



September 2009
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Member of Ohio Chamber of
Commerce & U.S. Chamber of
Commerce

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Sustaining Member
Preble Memory
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Center**

Chamber Events

**9/16 Preble County
Safety Council**
12:00 Noon
Preble County YMCA

**9/17 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, September 17, 2009
Eaton Country Club
100 Morton Road, Eaton**

Speakers:

**Andy Doehrel, President & CEO of the Ohio Chamber of Commerce
Gayle Troy, Executive Director, OBW
Students who attended Ohio Business Week**

**To make your reservation, please contact Virginia at the
Chamber Office at 456-4949 by Friday, September 11th
Cost is \$15, payable at the door!**

President's Message

Dear Investors,

President Obama recently signed new credit card reform legislation which will take effect in early 2010. Although credit card debt is an integral part of the economy, it has increased by 25% over the past decade, reaching \$963 billion in January. More than 75% of U.S. households have credit cards, and 44% carry a balance. The percentage of accounts more than 30 days late has risen from 3.9% at the end of 2006 to 5.6% by the end of 2008. Penalty fees now total \$15 billion a year, around 10% of credit card revenues. Some changes include: Credit card companies will be drastically limited in their abilities to change rates, a dramatic shift from the present where issuers can raise rates "at any time, for any reason." Credit card companies cannot increase a card holder's interest rate during an account's first year. Following the first year, a credit card issuer can increase the interest rate if the holder is 60 days late in making a payment. If there is a rate increase, the new legislation requires an account review every six months and mandates a lower rate if recent payment history is timely. The older, lower interest rate will be reinstated if bills are paid on time. When there are balances with different interest rates on the same card, payments must be applied to the balance with the highest rate first. Currently, credit card companies generally apply the payment to the balance with the lowest interest rate. Double-cycle billing is prohibited. Credit card companies must disclose the total interest to be paid and the duration to pay off the balance if only minimum monthly payments are made. Over-the-limit fees cannot be charged unless a cardholder agrees to allow issuers to complete transactions that breach the credit limit. Fees for paying bills online or by phone are banned. Credit card marketing to those under 21 will become more difficult. Anyone under age 21, must have a parent or guardian co-sign unless the consumer can provide proof of the ability to repay the credit card loan. Statements must be mailed at least 21 days before the balance is due.

Continued.....



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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

Bradley Neavin

Eaton Community Schools
456-1107

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

Mark Howard

Edward Jones Investments
456-0470

Matt Appenzeller
Executive Director

456-4949

Virginia Lindsey
Secretary

456-4949

There must be 45 days notice (rather than 15 days) before a card's interest rate can be increased. To obtain more information on the Credit Card Act, please visit the following link - http://americanaffairs.suite101.com/article.cfm/obama_credit_card_reform_act_pauses_congress

Shanna Renner, Chairperson
Preble County Chamber of Commerce

Why Rural Broadband Deployment Matters

Matt Appenzeller, Executive Director
Preble County Chamber of Commerce

Recently I was joined by Brad Neavin, Superintendent of Eaton Community Schools, at a Preble County Commission hearing on the expansion of broadband deployment and access in Preble County. Broadband deployment is a critical need and is much more than providing access to the casual consumer surfing the Internet.

In today's world, research has shown broadband deployment positively correlates with business retention and expansion, workforce development, education, health care, property values and rental rates, and a reduction of commute times per capita as more employees with broadband access work from home.

From a competitiveness standpoint, geographic areas with 100% broadband access possess a distinct advantage over areas with lower levels of access. Given the choice between relocating to an area with broadband access versus an area without, a business will certainly choose the former. Advances in telemedicine and telehealth services also favor residents with broadband access versus those who don't. This does not bode well for residents of rural areas without hospital access. According to the Agency for Health Care Research and Quality, rural residents already report higher levels of heart disease and diabetes and lower levels of dental visitation compared to metropolitan residents.

Simply put, broadband deployment is an infrastructure need in the modern world. Due to the lack of coverage in rural areas, the United States dropped from 5th to 15th in a five year span among world nations in broadband penetration to residents, just ahead of Latvia. Approximately 38% of Preble County is uncovered.

The lack of broadband access may also affect long term demographics. The Rural West Tennessee 21st Century Job Creation Program reported population flight among the under 25 age group at a rate of more than 85%. According to the report, this is not atypical for most of rural America. Today's younger generation understands instinctively: the Internet gives them choices. Communities must provide reasons for this age group to remain engaged in their hometowns. Whether for work, school or leisure, broadband access matters to this age group.

For these reasons, the Bush Administration set a vision for universal, affordable broadband technology in 2004. The Obama Administration has continued this vision by dedicating approximately \$7.2 billion in federal stimulus funds as part of the American Reinvestment and Recovery Act. The Preble County Commissioners recently authored a letter of support for G-Wireless to pursue federal stimulus grants and expand broadband access in the area.

The Preble County Chamber of Commerce is one of several groups working with *Connect Ohio*, Gov. Strickland's initiative to expand broadband access in rural areas. We are developing a Strategic Technology Plan for Preble County to advance the issue to make the county a viable place to work and live for employers and residents.

Broadband deployment and access is a critical infrastructure need in today's modern world. Clearly, Preble County will benefit from increased deployment. I encourage business leaders and residents to support all efforts to expand broadband deployment throughout the county. If you would like to learn more about this important infrastructure need, please contact me at the Chamber office.

H1N1 Virus Guidance for Businesses and Employers

I highly recommend our investors visit the Center for Disease Control and Prevention at the following link: <http://www.cdc.gov/h1n1flu/business/guidance/>

Investors will find extensive guidance regarding the H1N1 flu in the workplace for the 2009-2010 flu season.

Thanks,
Matt Appenzeller

Safety Council Update

By Kathy Schulz



For the August training topic, Melissa Wallace, the Health Commissioner from the Preble County Health District joined the group to educate us on the H1N1 Pandemic Influenza.

She shared great information on preventing the spread of the infection. One key reminder is to wash your hands! She suggested singing “Happy Birthday” while you are washing your hands to make sure you take the time that is necessary to remove the germs from your hands.

We would like to welcome the following new members to the Preble County Safety Council:

- Birchwood Genetics, Inc., West Manchester, Ohio
- Forklift Training Systems, Oxford, Ohio

Avoid Cyber Crimes

Computer crimes fill the news from credit card theft, malware attacks, spam, viruses, phishing scams, etc. Every company is a potential victim.

Most criminals plant spyware and steal data for months without companies knowing it. Some thieves tap into your customer base, grabbing credit card and bank account information. Others copy trade secrets and sell them to competitors who then lure away your customers. Others crash sites, keeping them down for days and hurting business.

Organized crime rings are often behind these attacks operating from Russia, Ukraine, etc.

Fail-safe protection doesn't exist. But it is important to do whatever you can. Just like a car thief will grab a radio from an unlocked car before going to the trouble of one with a security system, a thief will attack computers with no protection first.

Many small businesses have no protection, 20% do not have antivirus software and 60% do not use encryption for wireless links.

What can you do?

- Install security software with automatic updating. The cost is under \$100 a year.
- Set up a firewall to protect all confidential information.
- Use smart passwords with letters, numbers, and symbols and change them often.
- Block access for ex-employees.
- Train employees in safe computer practices. Visiting non work sites puts your computers at risk. 80% of malware is downloaded from pornography sites. Also searching for the latest news and celebrity downloads can cause serious damage to computers as reported by McAfee.
- Opening attachments from unknown

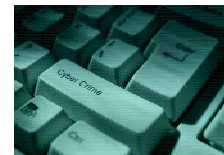
sources can render a firewall useless.

- Laptops carried out of the office can also be prime theft targets.

Consider contracting with a Certified Ethical Hacker who has obtained a certification in how

to look for the weaknesses and vulnerabilities in systems and uses the same knowledge

and tools as a hacker to test your system.



Get your I-9s in order: ICE launches new audit campaign

The U.S. Immigration and Customs Enforcement



(ICE) recently announced what it's calling “a bold new audit initiative...as a first step in ICE's long-term strategy to address and deter illegal employment.”

Employers are required to complete and retain an I-9 form for each individual they hire for employment ANYWHERE in the United States.

This form requires employers to review and record the individual's identity documents and determine whether they reasonably appear to be genuine and related to the individual. Check out this link on the U.S. Citizenship and Immigration Services website for more information and to download Form I-9: <http://www.uscis.gov/files/form/i-9.pdf>

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Health Spot....

Sponsored by The Greenbriar

How to Get Computer Gamers More Active

Do you or your child spend a lot of time playing computer games? Consider getting a Nintendo Wii™. Two studies tested various Wii games to determine their energy requirements for college students and older adults, respectively. The college students played Wii Boxing and Tennis, and performed Wii Fit exercises, while the older adults only played Wii Bowling. For the college students, only Wii Boxing increased heart rate enough to classify the activity as “moderate-intensity.” Although that level meets basic physical activity recommendations set forth by the U.S. government and the American College of Sports medicine (ACSM), researchers say it might still not be intense enough for some.

Someone with average fitness level or higher will probably have to do something beyond playing these games to increase their aerobic capacity, according to Elizabeth DiRico, MS, the study’s lead researcher. However, interactive fitness programs such as the Wii Fit “could be a way for sedentary people to get started with exercise,” she says. “It also provides fit individuals with the opportunity to increase their overall daily physical activity.” Conversely, in the older adults study, Wii Bowling significantly increased heart rate in participants, as well as boosted mood and helped them feel refreshed and energized.



“Older adults often have a difficult time starting a fitness routine later in life,” said Lucas Willoughby, ACSM Certified Health/Specialist. “Active game-playing might help them see that exercise isn’t about just hitting the treadmill. It can be fun and socially enjoyable, too.” A lot of kids are getting their grandparents up out of their chairs to play Wii together. You could take the lead – and save hundreds of dollars – by planning fun fitness activities for your family.

- Consider everyone's interests and abilities when planning activities.
- Spend as much time as possible outdoors.
- Emphasize having fun and learning. It doesn't matter who wins. Just for fun, play a game without keeping score.
- Help each family member find an activity he or she feels good about. Success breeds self-esteem.
- Set short-term and long-term fitness goals, and work toward them. A long-term goal could be to hike to the top of a mountain. A short-term goal might be to learn how to play croquet.
- Reward with a fun physical activity such as swimming or ice-skating, rather than with food or a sedentary activity such as going to a movie. Invite relatives, friends, and neighbors to join you from time to time. Plan a softball game in the park, for example.

American College of Sports Medicine. 2009.

Get more ideas with Shape Up America, available at: <http://shapeup.org/fittips/download1.php>

Eat for a Healthy Brain

Emerging research on nutrition and brain function shows definite benefits to eating a balanced diet and a wide variety of nutrients. Specific foods may have a favorable effect on brain function through anti-inflammatory, antioxidant, and other biochemical activities. Here are some foods that might help you think more clearly and have a better memory:

- Strawberries, blueberries, blackberries, raspberries, and other berries
- Vitamin D, obtained through foods such as fish and fortified milk, and from sun exposure
- Omega-3s, found in fatty fish such as salmon and halibut, and in other foods such as eggs
- Healthy fats (polyunsaturated and monounsaturated fats), such as in olive and canola oils, nuts, and avocados
- Green tea
Future research will help us understand more clearly the role that specific foods and dietary supplements play in brain health and overall health.

Maturitas. June 9, 2009.

Nutritional Neuroscience. June 2009.

Nature: Clinical Practice Neurology. March 2009.

Journal of Neurology, Neurosurgery, and Psychiatry. July 2009



Training For Results

Submitted by Ray Potter, SCORE

There is a saying in the education field :-
“If the learner hasn’t learned – the teacher hasn’t taught” This also applies

in the business world:- “If the employee hasn’t learned – the supervisor hasn’t taught”.

A supervisor’s responsibilities are:- Production – Quality – Costs – Methods – Morale – Safety – and TRAINING.

Every supervisor must understand and accept the responsibility and obligation to train and develop employees.

Most supervisors have a negative attitude toward training. They say it takes too much time. Actually, it is a very good investment of time. It saves the future time spent in correcting mistakes and taking too much time to get a job done. It’s strange that there isn’t enough time to train people to do things correctly – but there is always enough time to correct mistakes. Also, it is unfair to criticize an employee for errors if s/he hasn’t been trained properly.

A new employee is about the most anxious-to-please person in the world. S/he hopes; – that s/he’ll do a good job - that s/he will be well-trained in the duties - that the job is important and interesting – that she can take pride in the job - that s/he’ll get along with the other employees – that the supervisor and other employees will be nice to work with.

The supervisor or person doing the training should; – understand and accept the need for training – be well-trained in training techniques –have in-depth knowledge of the job.

The common errors in training are; - teaching too much at one time – lack of preparation -telling without demonstrating - failing to get feed-back – lack of patience – failing to reduce tension – failing to build confidence.

It is necessary to build the proper learning “climate” through; - motivation (what’s in it for her/him) - encouragement (you can do it/praise) – creating job pride (job is important).

The learning process is facilitated through; – repetition of instructions and doing – enthusiastic instructions – arousing curiosity – teaching

tricks/short-cuts – careful use of competition – frequent praise for accomplishments.

Learning can be defeated by;; - fatigue (overloading – too quick/fast instructions – distractions (noise/interruptions) – monotony/routine – lack of success – criticism (negativism) – insufficient information.

There are many instances when training is required, such as; - a new employee is hired – new products or services are introduced – changes in products or services occur – new equipment is installed – automation is introduced.

The Training Process

There are seven (7) basic steps in training that should be followed, in this order:

1. **PLANNING** – You have to decide what training is required, who should carry out the training, and what kind of training will be used.
2. **PREPARATION** – You have to make sure the person being trained understands the need for training and why the training is being given. Ask for input from the person being trained. This will get the to “buy into” the process – become a part of it.
3. **PRESENTATION** – You should be complete and clear in your instructions, leaving no doubt or questions in the mind of the trainee as to what is expected of her/him. Be sure to use words and tone of voice that will get voluntary rather than reluctant cooperation.
4. **VERIFICATION** – Make sure the trainee understands what the training consists of and is to accomplish, by asking questions to get feed-back.
5. **ACTION** – Instruct the employee to carry out the instructions, to give a demonstration or to repeat back the instructions.

6. **FOLLOW-UP** – Observe the trainee carrying out the instructions, preferably in a sample situation.
7. **APPRAISING** – Check if the training accomplished the desired results. Did the trainee follow the training instructions? Does s/he need some correction or additional training? Determine what may need to be done better. Be sure to praise positive accomplishments and encourage continuing good performance.

“Welcome” New Chamber Members!

Team May, Inc.

James May, President
They are located at 5149 Camden Sugar Valley Rd.
Eaton, OH 45320
Phone: 937-533-6209
Email: JamesMaySells@hotmail.com
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Product/Service: Realtor

Books & Stuff

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