



July 2009
Volume 5, Issue 7

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

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Preble Memory
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Chamber Events

7/15 **Preble County
Safety Council**
*12:00 Noon
Preble County YMCA*

7/16 **Chamber General
Meeting & Luncheon**
*11:30 am – 1:00 pm
Eaton Country Club
100 Morton Rd., Eaton*

**Preble County
Chamber of Commerce**
122 W. Decatur St.
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*

Preble County Chamber of Commerce General Meeting & Luncheon

**Thursday, July 16, 2009
Eaton Country Club
100 Morton Road, Eaton**

Speakers:

**Jerry Happy of the National Pork Board
Matt Appenzeller, Executive Director
Speaking on "Aligning Our Mission and Vision"**

**To make your reservation, please contact Virginia at the
Chamber Office at 456-4949 by Friday, July 10th
Cost is \$15, payable at the door!**

President's Message

Dear Investors,

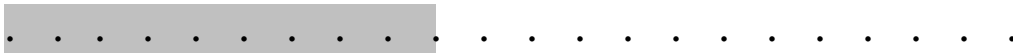
As Board President, I am charged with fulfilling our mission to promote free enterprise and advance the business community of Preble County. We have made great strides in the past few years toward promoting free enterprise through growth, additional networking events, and increased investor activity. Now we must attempt to advance the business community.

Simply put, the Chamber must begin to lead for the sake of present and future generations of Preble Countians. On page 2 of this month's newsletter, you will read an important press release that appeared in the weekend editions of local newspapers. Throughout the nation, Chambers of Commerce use foundations as an effective way of providing leadership to the community. We will attempt to do the same if seed capital can be raised.

We cannot put this off for another day or time. The time to act is now.

I strongly encourage you to read the press release on page 2. Then make plans to attend the July 16th General Meeting and Luncheon to learn more about this project as it relates to our mission.

Shanna Renner, Chairperson, Preble County Chamber of Commerce



Board of Directors

Shanna M. Renner

Chairperson
Fifth Third Bank
456-7306

Michelle Buckley

The Classic Touch Fine
Photography
472-0001

Larry Englert, Treasurer

Williams-Keckler, LLC
456-4393

Charles Pennington

787-4535

Brad Neavin

Eaton Community Schools
456-1107

Ron Gard

Girton Schmidt & Boucher Gard
Funeral Home
456-3333

Howard Carter

Carter Cleaning Enterprises, LLC
533-1732000

Kathy Schulz

Dow Advanced Materials
839-1307

Ray Potter

SCORE
456-1241

Jeremy Hamilton

CPH Service, LLC/dba
McDonalds
456-3830

Leslie Collins

The Register Herald
456-5553 Ext. 150

Matt Appenzeller

Executive Director
456-4949

Virginia Lindsey, Secretary

456-4949

Preble County Chamber of Commerce begins work on Foundation for economic development

On Tuesday, June 30, the Preble County Chamber of Commerce Board of Directors voted to work with a national consulting firm to determine the viability of funding a Chamber Foundation for economic development. If initial seed capital can be raised, the decision will likely result in a separate 501(c)3 organization administered by the Chamber of Commerce to bolster economic development in Preble County.

The Chamber is partnering with the Resource Development Group from Dublin, Ohio. The firm has managed more than 125 capital campaigns and raised more than \$500 million nationwide for local economic development. Clients include a mix of prominent cities such as Atlanta, Dallas, and Indianapolis as well as rural areas like Darke County and Defiance, Ohio.

“Local governments in rural areas have been hit particularly hard by the recession,” said Board Chair Shanna Renner. “Waiting for tax revenues to recover to previous levels only puts Preble County further behind. The time to act is now.”

The unanimous Board decision is the culmination of four months of deliberation and research.

The Chamber needs to raise seed capital of \$35,000 to cover expenses of scheduling and conducting confidential interviews with private and public sector leaders, facilitating targeted focus groups, screening philanthropic foundations, and setting attainable goals. Initial funding will also be used for legal fees associated with IRS compliance under the 501(c)3 provision.

In addition to private fundraising, executive director Matt Appenzeller said a Chamber Foundation fills an organizational gap in Preble County.

“Recently, we missed an opportunity to apply for up to \$1 million of targeted funds from the USDA to expand broadband access in rural areas because we are not organized as a 501(c)3 that can match a required percentage of funds. Meanwhile, the county couldn’t apply because the required match would strain the budget beyond limits.”

Appenzeller emphasized the foundation may or may not pursue broadband expansion as a goal if it is formed. Yet he cited the latest round of USDA grants as part of a pattern that leaves Preble County lagging behind other counties.

“The funds have been appropriated by Congress and someone with an available funding match will receive them,” he said. “Once again, we’re on the outside looking in while another opportunity passes.”

The Chamber of Commerce is one of several Preble County groups who are part of *Connect Ohio*, Governor Strickland’s initiative to expand broadband access in underdeveloped rural areas.

Private fundraising for the project will start immediately. Interested potential donors are asked to contact the Preble County Chamber of Commerce at (937) 456-4949.

20% Discounts on Health Insurance Premiums for employers

On September 1st, the Southern Ohio Chamber Alliance will roll out a new program through United Health Care that provides up to 20% discounts on health insurance premiums for employers. The benefit is exclusive to SOCA members, covering twelve Ohio counties including Preble County.

Details and marketing materials of the new program will be forthcoming from United Health Care, hopefully, in time

for the August newsletter or before. Please keep an eye on your e-mail Inbox for updates as we receive them

‘Beat the Heat’ with a special treat: H.I.T. Foundation to host ‘Toast of the Town’

The H.I.T. Foundation (Home Is The Foundation) will host a special “Toast of the Town” open house in conjunction with the Preble County Chamber of Commerce. Everyone is invited to stop in and meet the H.I.T. Foundation staff and enjoy homemade ice cream to help keep cool during the summer heat.

The event will be held at the **H.I.T. Foundation office, 1751 N. Barron Street, Eaton, on Tuesday, July 28, from 5-7 p.m.** Make plans now to come by, enjoy a refreshing treat and learn more about the H.I.T. Foundation and its programs.

The H.I.T. Foundation is a private, non-profit organization formed to meet the critical shortage of affordable housing options in rural Preble County. The H.I.T. Foundation owns both single- and multi-family rental properties that provide affordable housing to low-income families.

The organization also provides other housing services including foreclosure prevention and educational programs. The H.I.T. Foundation staff is committed to assuring Preble County families have adequate resources and information to establish and maintain quality, affordable housing.

The organization’s vision is simple – “Everyone in Preble County should have a decent place to live.” For more information log on to www.hitfoundation.org.

Safety Council Update

By Kathy Schulz



For the June training topic, Julie Van Dyne, from IDC Engineering gave a great presentation on electrical safety and specifically on the need for Arc Flash calculations.

It is estimated that one worker dies in the United States every day due to an Arc Flash incident. The National Fire Protection Association’s standard 70E, which covers Arc Flash, has recently started to get the attention of OSHA regulators. While OSHA does not have a specific electrical safety standard, it would be covered under the General Duty clause, so it is important that employers understand the requirements.

Julie covered a lot of material in her 60 minutes, and can be reached at jvandyne@idcengr.com or 419-999-4705 for additional questions.

July will start the first meeting for the 09-10 program.

If you are interested in becoming a member, you must enroll in the program by July 15th to be eligible for the rebates. Information and the enrollment forms are available through the Chamber’s Website. From the home page, click on the Safety Council tab at the top. You’ll need to scroll to the bottom of the page to find the information about enrollment. <http://www.preblecountyohio.com/>

For the July program, our speaker will be Kathleen Davenport who will provide an overview of the recent changes at the BWC.



ZEHRINGER ANNOUNCES LEGISLATION TO ACCELERATE JOB CREATION

MEASURE INCLUDES CONCEPTS ESTABLISHED BY BIPARTISAN REGULATORY REFORM TASKFORCE

State Representative Jim Zehringer (R-Fort Recovery) announced today his joint sponsorship of a bipartisan regulatory reform bill with Representative Mike Moran (D-Hudson) to improve Ohio’s economic climate and accelerate job creation efforts.

The measure builds on the success of Senate Bill 3, and the information gleaned by the Regulatory Reform Taskforce that traveled the state last year.

“After the introduction and unanimous passing of Senate Bill 3 in the Senate, I am glad my colleagues in the House have agreed to make this a priority issue,” said Zehringer. “I feel so strongly about this issue and the importance of addressing bad regulations as a key to Ohio’s economic recovery.”

The Regulatory Reform Taskforce was a bipartisan committee that traveled the state and took testimony from citizens, businesses and elected officials. The task force was chaired by State Senator Keith Faber (R-Celina) and vice-chaired by Representative Zehringer. The committee released a large report in December 2008 that made 15 broad recommendations for legislative intervention.

“Senator Faber’s bill, Senate Bill 3, was really the starting point of this whole project in the legislature,” said Zehringer. “I am happy to report that the House version of this legislation is faithful to Senate Bill 3 in many ways, and is also sensitive to many of the recommendations made by the Regulatory Reform Task Force.”

The bill is supported by many business organizations including the Ohio Manufacturers Association, the Ohio Council Retail Merchants, the Ohio Chamber of Commerce, the Ohio Grocers Association, the Ohio Restaurant Association, and the Ohio Chemistry Technology Council.



Health Spot....

Sponsored by The Greenbriar

Try These Simple Stress-Relievers

There are plenty of reasons to be stressed, including economic instability, relationship issues, and work pressures. There are, however, many positive ways to reduce stress – and cope with the stress you can’t eliminate. First, identify the true source of your stress. Have your attitudes, excuses, or unrealistic expectations brought undue stress into your life? If so, adjusting these will resolve a lot of your excess stress. Next, discover the ways you cope with stress. Some ways are damaging, including smoking, drinking, overeating, and withdrawing from family and friends. The coping methods that work best for you might depend on your gender. A UCLA study found that men and women respond differently to stress. While both sexes experience the initial “fight-or-flight” response, men tend to get aggressive and women tend to seek social interaction. For effective stress release, a man often needs to take a break, go for a run, play a strenuous handball game, or split wood. A woman, on the other hand, might feel better after talking with a friend, cuddling with her

spouse or kids, or chatting with classmates in a water aerobics class. Whether or not you feel stressed, these activities can help you feel happier. If your stress level is high, be sure to set aside some time each day for stress-relieving activities.

American Academy of Family Physicians. 2009.

Other ways are helpful, including:

- Going for a brisk walk every day
- Starting your day with a healthful breakfast
- Calling a friend
- Sitting quietly in a peaceful park
- Soaking in a warm bath
- Journaling
- Getting 7-8 hours of sleep each night
- Limiting caffeine and sugar
- Avoiding alcohol and nicotine
- Meditating
- Doing things you find relaxing, such as painting, dancing, boxing, or playing basketball
- Writing to a loved one
- Talking with a counselor (or a financial advisor if you have money troubles)

Staying Young Longer – It’s in the Genes

Women who maintain a healthy weight and who rate their stress level as “low” may stay younger longer than women who are obese and stressed. But you’ll need a microscope to see why. If you could see the chromosomes in the cells in your body, you’d see that each chromosome has a tip – called a *telomere* – that plays an important role in the way your body ages. Over the course of a person’s lifetime, all telomeres shorten. Gradually they become so short that they trigger the death of a cell. How you live your life might affect the speed that this happens. Researchers have found that the telomeres in women who were overweight or obese before or during their 30s, and who maintained that status since those years, had shorter telomeres than those who became overweight or obese after their 30s.

“This suggests that duration of obesity may be more important than weight change per se,” says Sangmi Kim, PhD, lead author on the paper. “Our results support the hypothesis that obesity accelerates the aging process.” The researchers also saw that high stress levels had a similar or greater effect on a person’s telomeres than did obesity. In some cases, high stress levels caused greater damage to telomeres than did smoking or even 10 years of aging. This was seen especially in women who were 55 or older.

To live a healthier life and stay young longer, maintain a healthy weight and cultivate healthy responses to stress. *Cancer Epidemiology Biomarkers & Prevention. March 2009.*

How to Get Good Medical Care

If you want the best medical care possible, choose a primary care physician. A recent study of more than 155,000 people found that patients who had regular visits with a specific doctor were most likely to receive guideline-consistent care and complete recommended preventive exams. Patients who went to a specific clinic but didn’t see the same doctor regularly were less likely to receive recommended care. A physician who knows you well can provide continuity of care, and follow up on past recommendations.

For the best diagnosis and care of any medical condition, your healthcare provider needs the best information you can give about:

- **Your health history**, including what medical procedures you’ve had done, any illnesses you’ve had, if you’ve been hospitalized and, if so, where and when.
- **Medication you take**, including drug name, dosage, and how long you’ve been taking it. Also mention any allergic reactions you have had to medicines.
- **Your family health history**, including cancer, heart disease, high blood pressure, mental illness, diabetes, and obesity. Be sure to mention how old your relative was when the health problem developed.
- **Your lifestyle**, including sleep habits, your diet, and how you cope with stress. Make (and keep) regular

checkups with your doctor. Have health screenings, as recommended. And if you have any questions or concerns about your health or test results, speak up! You are the most important member of your healthcare team.

Annals of Internal Medicine. March 3, 2009.

Own a Business? Put Retirement Plan in Place

Submitted by Mark Howard
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If you own a small business, you have a lot to think about: sales, expenses, marketing, cash flow, competition — the list goes on and on. However, by spending so much time on the issues of today, you may overlook the concerns of tomorrow. That's why, if you haven't already done so, you need to choose a retirement plan for your business. Which plan is right for you? It depends on different factors, such as how many employees you have and how much you can afford to contribute each year. Let's take a look at some popular retirement plans for small businesses:

- Owner-only 401(k) — Also known as an individual 401(k), an owner-only 401(k) offers you many of the same advantages of a traditional 401(k): a range of investment options, tax-deductible contributions and tax-deferred earnings growth. You may even be able to choose a Roth option for your 401(k), which allows you to make after-tax contributions that can grow tax free. In 2009, you can contribute up to \$49,000 to your owner-only 401(k) or \$54,500 if you're 50 or older. (To make deductible contributions for the 2009 tax

year, you'll need to set up your plan by Dec. 31, 2009.)

- Solo defined benefit plan — You may have thought you had to work for a big company to participate in a traditional pension plan, also known as a defined benefit plan, but you can set one up for yourself if you're self-employed or own your own business. This plan has high contribution limits, which are determined by an actuarial calculation, and your contributions are typically tax-deductible.
- SEP IRA — If you have just a few employees or are self-employed with no employees, and you're looking for a low-cost, low-maintenance retirement plan, you may want to consider a SEP IRA. You'll fund the plan with tax-deductible contributions, and you must cover all eligible employees. (Employees themselves cannot contribute.) You can contribute up to 25 percent of compensation (if you're an employee of your own corporation) or 20 percent of income if you're self-employed, up to \$49,000 annually. And you can fund your SEP IRA with virtually any type of investment you choose.
- SIMPLE IRA — As its name suggests, a SIMPLE IRA is quite easy to set up and maintain, and it can be a good plan if your business has fewer than 10 employees. As the business owner, you must contribute in one of two ways: a dollar-for-dollar match of up to 3 percent of salary or a contribution of 2 percent of employees' salaries (up to \$4,900 per year). Employee contributions are tax-deductible, and your matching contributions are generally deductible as a business expense. Still, while a SIMPLE

IRA may be advantageous for your employees, it's less generous to you, as far as allowable contributions, than an owner-only 401(k), a defined benefit plan or a SEP IRA. For 2009, your annual contributions are generally limited to \$11,500, or \$14,000 if you're 50 or older by the end of the year. You can also make a matching contribution of up to 3 percent to yourself.

To determine which plan is best for you, consult with your tax advisor and a financial advisor who has experience with small businesses. But don't wait too long to get started — you're moving closer to retirement all the time.

“Welcome” New Chamber Members!

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Heaven's Corner for Endangered Animals Zoo

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Website: www.heavenscorner.net
Product/Service: Non-Profit
Educational Zoo

Halderman Farm Management & Real Estate Services, Inc.

Craig Springmier, Farm Manager
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Real Estate, Appraisal