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President's Message

FOCUS ON THE 2020 ECONOMY



s we enter a new decade, we should all be interested in knowing what some of the national or local experts say about our economy in .2020 or beyond.

On a national level, our chamber receives ongoing reports from the U.S. Chamber of Commerce and our area branch of the Federal Reserve. Both suggest that our national economy will continue to grow, but perhaps not at the same level we have experienced in recent years. We expect interest rates to continue to stay steady and unemployment

rates to continue to improve. However, almost every large city and most of our states report challenges in filling job opportunities with qualified workers. On a local and regional level, we will experience some of the same challenges, and must find unique answers to this troublesome trend. People lead and perform. Without skilled workers, our national position in the global economy will erode.

The good news is that several of our industries continue to grow. Healthcare, transportation and logistics, as well as defense and manufacturing, should show positive growth - and let's not forget construction. Both the housing market, led by low inventory levels, and commercial construction, led by at least 19 dynamic projects in and around the region, will help to bolster our local economy.

We still feel the tragic sting of the Memorial Day tornados. It may take us five to ten years to recover from an estimated \$46.3 million in damages. To add to the challenge, some say much of the damage took place in economically challenged neighborhoods, where school districts are already being affected by the property-value losses that negatively impact their

But Dayton and the surrounding area is strong. We are and will continue our progress. Some of the work already underway is discussed in this issue of Focus on Business.

Whatever your job or economic leadership role, we can all positively affect the growth of our community. We must first believe ... then we must do. With your help, 2020 will be a much stronger year than 2019.

Phillip L. Parker, CAE, CCE President/CEO

Dayton Area Chamber of Commerce

Melles L. Tacker

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HIRING AT CARESOURCE: HOW TO TAKE EXECUTIVE RECRUITMENT TO THE NEXT LEVEL



substantially, that growth depends on Dayton's ability to attract and retain talent. Business leaders must continue driving our community's transformation."

> Dan McCabe, chief administrative officer at CareSource

our organization's process for recruiting executives probably looks similar to other companies' in a range of industries. Once a position becomes available, your Human Resources (HR) team begins sifting through databases, looking for someone with that perfect combination of technical know-how and deep industry experience. Dan McCabe, the chief administrative officer at CareSource, says what happens after you find your ideal candidates makes the difference. With nearly 40 years of HR experience, McCabe has successfully led the recruiting charge

HOW DAYTON ATTRACTS EXECUTIVE

LEADERSHIP TALENT

Even perfect organizations will have trouble recruiting if the city doesn't address their candidate's needs and preferences. If the candidate has a family with children, you'll need to communicate Dayton's educational assets. If they love the outdoors, the arts, volunteering—whatever their interests—include it all in their tour of the community.

McCabe has experienced firsthand how prospective executives evaluate the whole ecosystem of Dayton, not just the position or company. He knew early on CareSource needed to hire the awardwinning IT executive Devon Valencia, but was faced with the challenge of convincing her to relocate.

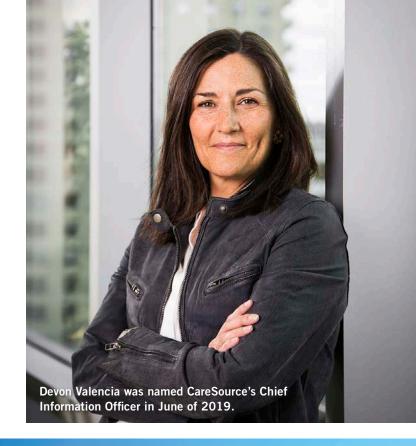
"Four generations of my family have lived in California so I wasn't really expecting to move," Valencia said. "But when I took the tour and experienced Dayton's diversity, nightlife, academics, and even the airport, I just knew I wanted to raise my family here and help lead this company."

WHY COMPANY CULTURE MATTERS TO PROSPECTIVE LEADERS

The phrase "Company Culture" could be dismissed as a buzzword, but McCabe confirms it's crucial. Observing how a candidate interacts with potential colleagues over dinner is a start, but he says you should also watch their reaction to your company's goals.

"The CareSource mission to make a lasting difference in our members' lives by improving their health and well-being can inspire the right candidate," McCabe says. "And our momentum for the future really fires up their excitement."

By articulating your growth opportunities, the programs and products you manage and the breadth and depth of your capabilities, the right fit for your company culture will demonstrate a passion for those initiatives. Combine that information with all Dayton has to offer and McCabe says you have a winning strategy for attracting and retaining elite leadership talent.







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sing your marketing budget to invest in traditional media will create the connection that's most memorable to consumers. We're not going to sugar-coat it: creating a

marketing budget can be intimidating and frustrating. After paying employee salaries, utilities, and office supplies,

you might think you don't have enough money to advertise. Don't fret, we've outlined three steps to help you create an effective marketing budget.

STEP 1: WHAT ARE YOUR GOALS?

Don't limit your vision by starting with your bank account. Instead, begin setting goals, including the outcomes you want to see.

Define specific goals that contain:

- Measurable results.
- A defined timeframe.
- An actual measurement of success.

STEP 2: LOOK AT OTHER AVERAGE MARKETING BUDGETS.

Here's what an average advertising budget looks like for a company with \$500,000 gross revenue and \$40,000 (8% of gross revenue) in marketing:

- Branding (logos, pens, etc.) \$7,200, 18% of the marketing budget.
- Website \$4,000, 10% of the budget.
- Traditional media advertising \$18,800 or 47% (TV, radio, print, etc.).
- Digital advertising \$10,000 or 25% (search, display, social media).

Traditional media makes an impactful, emotional connection that has been proven to be most memorable to consumers when considering purchases.

STEP 3: PUT YOUR DOLLARS INTO ACTION.

According to Nielsen Q4'18 Total Audience Report, U.S. adults average 11 hours and 20 minutes of media usage per day. Here's what a typical day looks like:

- Total TV (live, shifted, & connected devices) 48%.
- App/web on smartphone or tablet 31%.
- Internet on PC 5%.

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With today's capabilities, you should expect transparency from your advertising efforts. You're entitled to see how many times, when, and where a message was distributed.

Data is integral to the planning process, and it should be a part of measuring success. That's true whether you're placing advertising on your own (with a DIY service like the Spectrum Reach Ad Portal) or through an agency.

"The Ad Portal gives clients freedom and control over their advertising on their own time and budget." - Susan Brami, Vice President, Advertising Sales, Carolinas Region for Spectrum Reach.

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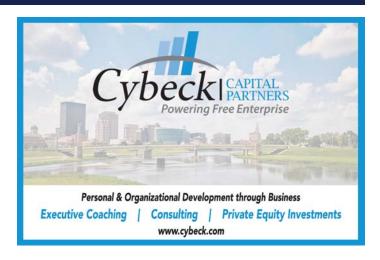
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CPI

Consumer Price Index

October 2019 % Monthly change	0.2%
CPI over the last 12 months avg	1.5%

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

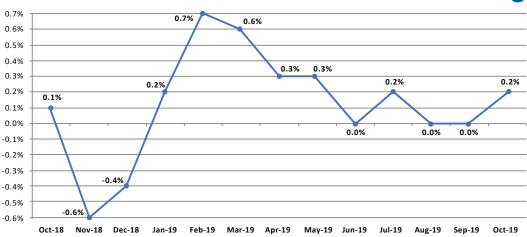
Cost of Living Index

2019 Third Ouarter Cost of Living Index

Dayton, Ohio90.4	Denver, Colorado112.8
Columbus, Ohio90.6	Baltimore, Maryland112.9
Richmond VA94.4	Miami-Dade County, Florida114.8
Raleigh, North Carolina95.0	Chicago, Illinois121.9
Cleveland, Ohio96.3	Portland, Oregon137.0
U.S. AVERAGE100	San Fransisco, California200.1

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	Oct 2019	Oct 2018	12 Mos Change	YTD 2019	YTD 2018	YTD Change
Butler	0.75	\$3,877,262	\$3,530,596	9.82%	\$37,509,823	\$35,941,593	4.36%
Clark	1.5	\$2,140,386	\$1,965,976	8.87%	\$21,545,181	\$19,463,237	10.70%
Darke	1.5	\$817,258	\$758,557	7.74%	\$7,550,213	\$7,325,745	3.06%
Greene	1	\$2,414,943	\$2,264,331	6.65%	\$23,670,581	\$22,590,449	4.78%
Miami	1.25	\$1,566,082	\$1,406,803	11.32%	\$15,672,480	\$15,077,389	3.95%
Montgomery	1.25	\$8,132,812	\$6,574,639	23.70%	\$82,822,658	\$64,202,683	29.00%
Preble	1.5	\$533,539	\$488,663	9.18%	\$4,861,122	\$4,742,620	2.50%
Warren	1.25	\$4,528,906	\$4,093,309	10.64%	\$45,697,092	\$41,733,198	9.50%
Region Total		\$24,011,188	\$21,082,874	13.89%	\$239,329,149	\$211,076,915	13.38%

Source: http://www.tax.ohio.gov/tax analysis/tax data series/sales and use/publications tds sales/S1M1019.aspx

Residential Home Sales

	Oct '19	Oct '18	%Change	YTD '19	YTD '18	%Change
Number of Homes Sold	1445	1379	4.79%	14048	13902	1.05%
Total Home Sales	\$257,805,736	\$228,009,113	13.07%	\$2,487,636,851	\$2,304,484,496	7.95%
Average Sale Price (\$)	\$178,412	\$165,344	7.90 %	\$177,081	\$165,766	6.83%

Source: Dayton Area Board of Realtors, Dayton Area Home Sales for Oct 2019

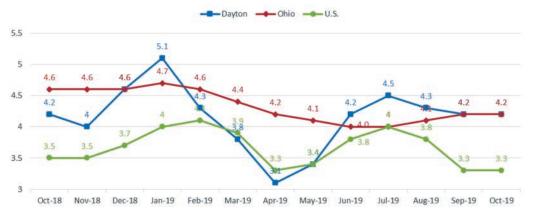
Regional Employment Trends

Dayton MSA	Oct-19	Sep-19	Oct-18	2019 Avg.	12-month change
Total nonfarm employment	396,100	392,800	391,400	390,190	4,700
Goods producing employment	57,700	86,900	57,000	57,130	700
Service-providing employment	338,400	335,900	334,400	333,060	4,000

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

	Oct-19	Oct-18	12-month Avg.
Dayton MSA	4.2%	4.2%	4.1%
Ohio	4.2%	4.6%	4.3%
U.S	3.3%	3.5%	3.7%



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

CHAMBER'S NEW OFFICES BOOST VISIBILITY, INVITE COLLABORATION

By: Vince McKelvey, Focus Contributor

he Dayton Area Chamber of Commerce began the new year in new offices at one of the oldest, most vital intersections in Dayton. And Phil Parker, for one, couldn't be happier. "Here the chamber is in this iconic building in a superior location, as far as being in the downtown core," said Parker, the chamber president. "I don't know that you could be any closer to the middle of Dayton or the region ... "It's exciting for us as an organization, but really exciting for me as an employer for my staff, because it's such a better location for all of us."

After 31 years inside the Dayton Convention Center, the chamber has moved to the corner of Third and Main streets - the historic heart of the city – into the distinctive building designed by renowned architect I.M. Pei. Among its notable features is a

seven-story atrium topped by a glass pyramid that fills the interior with natural light.

The new street-level location dramatically improves the chamber's visibility and accessibility. The offices are designed to be user-friendly and to encourage collaboration, both among staff and with other partners. And they're set up for members to just

"We've got one area called the CareSource Café. Members can literally come in, slap down a laptop, get a cup of coffee ... do a little business," Parker said. It's perfect for someone who might have time between appointments or who needs a place to meet with someone. We've got great office space, great meeting space, but we also have a space that's welcoming for our members."



CHAMBER STAFF WANTED TO STAY DOWNTOWN

The chamber began considering options as it neared the end of its third 10-year lease at the convention center. The chamber has 27 employees and the new space reflects ideas that emerged from a series of meetings where the staff was asked what they'd like in an office.

The answers were very thoughtful, Parker said.

The staff did not want to be in a high-rise, he said. They preferred first-floor space with an inviting atmosphere; they wanted areas to meet and collaborate with each other and with visitors; and they wanted to be downtown.

They said they didn't need big offices, and in the end, "We all gave up a little bit of space so we can have these areas of collaboration," Parker said.

In addition to the CareSource Café, the new location has two conference rooms, a comfortable seating area with a sofa and two club chairs, and an outdoor patio.

"We created all sorts of alternate meeting room spaces ... and (places) for the staff to be able to get up, go to alternate spot," said Mark Williams, owner of Elements IV Interiors, a full-service commercial interiors contractor that was project manager for the work. "We really tried to incorporate the whole aspect of social spaces."

Williams, who is the immediate past chair of the chamber board, also said, "Our designers wanted to provide amenities to offset people's smaller workspaces."

Every work station has a sit-to-stand desk and a personal storage tower, he said. Plus, the perimeter offices have glass walls, letting natural light flow into the whole office.

"From the second you walk into the building ... you're seeing all this day-lighting. I think that gives you just a different energy altogether," he said. "It's open. It's fresh ... It's a lot of what folks who have an inside-the-city office space would want to have."

SPONSORSHIPS HELP OFFSET COSTS

Under corporate sponsorships, the café is named for CareSource; two conference rooms bear the names DP&L Smart Room and DP&L Innovation Room; and the outdoor patio is called Elements IV Interiors Courtyard.

Parker said the sponsorships and hiring member businesses to perform the work helped the chamber achieve a great value in the move. Shook Construction, The Architectural Group and Chapel Electric were all involved in the project, along with Elements IV Interiors. Shook was the general contractor.

Parker said Dayton city officials were very supportive, despite losing a convention center tenant, because the chamber was



committed to remaining downtown. In its 113-year history, the Dayton Area Chamber of Commerce has never been more than two and a half blocks from Third and Main streets, he said.

PROXIMITY TO CITYWIDE COULD BUILD COLLABORATION

The I.M. Pei building opened in 1981 as the home to two savings and loans. It has always had split ownership, said Brian Heitkamp, president of CityWide, a private, nonprofit regional development group.

CityWide owns the low-rise side of the building that includes the chamber and has its own offices on the second floor. Olymbec, a Canadian industrial real estate firm, owns the office-tower portion, as well as the 111 Building in downtown Dayton.

The chamber has a 10-year lease with CityWide on about 8,500 square feet.

Heitkamp and Parker both said that proximity could lead their organizations to work together more, linking the chamber's business network and advocacy functions with CityWide's development tools.

"Besides obviously having a tenant, it's nice to have a group that has some potential synergies with you," Heitkamp said. "We have the opportunity to bump into them on a daily basis."

A GOOD LOCATION FOR A CHAMBER OF COMMERCE

Parker will be retiring at the end of July after 26 years at the chamber and has two projects he wants to complete before the leaves. One was the move, the other is the chamber's reaccreditation. "I wanted to make sure I could see it through and that, whoever is going to run the chamber after me, they'll be ready to just jump in high gear," he said.

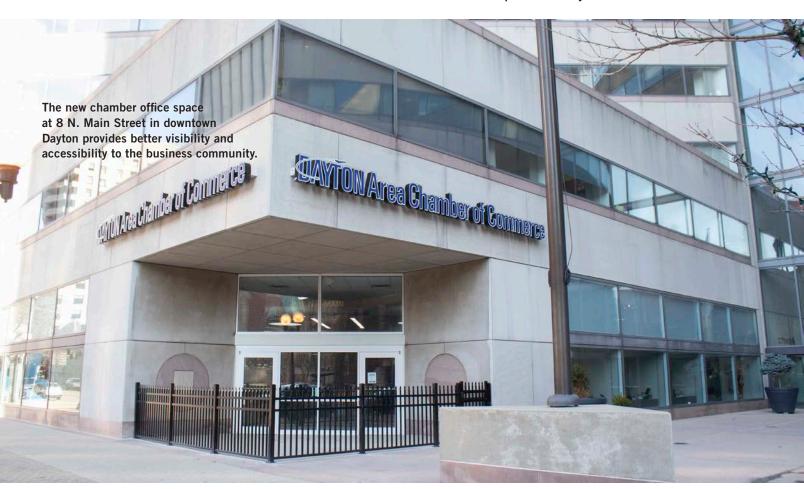
The new offices look out across the street to Courthouse Square. Parker remembers when that plaza was the site of regular activities and entertainment, such as Affair on the Square, monthly after-work get-togethers started in the mid-1970s by the Greater Dayton Jaycees.

"I want to see a lot of that coming back again and I think we can," Parker said. "The more people you get living and working downtown, you're going to see more of that entertainment activity coming about, and we're going to be in the epicenter."

"And what better place for the Chamber of Commerce," he added. "To be looking at that activity, supporting that activity, encouraging that type of activity in the downtown core."



Chamber staff members tour the new office space at the start of the construction process in May 2019.



VOLUNTEERS OF THE QUARTER

CONGRATULATIONS TO OUR VOLUNTEERS OF THE **OUARTER FOR THE 3RD QUARTER OF 2019.**

Pictured (L-R): Lisa Hanson, Culture Works; Bettina Buscemi, Day Air Credit Union; Kelly Redman, Ronnie Redd State Farm Insurance.

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











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FIFTH THIRD BANK SETS EXAMPLE FOR **WORKPLACE DIVERSITY & INCLUSION**

By: Sylvia Stahl, Dayton Area Chamber of Commerce

stablishing a diverse and inclusive workplace is no easy feat - but it's one Fifth Third Bank has welcomed with open arms. "At Fifth Third Bank, we strive to be the one bank people – all people – must value and trust. We are an intentionally inclusive, diverse and thriving community where we strive to create an environment where each person feels valued, respected and understood," said Vice President, Chief Inclusion and Diversity Officer, Stephanie Smith. "We are able to bring our authentic selves and our best thinking into the workplace to fully leverage the power of both our diversity and our commonality at work and in the communities in which we are located."

Fifth Third Bank knows that to establish a specific type of workplace culture, beginning from within is the place to start. Under the leadership of CEO Greg Carmichael, Fifth Third has established various programs within its diversity and inclusive

mission. From its Fifth Third's Women in Leadership program, to supporting its active duty military employees, Fifth Third works hard to develop a more diverse workplace.

"At Fifth Third, our support for inclusion and diversity starts with our CEO, Greg Carmichael. He was among the leading group of CEOs who signed the CEO Act!on for Diversity and Inclusion initiative," states Smith. "Whether it's Fifth Third's Women in Leadership program that supports our high potential women leaders; our updated military leave policy to support our active duty military employees; our multicultural recruitment strategy that establishes relationships with multiple colleges to hire and retain the best and brightest diverse students; Project SEARCH that supports individuals with disabilities so they can gain the necessary skills for competitive employment- these efforts have all been accomplished through collaboration. Of course there is trial and error and we want that. That makes us better in the long run."

Continuing from within, Fifth Third employees bear witness to the organization's commitment to supporting a more inclusive workplace with their employees' viewpoint survey and their inclusion and diversity strategy. Through its employee viewpoint survey, Fifth Third is able to leverage the perspectives of its employees to gain better outcomes. The bank tracks specific questions related to inclusion and diversity, to ensure consistent engagement and confirm that it's headed in the right direction. Fifth Third Bank's Inclusion and Diversity strategy also directly aligns with its \$32 Billion Community Commitment, with significant investments being made in small diverse businesses and efforts that drive economic inclusion. As a result of these efforts, Fifth Third has received many Top Workplace awards and other recognitions throughout the Bank's 10-state footprint.

"Currently, 43% of the 75 million Millennials in the U.S. identify as African American, Hispanic or Asian and if a brand doesn't have a multicultural strategy, it doesn't have a growth strategy," Smith continued. "The decisions we make around inclusion and diversity are impacting how our employees show up at work, how they interact with our customers and how they deliver in our communities. Inclusion and diversity are about how we treat one another and improving our ability to hear, see and support one another is the most important part of my job and the best part."

In 2019, Fifth Third Bank received the Premier Health Workplace Diversity award, presented by the Dayton Area Chamber of Commerce. This award recognizes organizations and companies dedicated to serving their communities, with diversity and inclusion at the forefront of their mission. For employees of Fifth Third Bank, it means their hard work has paid off.

"Fifth Third is honored to have received the Premier Health Workplace Diversity award. This type of recognition says that we are headed in the right direction and supports how we want to show up in the marketplace. Receiving the Premier Health Workplace Diversity award also motivates us to keep pushing forward on the conversation on inclusion and diversity," said Smith. "Reach out to your peers and colleagues for help and advice. Inclusion and diversity is a conversation that we can all share."









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MEMBERS ON THE MOVE

HOMETOWN URGENT CARE

Hometown Urgent Care and Occupational Health, Ohio's largest urgent care system, opened its North Dayton location at 3602 N. Main Street, with a ribbon cutting on May 22, 2019. The new location accepts Medicare and Medicaid plans. The expansion allows Hometown to offer a viable solution to non-lifethreatening conditions that typically result in an unnecessary emergency room visit.





YOUR CBD STORE

A Marine Corps veteran cut the ribbon on Your CBD Store at 5820 Wilmington Pike, Centerville, in Sugarcreek Crossing on October 18, 2019. Your CBD Store sells SunMed products such as cannabidiol (CBD) oils, edibles, capsules and skin care products. The store touts "Health without the high" - as CBD oil does not contain significant amounts of THC.



DAYTON INTERNATIONAL AIRPORT

The Dayton International Airport celebrated the completion of the first phase of its terminal modernization project with a ribbon cutting on October 29, 2019. First phase upgrades include a reconstructed front drive with a new glass canopy, a modernized lobby and ticket counters, and better accessibility.



THE ONIRU GROUP

Human Resources and leadership performance laboratory The Oniru Group cut the ribbon on its new location at 1501 North Main Street in Dayton on December 3, 2019. The company provides third party HR services, including employee separation and corrective action measures, diversity & inclusion initiatives, talent acquisition & sourcing, position description alignment, employee engagement, resume writing and interviewing techniques and more.











PRIMARY HEALTH SOLUTIONS

Butler County based provider Primary Health Solutions opened its first Dayton location on December 5, 2019 at 300 Forest Avenue, Dayton. The facility offers medical, dental, and behavioral health services. Patients will also have access on to on-site laboratory and pharmacy services.

RUSSELL TOTAL WEALTH MANAGEMENT

Russell Total Wealth Management welcomed guests to its innovative new headquarters at One Russell Place in the Sugar Camp development of Oakwood on January 8, 2020. The 18,000 square foot building not only houses Russell's 20 employees, but offers a unique collaboration with Prather Tax and Coolidge Wall to offer financial services, tax advising, investment services, estate planning and holistic wellness services.









2019 WORKPLACE DIVERSITY & INCLUSION FORUM

The Dayton Area Chamber of Commerce and the Minority Business Partnership in conjunction with key partners Premier Health and NCCJ of Greater Dayton hosted more than 100 attendees at the 2019 Workplace Diversity & Inclusion Forum on October 10, 2019. This forum is the only regional event focused on both workforce and supplier diversity and inclusion.

Following this year's theme of "Start Where You Are," breakout topics tackled diversity & inclusion for attendees who are just beginning their journey toward a more diverse workforce, as well as those who want to take their inclusion initiatives to the next level.

The keynote speaker was Dr. Cynthia Jackson-Hammond, now former president of Central State University.

Presenting Sponsor: Fifth Third Bank

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67TH ANNUAL SAFETY CONFERENCE & SYMPOSIUM

Nearly 300 safety professionals attended the 2019 Safety Conference & Symposium at Sinclair Conference Center on October 30. Break out session topics ranged from everything you need to know about the legalization of medical marijuana use in Ohio to trenching safety, the lifecycle of a workers' comp claim, and electrical safety.

Keynote speaker Brigadier General Beth Salisbury, board certified and licensed Occupational Therapist, gave attendees insight on workplace safety from a personal perspective. Salisbury spent more than 31 years in the U.S. Army and served on four combat tours.

















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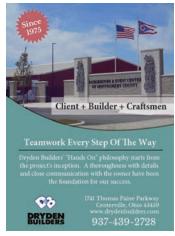




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Health Insurance for Small and Mid-Size Businesses

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

Medical Management Solutions & Workers' Compensation Discounts

The chamber contracts with CareWorks to offer members innovative claims and medical management services for workers' compensation. Our group rating program also allows employers with good safety and claims records to pool together to enjoy discounted workers' compensation premiums.

CareWorks

Medical Management Solutions

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



Office Supplies

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



Gas Card Discount Program

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



Energy Savings Program

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



Payment Processing

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

"Had we not joined the chamber, we would be spending more than we should have. With IGS, we've saved nearly \$12,000 a year. We save about \$6,000 a year with Infintech. With Office Depot, we will save roughly \$800-\$1,000 for the year. Between the three of those programs, I think we will be a lifetime member of the chamber."

- Craig Feltner, CFO, Clean Water Environmental

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9 TIPS FOR STARTING YOUR OWN BUSINESS

By Mari Jo Vazzo, Cox Media Group Ohio contributor



ore than 50 percent of small businesses fail in the first four years, according to the Bureau of Labor Statistics. If you're looking to start a company and go out on your own, those aren't great odds. But without risk, there is no reward. If you

think you've got what it takes to start your own business, here are nine tips to help you weather the first five years and turn your dream into success.

1. PLAN FOR THE TRANSITION

Chances are, if you're considering starting your own business, it's because you work for someone else, and you know you could do it better. But you can't quit cold turkey, expecting to

be financially successful and sustain yourself right away. It's important to have an idea of how long it may take to turn a profit and close that gap.

"Most of the time people just quit their job and start their own business, but they can't afford not to work," said Greg McAfee, owner of McAfee Heating and Air. "I didn't pay myself anything for the first 18 months. It really takes a lot of time to create enough income to start paying yourself."

McAfee's tip for closing the financial gap is to test the waters. "We lived only on my wife's income for six months, to see if we could make it," he said.

On that note, McAfee stresses the importance of being on the same page as your spouse before you try your hand at entrepreneurship. "If you have a family and your spouse isn't expecting the amount of work a start-up requires, it's going to cause a lot of conflict," McAfee said. "If your spouse isn't on board, it's not going to work."

2. RESEARCH THE COMPETITION

Good business people study other good business people and learn from them. Sam Walton spent hours inside Kmart stores, learning everything he could.

"I was working in another heating and air company," said McAfee. "One day, I thought, 'If I ever do this, I'm going to do it different,' and I did. You need a model company to learn from."

3. RECRUIT A GOOD MENTOR

No book, seminar or online course can share the depth and breadth of knowledge that a good mentor provides.

"My first or second year in business, I wrote a letter to three companies in Ohio outside my territory and asked a few questions," McAfee said. "I told them I would love to meet them, buy their lunch, give them \$100 for their time, just to ask them questions."

McAfee said he's not only still in touch, but also has been business partners, with one of the first people he reached out to.

4. TOUGHEN UP

If you don't believe in yourself, you can't expect others to believe in you. And even if you believe in yourself, others might not.

"You've got to have tough skin, because people are going to be against you," McAfee said. "Even family members will say you'll never make it."

5. YOU CAN'T GIVE UP

You have to know where to draw the line, but you also have to know when to hang on. "You have to have the what I call the 'bulldog tenacity' to not quit," McAfee said. "You need that tenacity to hang on and not give up too early. A large percentage of companies go under because they gave up too early."

6. SURROUND YOURSELF WITH SMART PEOPLE

From social media to sales strategy to accounting, there are so many important moving parts that make up a small business. If you're trained in a particular industry, chances are you don't have all the answers about things outside your wheelhouse. Ask for help -- McAfee recruited his sister-in-law to set up his bookkeeping

"In today's world, you can't start a business and know everything," McAfee said. "You've got to surround yourself with not just smart people, but smart people who will encourage you, and don't be afraid to ask a lot of questions."

7. GET INVOLVED IN GROUPS

There's a lot involved in running a small business, but you can't get so caught up in the details that your community doesn't know who you are. "You have to go out there and get in front of as many people as you can," McAfee said about being involved in small business groups, your local chamber and other like-minded crowds.

8. STRIKE A BALANCE

It can't be all business and no family, and it can't be all work and no play. "You can't neglect business, and you can't neglect your family," McAfee said. "There is a fine balance, and it's extremely hard at times."

9. DON'T BE AFRAID TO MAKE MISTAKES

Not everything you set out to accomplish will happen, and not all of your ideas will turn to gold, but you can't be afraid to try. "If you learn from mistakes, that may be the best thing that could happen to your business," McAfee said.

If you think you've got what it takes to be a successful entrepreneur and you're ready to launch your own small business remember this: "An entrepreneur does things that most are not willing to do now, so they can do what most are not able to do later," McAfee said.







GRANTS NOW AVAILABLE TO HELP EMPLOYERS IMPROVE TRENCH SAFETY

By Chamber Partner CareWorks Comp

he Bureau of Workers' Compensation has launched a new tool to encourage employers to put new emphasis on trenching safety. The BWC is now offering a \$2 million safety grant program to assist employers in purchasing equipment to protect their workers while working in trenching and excavating situations.

BWC's Trench Safety Grant Program (TSG) provides 4-to-1 matching funds, up to \$12,000, to Ohio private and public employers covered by the State Insurance Fund who want to purchase equipment to make trenching and excavation work safer for its employees.

This grant is only available for a short time. Applications must be received by Dec. 1, 2020. The TSG does not fund equipment purchases for technical rescue operations. The program is available to eligible Ohio employers who'd like to purchase the following qualified/allowed items:

- Shoring: aluminum, hydraulic, or other types of supports to prevent soil movement and cave-ins.
- Shielding: trench boxes or other types of supports to protect against soil cave-ins.

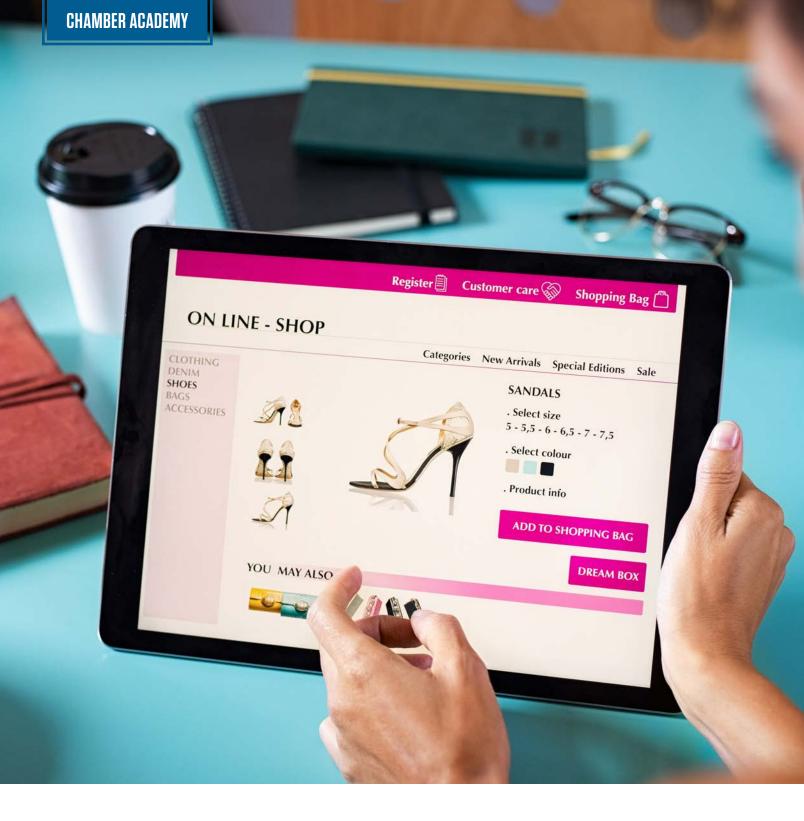
As part of the Safety Grant programming, the TSG Program is available only to Ohio employers that perform trench and excavating. Eligible employers may receive up to \$12,000 for the duration of the TSG Program. To be eligible, you must meet the following criteria at the time of application:

Be a company that performs work in trenches. The employer must provide information on the application clearly describing their trench work.

- Be a state-fund private or public employer taxing district.
- Have active Ohio workers' compensation coverage and maintain continuous active coverage while participating in the program.
- 4. Not have more than 40 days of cumulative lapses in workers' compensation coverage within the prior 12 months.
- Be current with respect to all payments due BWC as defined in Ohio Administrative Code 4123-17-14.
- Have been in existence for at least two years.
- Have reported payroll for at least one full policy year.
- Timely report actual payroll for the preceding policy year and pay any premium due upon reconciliation of estimated premium and actual premium. An employer will have met this requirement if it's submitted a true-up report and any associated premium before the expiration of any grace period.

Unless otherwise specified here, all application requirements, eligibility, participation criteria, reporting and procedures stated for the Safety Intervention Grants Program apply to applicants and participants of the TSG Program. To learn more about trench safety go to: Trenchsafetyohio.com.

For more information contact Jim Wirth, CareWorks Comp representative, at 614-827-0370 or jim.wirth@careworkscomp. com.



TOP RETAILERS FOCUS ON ELEVATING DIGITAL CHECKOUT

By: Chamber Partner Infintech

erchant retailers that sell products and services online have been chipping away at removing payment friction for their consumers over the past year. Merchants have found ways to improve the user experience by adding checkout features like free shipping, buyer guarantees, live-site help, and refund policies. These efforts have saved shoppers time, effort, and money. According to a new PYMNTS research report, among the fourteen checkout features that impact merchants' conversion rates, nine of them were offered by more retailers in Q4 than in Q1 of 2019.

How Do Merchants Enhance Checkout Features?

With so many checkout features saturating the market, merchants are faced with deciding how to enhance their customers' experience. What features can merchants rely on to convert browsers to buyers?

PYMNTS has been studying the online checkout feature offerings of leading retailers since 2015. Its latest study of 667 leading web merchants indicated that features that offer a bonus will convert casual buyers to paying customers in 2020 and beyond. Catching the attention of consumers was key in the Q4 2019 findings with merchants using tactics like:

- Digital wallet acceptance
- Rewards programs
- Ability to create optional profiles
- Buyer guarantees or refund policies

KEY MERCHANT LEARNINGS

These insights into the checkout experience help define what any retailer selling online must have locked down to remain in the consumer's consideration. Here are the learnings from the PYMNTS study:

- Retailers are making great strides in eliminating checkout friction.
- Retailers with the highest conversion rates offer the right mix of key features.
- Consumers spend more time on their smartphones, but the average desktop conversion was more than twice the mobile conversion.
- Retailers offering more payment options convert more
- Guaranteed refunds have become a staple.
- Free shipping that is contingent on location and minimum purchase price benefits merchants.
- Health and beauty merchants offer the best digital checkout experience overall.

Learn more about retail payments and how you can save just for being a Dayton Area Chamber of Commerce member. Contact chamber partner Infintech for a no-cost analysis of your payment processing infrastructure via DaytonChamber.org/services/ member-benefits/infintech or call Ed Wimpee at 513-725-3630.

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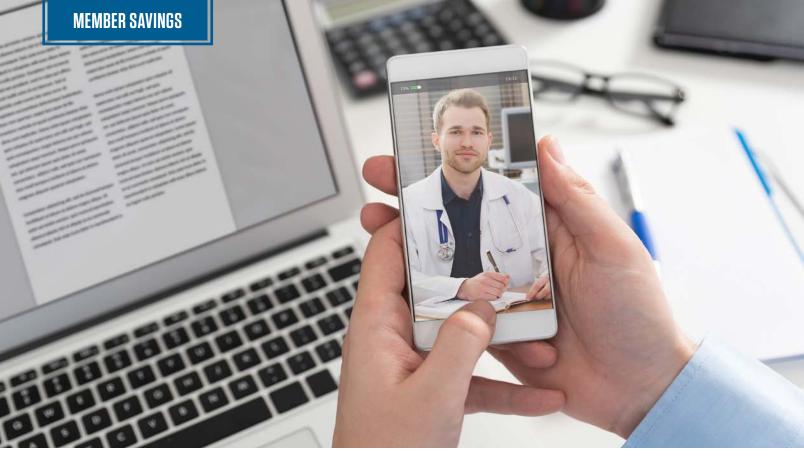
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LIVEHEALTH ONLINE: ARE YOU UP TO SPEED?

By now, you've probably heard all about LiveHealth Online. Anthem's telemedicine offering that saves time and money. Need a refresher? No problem. Through LiveHealth Online, employees can have a video visit with a board-certified doctor anytime, 24/7, using a smartphone, tablet or computer with a webcam. Doctors can answer questions and assess illnesses such as rashes, sinus infections, colds and the flu. They can even send a prescription to a pharmacy if needed.1

LIVEHEALTH ONLINE SAVES MONEY AND IT'S EASY TO GET CARE

Starting January 1, 2020, the LiveHealth Online copay to see a doctor increased from \$49 to \$59. Even with that change, LiveHealth Online is still a convenient, lower-cost care alternative - and it works!2

- 6.35 times faster than the emergency room
- \$1,405 saved compared to an average emergency room visit
- \$107 saved compared to an average urgent care visit
- \$56 saved compared to an average doctor's office visit
- 85% of users resolved their medical issue
- 86% user satisfaction

Employees also can talk to a licensed therapist or psychologist through LiveHealth Online. It's private and easy to use. In most cases, they can get an appointment within four days or less.3

CHAMBER MEMBERS ACCESS EXCLUSIVE SAVINGS

The best news is that through the power of group purchasing, Dayton Area Chamber of Commerce members receive special pricing on many Anthem products. If you're interested in what your healthcare options are as a chamber member, contact your broker or Anthem Sales representative. Be sure to mention your business is a member of the Dayton Area Chamber of Commerce.

If you're an employee who's unsure whether your employer is a chamber member, go to DaytonChamber.org and search the Member Directory. Chamber member employees have access to exclusive savings – even savings on personal home expenses. Don't leave savings on the table! Contact the Dayton Area Chamber of Commerce with questions at 937-226-1444 or info@dacc.org.

¹Prescription availability is defined by physician judgment.

²Results based on internal LiveHealth Online study, 2018.

³Appointments subject to availability of a therapist. Online counseling is not appropriate for all kinds of problems. If someone is in crisis or having suicidal thoughts, it's important that they seek help immediately. They should call 1-800-784-2433 (National Suicide Prevention Lifeline) or 911 for help. If it's an emergency, they should call 911 or go to the nearest emergency room. LiveHealth Online does not offer emergency services.





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