



April 2009
Volume 5, Issue 4

Member of Ohio Chamber of
Commerce & U.S. Chamber of
Commerce

Brought to you by
Sustaining Member
Preble Memory
Gardens & Robert
L. Crooks Funeral
Center

Chamber Events

4/15 Preble County
Safety Council
Awards Banquet
11:30 a.m.
Eaton Country Club
Eaton, Ohio

4/16 Toast of the Town
The Classic Touch
Fine Photography
1600 N. Barron St.
Eaton, Ohio
5:00 – 7:00 p.m.

**Eaton-Preble County
Chamber of Commerce**
122 W. Decatur Street
P.O. Box 303
Eaton, Ohio 45320
Phone: (937) 456-4949
<http://www.preblecountyohio.com/>

CHAMBER NEWS

“Promoting free enterprise and advancing the business community of Preble County”



TOAST OF THE... Town

April 16, 2009
5:00 – 7:00 p.m.

The Classic Touch Fine
Photography
1600 N. Barron St.
Eaton, Ohio
Come join in the fellowship & refreshments!

President's Message

Dear Member Investors,

Change is in the air. Think Spring! The days are getting longer as we say goodbye to Winter and soon color will once again be all around us.

It is hard to believe that we are ending the first quarter of 2009. With that being said we are making some positive changes to the Chamber Board of Directors. In February, The Board of Directors voted in two new Member at Large positions. Please help me in welcoming- Kristi Marcum, Director of Finance, Facilities and Transportation, Preble County Board of MR/DD and Mark Howard, Financial Advisor, Edward Jones.

The March Luncheon was surely a hit! We had stellar attendance and would like to thank the County Commissioners, Eaton City Manager, Ohio Dept. of Development, Ohio Region 4 Workforce Policy Board, Preble County Job Center, Sinclair Community College, as well as Miami University for putting on our first Q & A Forum on Economic and Community Development.

Remember, during these challenging times, it is important to stay involved in the Chamber, network with fellow members and support each others' businesses. I look forward to seeing all of you at the next TOT which is **The Classic Touch Fine Photography at 1600 N. Barron Street, Eaton**. See inside for other upcoming events.

Shanna Renner, Chairperson
Eaton-Preble County Chamber Board of Directors

Board of Directors

Shanna M. Renner
Chairperson
Fifth Third Bank
456-7306

Michelle Buckley
The Classic Touch Fine
Photography
472-0001

Larry Englert, Treasurer
Englert & Pollock
456-4393

Charles Pennington
787-4535

Bradley Neavin
Eaton Community Schools
456-1107

Josh Maggard
Wal-Mart Super Center
456-1777

Ron Gard
Girton-Schmidt-Boucher
Funeral Home
456-3333

Ray Potter
SCORE
456-1241

Howard Carter
Carter Cleaning Enterprises, LLC
533-1732

Kathy Schulz
Rohm and Haas Chemicals, LLC
839-1307

Leslie Collins
The Register Herald
456-5553 Ext. 110

Jeremy Hamilton
CPH Service, LLC/dba
McDonalds
456-3830

Matt Appenzeller
Executive Director
456-4949

Virginia Lindsey
Secretary
456-4949

BWC Rate Recommendations for 2009 Mixed Bag for Employers

Recent action by the Ohio Bureau of Workers' Compensation (BWC) Board of Directors produced outcomes that will affect all Ohio employers. Unfortunately, the bottom-line impact on employers' workers' compensation premiums for 2009 will at best be a mixed bag – ranging from a projected 9.6 percent *increase* in rates, on average, for *group-rated* employers to a projected 25.3 *decrease* in rates, on average, for *non-group* employers. This substantial difference will be particularly difficult for group-rated employers to swallow since they tend to use the workers' compensation system less than non-group employers and thus have less of an impact on the system's overall costs.

Over the past year, the BWC Administrator and staff explored various changes that would achieve what they described as "greater premium equity" for Ohio employers. The Bureau's stated goal was to ensure that all employers – those participating in Ohio's Group Rating Program as well as non-group employers – pay the most equitable rate based on the risk they bring to the system.

After months of moving targets, changing claims projections and rate-reform proposals and counter-proposals, the Board approved the following changes for the July 1, 2009 rate year:

- **Overall base rate reduction.** To achieve the Bureau's goal of premium equity among employers and rates that better reflect risk exposure, the base rate reduction will be directed entirely to *non-group* employers. To offset the reduction, *group-rated* employers will have a **31 percent "break even" assessment** added to their

premium. Group-rated employers also will feel the impact of a previously approved reduction of the maximum Group Rating discount from 85 percent to 77 percent. The net effect of all of these adjustments is the previously mentioned 9.6 percent increase in rates for group employers and 25.3 percent savings for non-group employers.

- **Premium cap for "penalty-rated" employers.** A cap limiting a company's Experience Modifier increase to no more than 100 percent will apply only to employers who are individually penalty rated. Employers protected by the cap must develop a workplace safety plan with assistance from a sponsoring organization, third-party administrator or BWC staff. This provision ensures that companies benefiting from the cap will keep an appropriate focus on safety and claims management best practices, which in turn will help keep overall system costs down.
- **Elimination of stacking of Drug-Free Workplace discounts.** To lessen the overall impact of the "break even" assessment on group-rated employers, the Board eliminated the stacking of discounts on top of the Group Rating discount.

Employers should anticipate additional changes from the BWC, as discussions already are under way about rate proposals for the July 1, 2010 rate year. You can rest assured that Eaton-Preble County Chamber of Commerce and its workers' compensation partner The Frank Gates Service Company will be monitoring those discussions closely and keeping you informed of any important developments – all part of our ongoing efforts to maximize your workers' compensation savings and improve your business performance

while ensuring participation in the most beneficial options offered by BWC and your sponsoring organization.

Small Business Spotlight: AAA Travel



AAA Miami Valley has been a dedicated member of the Eaton-Pleble County Chamber since 1991. As the years have gone by, our role in the community has changed. We welcome this opportunity to reintroduce ourselves! We are located in Eaton at 221 North Aukerman Street and are open Monday through Friday from 9:00am until 5:00pm.

Like many others, our business model has evolved over the years to adapt to a changing market. We are so much more than just "road service"! While we still offer road-side assistance, maps, and tour books for our members, we also offer several services for non-members.

Anyone can come in for a quote on insurance or a great deal on a cruise. Likewise, anyone can drop by and apply for a Visa card or buy a passport photo. While exclusive member benefits and discounts certainly make becoming a AAA member worthwhile, we are in a position to present competitively-priced products to the general public as well.

One of our favorite products is the motor coach tour. We have a wide array of tours set up for departures from Eaton, Greenville, Dayton, and Springfield. These tours are for members and non-members alike. Please call us at 456-5678 for the next available motor coach tour. A wide range of departures are sure to tickle the interest of even the pickiest traveler.

AAA also offers several lines of insurance including auto, home,

renter's, health, commercial, and life insurance. Working with multiple companies enables us to find the coverage you need at competitive prices. We do the shopping for you! Oftentimes, we are able to offer exclusive AAA member discounts to the AAA member.

AAA also offers cruises for members, non-members, families, and singles. In 2010, we are offering a Single's Cruise departing on February 21. This is a seven night cruise that sails from San Juan with stops in St. Thomas, Dominica, Barbados, St. Lucia, Antigua, and St. Kitts. The rate starts at \$530.00 per person based on double occupancy.

Stop in some day soon to say "hi" and see how today's AAA can help you.

Safety Council Update

By Kathy Schulz



For the March training topic, a representative from the Ohio State Highway Patrol spoke about driving safety. The trooper stated that most accidents he investigates are associated with driving too fast for the road conditions, following too close, or not paying attention.

April will be the Award's Banquet. This year we will hold a luncheon at the Eaton Country Club. Additional information has been sent to members.

As a service to our members, you can now go to the Chamber's website to see your status towards the participation requirements. From the website, select the Safety Council tab at the top. On the bottom of the page, you will see a link to the attendance spreadsheet. All members are expected to attend 10 out of 12 possible meetings. The highest

ranking company official is expected to attend one meeting as well. Member companies can make up two missed meetings through attendance at Worker's Compensation University, Ohio Safety Congress-March 31- April 2 at the Greater Columbus Convention Center, Division of Safety and Hygiene safety training courses, or industry specific training.

We have recently received good news from the Bureau of Worker's Compensation. The Safety Council program will continue to offer the 2% rebate to employers who meet the participation requirement as well as the 2% rebate to employers who meet the performance criteria. In the next few months, we will start enrolling for the 09-10 Safety Council Program which begins in July.



Health Spot.... Sponsored by The Greenbriar

Do You Know Your Kidney Score?

One in nine Americans suffer from chronic kidney disease, and they don't even know it. Finding out your kidney score can help. Even better, obtaining it is simple and could save your life.

Your kidneys are an extremely important part of the human body. They perform many functions such as: filtering blood, regulating blood pressure, promoting strong bones, and controlling the production of red blood cells. Knowing your Kidney Score can reduce your chances of kidney disease, which could ultimately save your life.

What is Kidney Disease?

Chronic kidney disease occurs when your kidneys are not doing their job over a period of time. If kidneys aren't functioning properly, health problems such as high blood pressure, organ damage, and even early death can occur.

What is Your Kidney Score?

Also known as your GFR (Glomerular Filtration Rate), it is a simple equation that many labs already provide and that doctors can calculate using the results of blood creatine tests, age, race, gender and other factors. Your Kidney Score is then used to determine how far along you may be in the five stages of chronic kidney disease. A normal Kidney Score is 100. If your Kidney Score is less than 60, you may have a significant case of chronic kidney disease.

Kidney Disease Can Happen To You

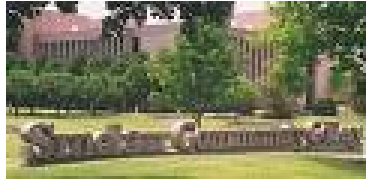
Twenty million Americans have kidney disease and another twenty million are at risk. Most of the twenty million people that have the disease do not know it. If detected too late, an organ transplant or dialysis may be needed to treat kidney disease. Currently, there are 70,000 people waiting for a kidney transplant, and about 15 of them die every day waiting.

However, if kidney disease is discovered early, which can be done by knowing your Kidney Score, you and your doctor can prevent progression of the disease. Knowing your Kidney Score is critical in taking control of your health.

If you are African American, Hispanic, or Native American, your chance of getting kidney disease may be up to four times greater than average. Getting your Kidney Score is a simple process. Your doctor can perform the test during your routine blood work with no additional effort or expense. Talk to your doctor today about your Kidney Score. To find out more, visit www.kidneyscore.org.

Source: National Kidney Foundation of Ohio

The Timing is Critical for us to make the most of the Sinclair/YMCA Partnership



Courtesy of en.wikipedia.org

For those who were at the last Chamber Meeting on Economic Development, the resounding takeaway is that the key to unlocking Preble County's potential is a well-educated workforce. You'll also know that technical and interpersonal skills are exactly what Sinclair Community College is aiming to teach when their doors open this fall.

The local fundraising campaign we have been running to fund this addition to our community is now in a critical stage. *We are significantly short of funding the YMCA expansion required to accommodate the nursery needs for Sinclair's working parents.*

We have had many people tell us how excited they are to participate, so we feel that even in these difficult times, the support is out there. We also feel that the amount we need is attainable, but we need to hear from any outstanding donors in the next 3-4 weeks in order to take advantage of the efficiencies of scale that can be realized if the work is done in tandem with the Sinclair construction.

There are few opportunities to have such a great impact on both your community *and* the future of your business. If you or any of your colleagues have yet to make your commitment or have any questions, concerns, or insights on funding opportunities, please contact any of our Board members, Judge Dues, Liz Robertson or contact us through our website at www.preblecountyouth.com.

Respectfully,
Floyd Geeding
President, Preble County Youth Foundation
pcyfoundation@yahoo.com

Why a focus on Payroll?

First – my “hands-on” payroll and accounting experience is through my fulltime and contract employments since 1985, primarily in the small business and not-for-profit sectors; and includes payroll management with Cincinnati's own major league baseball club.

Second – my payroll experience is in most areas of payroll that results in gaining knowledge through payroll education and training, remaining current with the payroll tax laws, preparing and filing payroll tax reports, and resolving tax issues with tax authorities.

Third - my payroll experience introduces the accounting side of payroll: reconciling each payroll as support for payroll reporting to tax agencies, preparing management payroll reports, and completing payroll general ledger accounting.

Fourth - my payroll experience with accounting extends into payroll consulting: that includes coordinating a new time clock installation with the selection of the new time clock system, managing an outsourced payroll service changeover, and converting payroll recording from cash to the accrual basis.

These establish – a Payroll CPA Firm.
We look forward to assisting you with your organization's payroll.

Brian W. Koniak, CPA
Principal

“Welcome” New Chamber Member!

County Line Nursery, LLC

David Weltzer, Owner
They are located at 1714 Oxford-Germantown Road, Camden, Ohio 45311.
Phone: 513-796-2064
They are a Garden Center, wholesale & retail – Landscape and maintenance service.

A K Construction

Darren Murray, Owner.
They are located at 3200 Ridgeview Avenue, Kettering, Ohio 45409
Home address: 2106 Swisher Mill Rd. Lewisburg, Ohio 45338
Phone: 937-298-7182
Fax: 937-298-8980
They are a Builder-General Contractor

Superior Insurance Marketing

Gary Howard, Owner
He is located at 772 Vinland Drive, P.O. Box 26, Eaton, Ohio 45320
Phone: 937-645-5467
Fax: 937-336-5310
Email: garyhoward@woh.rr.com
Website: www.superiorinsurancemarketing.com
Product/Service: Specialize in small business benefit plans: group health, vision, dental, disability, supplemental insurance, critical illness. Also, have family plans.



Spring Nature Walk at the Allen and Adaline Garber Nature Center

April 19, 2009 at 1:00 p.m.
9691 State Route 503 N, two miles north of Lewisburg.

The walk will be led by Ohio Certified Volunteer Naturalist, Roberta Loman and her husband Doug, a fellow Five Rivers Metroparks volunteer. Participants will look for emergent plant growth, identify non-native invasive plants, and search for signs for resident wildlife.

This program is geared towards adults and families, but is not suitable for strollers. The walk will start at the farmhouse parking lot and cover approximately 1 mile on uneven and possibly muddy terrain. Dress for the weather and bring binoculars if you have them. No dogs please.

Call 937-962-5561 for additional information.

15th Annual Spring Plow Days at the Allen and Adaline Garber Nature Center

April 25 at 10:00AM
9691 SR-503 N, two miles north of Lewisburg.

The Midwest Draft Horse and Mule Association will be demonstrating two and three team plowing. Bring your own team or just come to watch and visit.

You are invited to bring a covered dish and join the group for a noon meal.

Call Calvin Clark at 937-962-2079 or Nancy Hapner at 937-437-6568 for additional info. Rain date is May 2.

Spaghetti Dinner



Spaghetti Dinner to benefit the American Cancer Society's Relay for Life will be hosted by Heartland of Eaton at 515 South Maple Street on April 30, 2009 - 5:00-6:30 pm.

Tickets can be purchased at Heartland of Eaton 937-456-5537 ☞ \$4.00 Advance ☞ \$5.00 at the Door ☞ \$3.00 Children.

Your choice of Meat or Alfredo sauce, breadsticks, salad, drink and homemade dessert.

Sponsors include: Beare's Restaurant, Carmela's Pizzeria, Heartland of Eaton and Skyline Chili.

Come join us for an evening of food and fun!

Chamber of Commerce Toast of the Town

Please join us on April 16th from 5 to 7 p.m. for the Toast of the Town at the new studio location of The Classic Touch Fine Photography! A \$35 gift card will be presented to all attendees. Drawings will be held for a free 20 x 24 wall portrait and a \$200 portrait gift card. Did we mention wine, hors d'oeuvres, elegant desserts, music, and fun?

The new studio is located at 1600 N. Barron St. and offers indoor and outdoor shooting rooms, private dressing rooms, a sitting area with stone fire place, hard wood floors, and flat screen televisions for your viewing pleasure.

The Classic Touch Photography is operated by Michelle Buckley and Christina Brown. Together, the two have more than 20 years of combined experience and are involved in several service clubs and community organizations. The firm offers many programs and specials for different occasions, and just completed a successful Easter promotion with live animals. Keep an eye out for the upcoming Mothers' Day special!

Toast of the Town is a great way for you to meet new people and network in an informal environment. Make sure you bring business cards and, most of all, make sure you introduce yourself to somebody new!

More Chamber Events

You may have received a phone call from The Register Herald regarding the first-ever Chamber Directory. The publication is a Chamber of Commerce project but the R-H is handling the ad sales and design.

Our theme is, "Four Cornerstones to Economic Development" featuring Business Retention, Business Expansion, Workforce Development, and Education. Our intent is to produce a forward-looking publication that tells the story of Preble County through the lens of Commerce.

Ad space is aggressively priced. Please see the upcoming April newsletter for details and updates of the format, or contact The Register Herald at 456-5553. We have already sold several full-page ads.

Here are some other dates to mark on your calendar.

May 26th: The E-PC Chamber of Commerce and Taffy's of Eaton have partnered to host a Spring Wine Tasting at 8 p.m. This is a great opportunity for you to entertain clients or enjoy a relaxed evening with family or friends. Prize drawings will be held for:

One-year membership in the Eaton-Preble County Chamber of Commerce (up to \$175 credit).
Two tickets to the Foreigner concert at the Preble County Fair.
Two tickets to Richmond River Rats baseball game on Sat., June 20th for Eaton-Preble County Chamber Night at the ballpark.
A free banner ad on www.TaffysofEaton.com (certain restrictions may apply).

We have a limited supply of tickets for the Spring Wine Tasting! If you want to enjoy a night of great fun and networking, call us at 456-4949 or email us at chamberoffices@preblecountyohio.com. Tickets are \$20.00.

June 20th: The Richmond River Rats of the Pioneer League will host Chamber Night exclusively for the Eaton-Preble County Chamber of Commerce!

This is a great way for you to offer employees a fun, inexpensive night at the ballpark during difficult economic times. Businesses who order 10 or more tickets will be recognized during the game. For those ordering 20 or more tickets, your business will enter a drawing to win a chance to throw the First Pitch!

To pre-order your tickets, please give us a call or send us an email.

FOR IMMEDIATE RELEASE
April 1, 2009

RESOURCES AND LOAN ASSISTANCE AVAILABLE FOR STATE'S SMALL BUSINESSES

COLUMBUS—Small businesses that may be looking for financial assistance can take advantage of a variety of loan programs. The programs include the GrowNOW, Ohio Capital Access Program, and the Basic SBA 7(a) Loan Program, which provides loans on a guaranty basis by lenders as well as the 504 loan program.

"Through GrowNOW the Ohio Treasury strategically invests in the people of Ohio by providing small businesses with reduced interest rate loans, an invaluable asset during these troubled economic times," said Treasurer Boyce. "By acquiring CDs from a variety of banks, the Treasury passes on savings to borrowers, increases the liquidity of lenders, and provides an economic stimulus—all through an entirely transparent process." The Ohio Treasurer's GrowNOW interest rate reduction program is designed to help small businesses grow by providing them with critical cash flow. GrowNOW provides Ohio small businesses with a 3 percent interest rate reduction on

bank loans when the business is creating or retaining jobs in the state.

For every job the business creates or retains, GrowNOW will reduce the interest rate by 3 percent in \$50,000 increments, up to a \$400,000 maximum. To be eligible a business must employ less than 150 workers, have an office in Ohio, and be an organized for-profit.

For more information about GrowNOW, contact the Treasurer of the State's office at (614) 466-6546 or visit www.grownow.ohio.gov.

"We are optimistic about the positive changes the stimulus bill has made in our ability to fund small businesses," said Tom Mueller, Director of the Small Business Administration Columbus District Office. "With the elimination of all fees for our 7(a) loans and an increase to a 90 percent guarantee for our lenders, capital should once again begin flowing to small businesses."

The stimulus bill also authorized the Small Business Administration to develop a new loan program that should help many small businesses that are finding it difficult to meet current loan obligations. The new loan program allows viable small businesses to borrow up to \$35,000 at 0 percent interest with a 100 percent guarantee from the Administration to make payments on qualifying business loans for up to six months that they are having difficulty in paying at this time. Repayment on this loan would not begin for one year. The Small Business Administration is working on many fronts to free up capital for small businesses.

For more information about the Basic SBA 7(a) Loan Program, call (800) U-ASK-SBA (800-827-5722) or visit www.sba.gov.

For more information about Ohio Department of Development loans and grants for businesses, visit www.development.ohio.gov.