinese New Year, and last year it hosted a recognition ceremony for employees with perfect attendance that culminated with a new car give-away.

ALL-LOCAL WORKFORCE IS GOAL

Liu believes the company has made strides melding the cultures. "It's getting better. People understand each other," he said. "And now we have the master training program."

This one-on-one program pairs Chinese workers with local employees to train the local workers in Fuyao's systems. Eventually, Liu said, Fuyao wants the workforce to be 100 percent local, allowing Chinese employees to return home. Currently, there are about 300 Chinese workers at Fuyao in Moraine.

"There are language barriers, but we are getting past that," he said. "Compared to three years ago, when I first started, you saw that barrier, that separation. Now you work not so much separate, but as a team."

John Avers, 38, is the plant's hazardous waste manager. He joined Fuyao after a 17-year career in the Army. This is his first civilian employment, he said, and may be his last.









"I plan on staying 20, 25 years," Ayers said. "I've had quite a few offers to go to work for other companies that I've turned down to stay here."

"They take care of employees," he added. "As long as you come to work on time, you wear your safety equipment, you do the right thing, it's a great place to work."

SET THEIR SIGHTS ON CHINA

Ayers and Rippley both set a goal of going to China when they were first hired at Fuyao and they both were among the 30 workers chosen for this year's trip in January.

The trip is part tourism, part cultural education and part business training. The workers visit Fuyao plants as well as historic and religious sites. "It was so beautiful," Rippley said. "The hospitality, it's like none other."

The company sent 10 workers in each of the first two years and 30 last year, said Lei Shi, an executive assistant at Fuyao. Workers apply for the trip and are chosen based on job

performance and attendance, among other factors.

This year's trip lasted about a week -- not long enough for Ayers. He said a longer stint would really let people experience working in China and bring back ideas. "I'd like to go back to work in China, get the experience to work there for 60 days or 90 days," he said.



CEREMONY RECOGNIZES PERFECT ATTENDANCE

In December, Fuyao held an event to recognize 128 workers with perfect attendance.

Shi said everyone received a \$100 bonus, but one worker won a drawing for a new TV and another – Omar Al Samarrai – won the big prize, a 2018 Chevy Cruze.



"They give a prize to everyone and say one of (you) will win a car. They have a raffle and pull my name. Big surprise!" said Al Samarrai, 48.

Al Samarrai, an Iragi immigrant, has been in the United States for 11 years and worked as an Arabic interpreter in health care before joining Fuyao two and a half years ago. "It's a good environment," he

At Fuyao, he is a master trainer in soldering antenna for auto glass. But he was a mechanical engineer in Iraq and continues to look for engineering work in America. He would be happy to be an engineer at Fuyao, he said.

Al Samarrai said the

recognition event was announced just about a month before it was held, but that wasn't his motivation to do well. "For me, I try to work perfect. Before they tell us, I was already doing this."

Liu said the car give-away will be an annual event.

This year's prize will be a Jeep Wrangler, and one day it may even be a BMW, Liu said. But there will always be one condition, he said: "Those vehicles have to have our glass."





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CHAIRMAN'S CIRCLE

The Dayton Area Chamber of Commerce's Chairman's Circle is made up of chamber member companies that go above and beyond their annual membership dues to support the chamber's mission to better the Dayton region's business community.













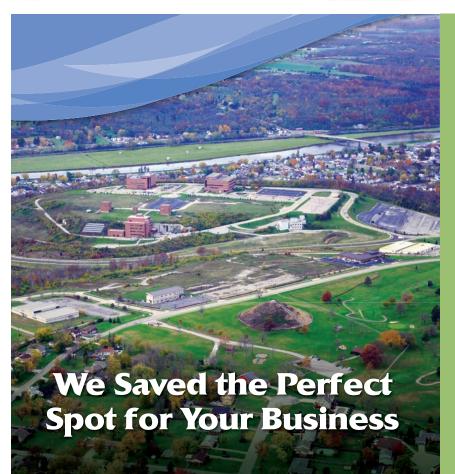












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MEMBERS ON THE MOVE



EXECUTIVE DIALOGUE GROUP FINDS VALUABLE SOUNDING **BOARD**

Sometimes business leaders need a safe haven and trusted confidants. We caught this Executive Dialogue group at dinner in December 2018. Executive Dialogue is designed to create a safe environment where executives use each other as business resources. Interested in Executive Dialogue? Contact Carla Pennington at cpennington@dacc.org or 937-226-8220.









NATURAL FOODS+ JUICE CABOOSE

A one-stop-shop for health and nutrition products and education, Natural Foods+ Juice Caboose, a 24-year-old Harrison Township business, expanded into Kettering with the opening of its new location at 3070 Far Hills Avenue on February 8, 2019. The Kettering location features excipient-free whole foods cellular supplements and vitamin lines, cold-pressed juices and more.

VOLUNTEERS OF THE QUARTER



Congratulations to our volunteers of the quarter for the 4th quarter of 2018.

Pictured (L-R): Antoinette Hampton, The United Way of the Greater Dayton Area; Rob Rohr, Cox Media Group Ohio; Jocelin Dean, The Dayton Club.

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



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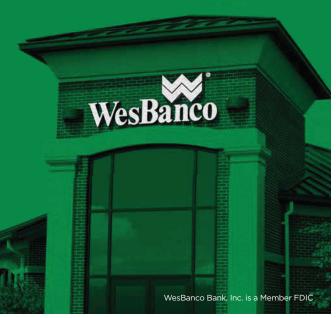
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ave you ever wanted to see one of the seven wonders of the ancient world, the Pyramid of Giza? Maybe sail down the Nile River or explore King Tut's treasures? If you answered yes to any of these questions (and who wouldn't?), this trip is for you!

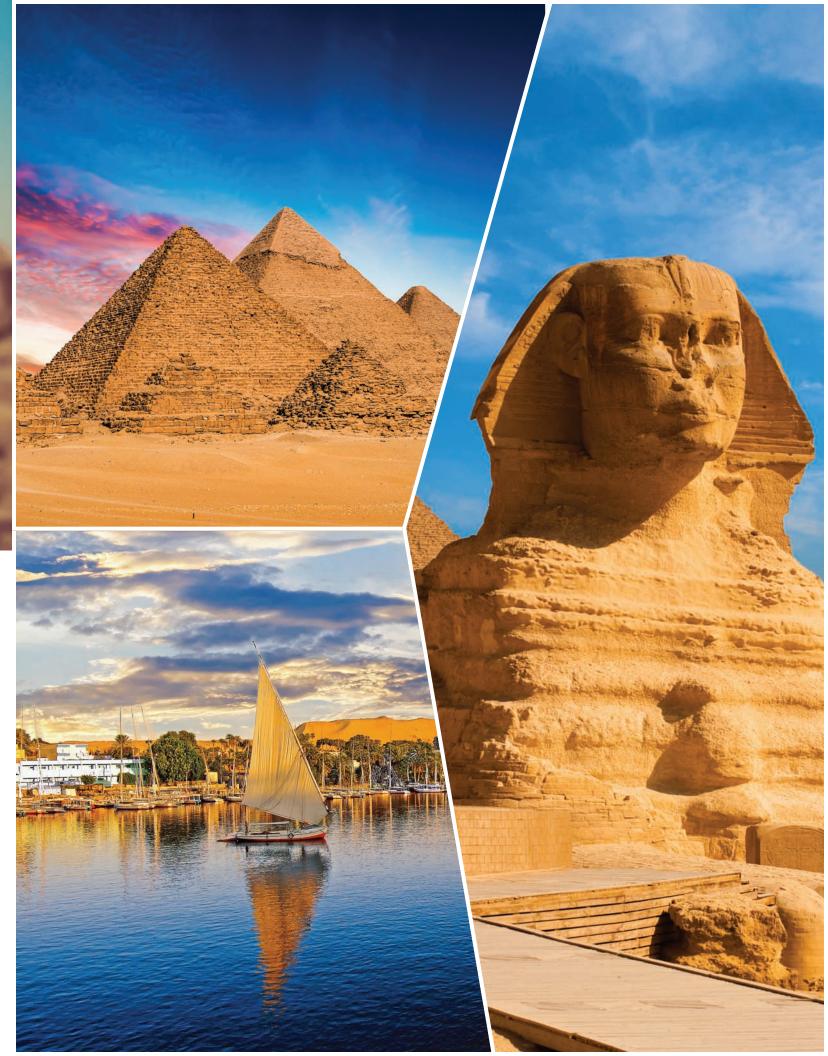
Join the Dayton Area Chamber of Commerce for a once in a lifetime tour, 'Egypt: Land of the Pharaohs' in October of 2019. This trip is open to Dayton Area Chamber members and other community leaders and partners.

Since 2010, the chamber has offered exciting opportunities to explore some of the most culturally and economically diverse locations around the world, including Turkey, China, India, Brazil, Cuba, Italy, Peru, Eastern Europe and Southeast Asia. We invite you to join us as we explore Egypt in 2019! This 10-day trip will

include time in the Valley of the Kings, Cairo, Luxor, Aswan, as well as a four-day cruise down the Nile.

The tour includes round-trip airfare from Dayton to Cairo, all hotel accommodations in Egypt, 19 meals per itinerary, a 4 night cruise on the Nile River, in-country flight from Cairo to Aswan, comprehensive sightseeing and admissions, a professional bilingual host/guide, hotel and airport transfers and baggage handling, and transportation by deluxe air conditioned motor coach.

For cost and registration information, please visit DaytonChamber.org, or contact Stephanie Keinath, Director of Public Policy & Economic Development at skeinath@dacc.org. Don't delay, this tour is sure to sell out!







WHAT'S **SLOWING** YOUR MOVE **TO B2B ECOMMERCE?**

ccording to a recent analysis by PYMNTS.com, B2B eCommerce in the United States is forecasted to reach \$9 trillion this year, more than twice the B2C eCommerce space. Until recently, B2B companies have been slow to digitize due to the complexity of their payment transactions. Their hesitation to adopt integrations that can catapult their business into an electronic world revolve around two main factors customization and complexity.

ISSUE #1: CUSTOMIZED ECOMMERCE PLATFORM

Every B2B business has a unique set of rules related to a purchase, and thus each customer needs a personalized experience on a B2B eCommerce platform. That's something companies like Corevist focus on, specifically for the unique needs of B2B customers. Corevist specializes in the needs of manufacturing businesses.

"Everyone wants to do eCommerce. The thing that's slowing people down is all those complicated rules," says Sam Bayer, Corevist Co-founder and CEO.

For example, when a business purchases goods from a manufacturer, the purchasing business wants to see the manufacturer's contractual agreements, pricing agreements, availability, credit terms, shipping options, and much more. With such complexities, companies struggle to streamline their online customer experience and revert to picking up the phone to collect payments.

ISSUE #2: COMPLEX AND SLOW PAYMENTS

Another main reason eCommerce has been lagging in adoption is the complexity of B2B payments. Companies need the option to not only be invoiced but to also receive those invoices digitally and pay them online.

"One of the big trends we're seeing is not only to present invoices on a website, but to pay those invoices selectively," Bayer said. "That's been a big source of friction in the market. People will get invoiced, but the payments process is a bit circuitous at times, and it has a lot of friction in it."

According to PYMNTS.com, the process corporate buyers must go through slows down the overall invoice process, which leads to less cash flow for the buyer and less credit for the purchasing company to buy more goods. This results in a negative outcome for parties on both ends of the transaction.

THE SOLUTION: INTEGRATION

Data integration is key to solving the problems that B2B companies face concerning digitization. When a business can integrate their accounting and ERP software within an eCommerce platform, much of the complexity can be stripped out of the payment equation.

Integrating business systems between buyers and sellers allows business rules, stored within ERP systems, to be showcased on an online storefront. Electronic billing, payment acceptance, and pay-at-checkout and invoice payment options are also possible.

B2B ECOMMERCE TREND PROVIDES USER FLEXIBILITY

Why is this talk of B2B eCommerce something to keep an eye on? Because the competition certainly is. Payments in the B2B landscape will continue to trend toward online payment, and the world's leaders in commerce are making large investments in the space.

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Recently, B2C eCommerce giant Amazon moved into the B2B space with its Amazon Business site. This move is bringing the ease of doing business that Amazon has offered its B2C customers to a corporate sales environment. However, instead of Amazon being a disruptor in the space, Bayer believes that Amazon is encouraging other B2B companies to go digital too.

EXPLORE INTEGRATION OPTIONS

It's always a good idea to revisit your payment processing infrastructure in order to make sure your company is maximizing savings and technology. Dayton Area Chamber of Commerce members have access to no cost, no obligation estimates from endorsed payment processing partner, Infintech.

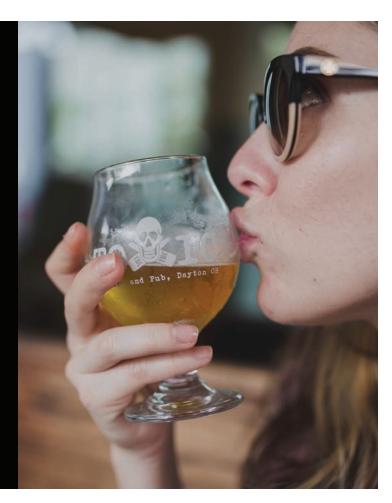
To learn more about the chamber's partnership with Infintech, visit DaytonChamber.org, or call Ed Wimpee at



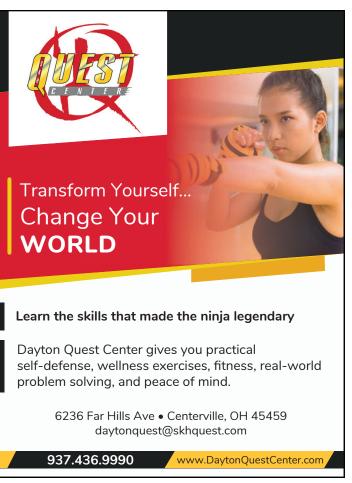
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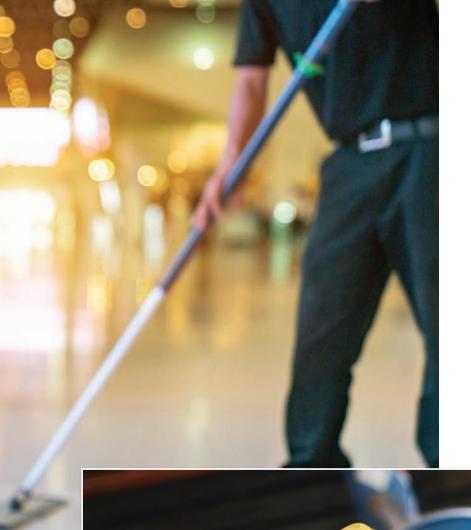








GIVE YOUR BUSINESS A SAFETY CHECK-UP



ust when we're focused on soaking up some sunshine during a much needed summer vacation, deadlines start popping up for the safety professional in our workplaces. The summer months require attention to workers' compensation plans and a review of payroll reports through the Ohio Bureau of Workers' Compensation, and make for a good time to do a big annual safety check-up.

WORKERS' COMP THIRD PARTY ADMINISTRATORS PROVIDE SERVICE AND VALUE

The time is now to review your workers' compensation options, including whether your business could benefit from the service provided by a Third Party Administrator (TPA) for your workers' comp. A TPA will manage injured worker claims and help control claim costs. If you already use the services of a TPA, ask yourself if it's been a good fit.

The Dayton Area Chamber's only endorsed TPA provider is CareWorks Comp, which has provided risk control and claims administration to nearly 42,000 for more than 55 years. Through its premium discount and refund programs, CareWorks Comp provided an

> average savings of \$3,674 to our members in the 2018 rate year. That's \$1.7 million total saved by participating Dayton Area Chamber member businesses.

The 2019 workers' comp policy year will begin July 1st. For those employers who are not enrolled in the CareWorks Comp group rating program and are interested in a no cost / no obligation evaluation for the 2020 policy year, complete the AC-3 form found at DaytonChamber.org, or contact Julia Bowling, CareWorks Comp Program Manager, at julia. bowling@careworkscomp.com.

BE READY FOR UNANNOUNCED **OSHA VISITORS**

Would you be ready for a visit from the Occupational Safety and Health Administration (OSHA)? OSHA could show up on your doorstep for many different

reasons. But when they do, it is important to keep a few things in mind:

- 1. They should have credentials and will let you know the reason they are there during an opening conference.
- 2. The inspection should be limited to the reason they are there. If they point out something you should do, try to
- 3. They may wish to look at your OSHA Recordkeeping documents to determine if there are specific issues.
- 4. They may wish to speak to your associates in private and they most likely will have questions for you. It is important to be honest and be prepared to produce training records if asked.

At the conclusion of the inspection, the inspector will hold a closing conference to discuss observed violations. The closing conference may happen immediately following the inspection or several days or weeks later. If there are any citations issued, they are mailed to the employer several days or weeks after the closing conference but must be issued within six months of the start of the inspection. If you receive a citation, it must be posted, and you have 15 days from the receipt of the citation to contest it. Keep in mind, if you choose to contest the citation, you should have an attorney.

Lastly, you should always request an informal conference where you can produce documents, pictures or other evidence showing good faith to abate the hazards in order to have the citation withdrawn or reduced. For more information, go to OSHA.gov, or contact Jim Wirth, 614-827-0370 or jim.wirth@ vorkrisk.com.

SAVINGS ON THE HORIZON IN 2019 POLICY YEAR

As you prep for a new safety policy year, here's something to look forward to: The Ohio Bureau of Workers' Compensation (BWC) announced this spring that Ohio private employers will receive a 20 percent reduction in the average premium rates beginning July 1, 2019. BWC Administrator/CEO Stephanie McCloud said several factors make the reduction possible, including safer workplaces, fewer and less costly workplace injury claims and low medical cost inflation. Claims have fallen 18 percent since 2010 to 85,136 in 2018.

"We're pleased to continue the trend of falling rates with a reduction that will save Ohio private employers more than \$200 million next year," said McCloud.

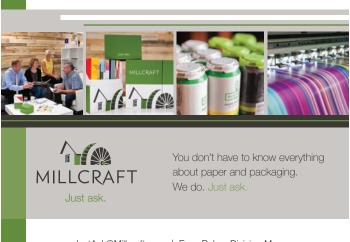
Governor Mike DeWine praised the move to reduce the rates. "Thanks to this substantial rate decrease. Ohio's private employers will see significant cost-savings that they can reinvest in their products and employees," said Governor DeWine. "This is a positive step toward helping to ensure that Ohio's economy continues to thrive."

The 20 percent rate cut represents an average statewide change. The actual total premium paid by individual private employers depends on a number of factors, including the expected future claims costs in their industry, their company's recent claims history, participation in various BWC rebate programs and assessments collected to fund the operations of the system.

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DENTAL PLANS THAT KEEP YOUR **EMPLOYEES HEALTHY AND SAVE** THEM MONEY

ccording to the Centers for Disease Control and Prevention (CDC), dental disease and discomfort are major reasons why employees miss work or don't perform well.¹ But good oral health can help. That's where Anthem Blue Cross and Blue Shield's dental plans come in. They cover a wide range of important dental services, while helping keep dental care affordable.

Anthem's dental plans give your employees a lot to smile about:

- **Prevention** Regular cleanings and X-rays are included and that can be key to long-term dental health.
- **Choice** Access to one of the nation's largest networks with >125,000 dentists at >371,000,000 locations.2 Additionally, employees who work or travel outside the U.S. are eligible for emergency dental coverage through a worldwide network of credentialed, English-speaking

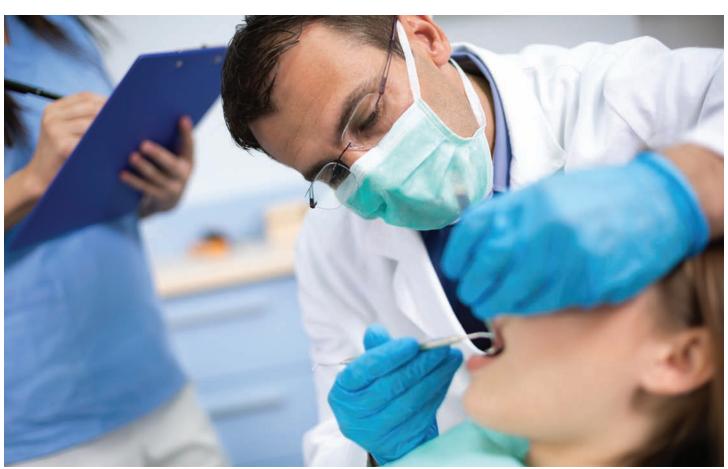
- Savings On average, your employees can save 34% on covered services when they use dentists in their plan.
- Support Employees with certain health conditions (like diabetes or pregnancy) can enroll in a care management program and get extra dental services.
- Service Claims are usually processed in just three days or less; with 99% accuracy.3
- And Anthem dental plans are competitively priced too!

Interested in savings opportunities? Ask your broker about Anthem's 2-year dental rate guarantees and bundling discounts available to chamber member companies with 2 - 50 employees.

¹Centers for Disease Control and Prevention website: Oral Health Basics (accessed January 2018): cdc.gov/oralhealth/basics/index.html.

²Network numbers from Strenuus, January 2018.

³Anthem internal statistics and metrics, 2017.







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CPI Consumer Price Index

November 2018 % Monthly change. CPI over the last 12 months Avg......1.4%

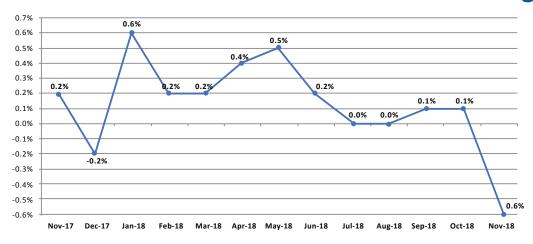
Cost of Living Index

2018 Annual Average Cost of Living Index

Columbus, Ohio	Denver, Colorado113.2
Raleigh, North Carolina91.5	Miami-Dade County, Florida116.2
Dayton, Ohio91.5	Baltimore, Maryland116.9
Richmond VA94.9	Chicago, Illinois123.2
Cleveland, Ohio98.0	Portland, Oregon131.0
U.S. AVERAGE100	San Fransisco, California196.3

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. $Source: http://www.bls.gov/regions/mountain-plains/news-release/consumer price index_midwest.htm \# chart 100 for the consumer price index_midwest.htm \# chart 100 for the c$

Sales Tax Collections

County	Current Rate	Nov 2018	Nov 2017	12 Mos Change	YTD 2018	YTD 2017	YTD Change
Butler	0.75%	\$3,558,661	\$3,377,341	5.37%	\$39,500,254	\$40,090,040	1.47%
Clark	1.50%	\$1,974,701	\$1,789,526	10.35%	\$21,437,938	\$23,207,158	7.62%
Darke	1.50%	\$696,006	\$692,819	0.46%	\$8,021,751	\$8,207,247	2.26%
Greene	1.00%	\$2,206,279	\$1,975,046	11.71%	\$24,796,728	\$24,749,987	0.19%
Miami	1.25%	\$1,503,556	\$1,357,782	10.74%	\$16,580,945	\$16,624,932	0.26%
Montgomery	1.00%	\$7,631,051	\$5,923,154	28.83%	\$71,833,735	\$73,921,214	2.82%
Preble	1.50%	\$446,426	\$438,082	1.90%	\$5,189,046	\$5,293,090	1.97%
Warren	1.00%	\$4,417,471	\$3,187,595	38.58%	\$46,150,669	\$36,952,569	24.89%
Region Total		\$22,434,150	\$18,741,344	19.70%	\$233,511,066	\$229,046,237	1.95%

Source: http://www.tax.ohio.gov/tax_analysis/tax_data_series/sales_and_use/publications_tds_sales/S1M1118.aspx

Residential Home Sales

	Nov '18	Nov '17	%Change	YTD '18	YTD '17	%Change
Number of Homes Sold	1260	1219	3.36%	15195	15036	1.06%
Total Home Sales	208,849,759	186,464,350	12.01%	2,518,319,409	2,342,944,306	7.49%
Average Sale Price (\$)	165,754	152,965	8.36%	165,733	155,822	6.36%

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

Regional Employment Trends

Dayton MSA	Nov-18	Oct-18	Nov-17	2018 Avg.	12-mo change
Total nonfarm employment	398,300	398,100	397,600	389,518	700
Goods producing employment	57,300	57,700	55,600	56,436	1,700
Service-providing employment	341,000	340,400	342,000	336,355	1,000

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

	Nov-18	Nov-17	12-month Avg.
Dayton MSA	4.0%	4.1%	4.2%
Ohio	4.6%	4.8%	4.6%
U.S	3.5%	3.9%	3.9%



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



PUBLIC RELATIONS: SMALL EFFORTS CAN YIELD **BIG RESULTS**

By Mari Jo Vazzo, Cox Media Group Ohio contributor

f you're a small business owner trained as an engineer, massage therapist, veterinarian, plumber, landscape artist or almost anything else, the term "public relations" might sound like a nice idea. What doesn't sound so great is taking on one more responsibility to keep your business growing and moving forward -- it just might not seem humanly possible or fit into your budget.

But what if you realized you were already doing public relations? What if you could increase your effort in the area of public relations, with just a small investment of time and resources, and see rewarding outcomes?

What is public relations, and how can you maximize it for your small business? There are a lot of different definitions out there, but Google defines it at as the "professional maintenance of a favorable public image."

That seems pretty straight-forward, and based on this definition, chances are you're already doing public relations. What you might not realize is how to capitalize on your existing public relations opportunities.

LEVERAGE GUERRILLA MARKETING

Promoting your business in unconventional ways, with little or no budget, is a great way to think about your public relations efforts.

"People think PR is really expensive, and it can be for big or small companies, but businesses can do it on their own terms," said Emily Broughton, community and public relations manager for Cox Media Group Ohio. "It all just depends on what your business is and how you want to tap guerrilla marketing."

Signage in interesting places, temporary chalk art, and unconventional marketing pieces make a statement with guerrilla marketing.

YOU ARE YOUR BRAND

"In all companies, the people who work there represent that brand, but that's especially true in small companies," Broughton said.

Knowing your demographic and having a presence at events (chamber events, perhaps?), online, and elsewhere puts a face on your company.

"Public relations is as much about image as it is about anything else," Broughton said. "PR is not always tangible or a one-time thing. Your PR is any way you're represented in the community, and it's not always something you can gauge."

CONNECT WITH COMMUNITY INFLUENCERS

Whether in public or on social media, influencers can be advocates for your business. Investing time in knowing who the leaders are in your type of business and facilitating their understanding of your company's unique features or benefits can help them speak on your behalf.

"Try to make a connection with people who have a big following, because those people are a strong influence, whether they realize it or not," Broughton said. "If I see friends 'liking' products, the service aspect of a business, or giving client feedback, I'm a lot more likely to try that product."

UNDERSTAND YOUR DEMOGRAPHIC

Take the time to know your average customer -- learn their age, gender, income, personal interests, marital status, education and other similar information. This will enable you to seek out PR opportunities that will speak to more potential customers. Cater to those who are most likely to buy and use your product or service.

"It's been proven time and time again that people are brought in by things that are visual or affect one of their senses," Broughton said. "Finding that niche is so incredibly important."

If you are already leveraging some of these PR strategies without even knowing it, don't stop. If it's time to turn up the heat on some community appearances, creative sign placements, or research to understand your niche, you can feel confident that a little bit of public relations can go a long way.











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