



August 2014



My Side of the Conversation

CHAMBER STAFF - DID YOU KNOW?!

We talk a lot in this column about all of the activities, events, and networking opportunities that the Chamber offers. I also will mention benefits such as member-to-member discounts and deals, Safety Council membership, active school district support for Centerville, Miamisburg and West Carrollton; we also sit on important regional Boards, Commissions and Councils that affect area growth. We keep an accurate member list, publish an in-depth monthly newsletter, and keep a sharp updated website.

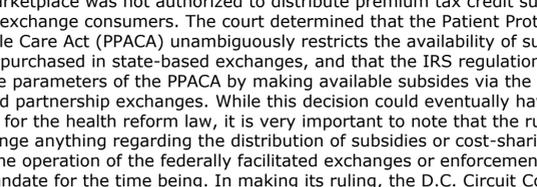
We also act as a customer friendly clearinghouse for inquiries, searches, complaints, and problems.

We track and sell memberships, follow our Bylaws, write reports, develop budgets, meet sales goals and conduct collections.

We continue to beat the competition, set the bar on customer service, entertain you daily and upgrade our reputation daily.

This is accomplished with just three people and we are proud of it!

Julia Maxton Chamber President



GUEST COLUMN

Submitted By Doug Helser, Polaris Benefit Providers/ SMRCOC Member

PPACA Subsidy Ruling Means More To Follow...

The U.S. Court of Appeals for the D.C. Circuit released a 2-1 decision last week in the *Halbig v. Burwell* case determining that the IRS and the federally facilitated exchange marketplace was not authorized to distribute premium tax credit subsidies to individual exchange consumers. The court determined that the Patient Protection and Affordable Care Act (PPACA) unambiguously restricts the availability of subsidies to insurance purchased in state-based exchanges, and that the IRS regulation acted outside of the parameters of the PPACA by making available subsidies via the federally facilitated and partnership exchanges. While this decision could eventually have huge ramifications for the health reform law, it is very important to note that the ruling does not change anything regarding the distribution of subsidies or cost-sharing assistance, the operation of the federally facilitated exchanges or enforcement of the employer mandate for the time being. In making its ruling, the D.C. Circuit Court made a very specific decision not to immediately block subsidies, acknowledging that their decision will be appealed right away.

So what does this mean for you right now? Since there are conflicting rulings and the decisions are being appealed, no action will be taken in the federally facilitated marketplaces to enforce the D.C. Circuit Court ruling on an immediate basis. This means:

- The federally facilitated marketplaces will remain fully operational and you may continue to work with your clients to obtain coverage in the marketplace.
- Premium tax credit subsidies and cost-sharing assistance in both the state and federally facilitated marketplaces will continue to be distributed for the time being, and likely will be continually distributed until a final decision is made in *Halbig v. Burwell* or a similar case by the Supreme Court.
- Current clients with subsidized coverage are unaffected by the ruling.
- If the Supreme Court ultimately rules like the D.C. Circuit Court and strikes subsidies moving forward, based on current legal precedents, clients that currently have or will receive a subsidy in the future will likely not have to repay those subsidies retroactively, assuming that the individual was legally eligible for the subsidy at the time of receipt.
- The current special enrollment period (SEP) rules are still in place, and open enrollment will begin on November 15, 2014, as planned.
- The individual and employer mandates are still in place and employer-client compliance efforts relative to the employer mandate should continue unchanged. We will continue to keep our membership informed about key developments in these cases as they occur.

At Polaris Benefits we provide a wide range of PPACA compliance services, including but not limited to: ACA Testing, Fee Reporting and Compliance Audits, our SMRCOC Captive Benefits Plan (which is a better financial model in managing healthcare dollars), our DOL Compliance Audit, Payroll, Billing and comprehensive self-funded benefit administration. Call Tim Reed, Cindy Sonnen, Jayne Smith, Doug Helser or any of our staff members for more information or email us at info@simplifhr.com



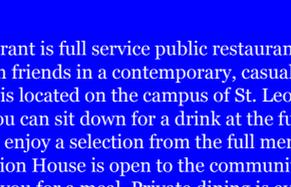
Chamber Spirit Award winner www.self-funded.com



Visit [ThompsonHine](http://ThompsonHine.com)

MEMBER OF THE MONTH

THE STATION HOUSE RESTAURANT



The Station House restaurant is full service public restaurant where you can grab a snack or share a meal with friends in a contemporary, casual dining atmosphere. The Station House restaurant is located on the campus of St. Leonard at 8100 Cloy Road, Centerville, OH 45458. You can sit down for a drink at the full service bar, have a quick bite on the patio, or enjoy a selection from the full menu of nutritious entrees in the dining room. The Station House is open to the community, so you can invite friends and family to join you for a meal. Private dining is available for special occasions, as are meeting rooms with catering. You can check us out at www.stleonard.net to view hours of operation, full menu, weekly specials, and upcoming events. You can also request to be added to our e-mail for updates! Give us a call for more information at **937-439-7154**. We hope to see you soon

Previous Member of the Month Companies

- July 2013 Spring Hill Suites
- August 2013 Long Cleaners
- September 2013 Storage Inns of America
- October 2013 G W Land Title
- November 2013 Think Patented
- December 2013 Five Seasons Sports Club
- January 2014 Clear My Head
- February 2014 Minuteman Press Centerville
- March 2014 Thompson Hine
- April 2014 Dayton Dragons
- May 2014 Buckeye O'Heil
- June 2014 Archers Tavern
- July 2014 Canopy Creek Farm

Would you like to see your company name listed above? Enter your business by emailing contact information to memberservices@smrcoc.org Business of the month will be drawn at the monthly Chamber Board meeting.

NEW MEMBERS

Join the Board of Directors in welcoming our newest members to the South Metro Chamber. Subway on Feedwire, Miami Valley Memorial Gardens, Big Shot Promotions, Centerville Pediatric Dentistry, House of Asia, Little Miami River Catering, Transamerica Agency Network, Roto-Rooter Services Co. Advanced Industrial Measurement Systems, and Dewey's Pizza.

We are happy to welcome you and we invite all members to contact these businesses and use their products or services when ever possible.

Did you know!

The Veterans Memorial Museum is a true secret gem. A great home town museum recognizing local military personnel. Check it out at www.veteransmuseumgermantwon.org.

Have you utilized any of the safety services offered by the Ohio BWC's Division of Safety & Hygiene? Did you know the cost of these services is already included in the premiums you pay to the BWC? The Division of Safety & Hygiene is there to assist employers in developing or even bettering their safety programs. For more information on the service offerings, please visit the BWC's website at www.bwc.ohio.gov and click "Safety Services" at the top of the page.

SOUTH METRO REGIONAL SAFETY COUNCIL STEERING COMMITTEE

CHAIRMAN'S "SAFETY TIDBIT"

As a naturalized U.S. citizen (formerly from England), I can tell you I'm excited about the upcoming holiday My daughters and I were recently in Orlando for the 41st AAU Volleyball Championship and during that week of "volleyball madness" I experienced a violation of the OSHA Noise Standard - daily! You never know how loud young girls can shout until you experience 336 Teams (six girls to a Team) screaming at each other over a little ball being bounced back and forth.

Anyway, lesson learned, and the next day I brought my set of EAR plugs!

Florida weather was perfect and I had a chance to layout at the Mystic Dunes Resort pool. A very cool pool I might add, with lots of shallow access for kids (and us older kids) to slowly walk in. As I sat there, cocktail in hand, I was reminded of a recent e-mail from the U.S. Army Corps of Engineers (A Safety Gram) about water safety. Summer is still here, so it's appropriate to share it with you.

A dip in the pool, lake, or even the ocean on a hot summer day is a fun and refreshing activity. As we all know, it can also be dangerous. Children can drown in as little as 30 seconds and in as little as one-half inch of water, making it extremely important to closely and constantly monitor them while they are in the water. Unfortunately, drowning is one of the most common causes of accidental death in children ages one to four. What if a child has a near-drowning experience or gulps a bit too much water after an unexpected submersion? They could a little and they are OK right? Well, they may seem OK, but they may not be OK. They may soon experience a rare condition known as secondary drowning.

Secondary drowning can be fatal if the warning symptoms are ignored. Anytime someone (a child or an adult) inhales even a small amount of water it can irritate the lungs and cause swelling. Usually little water is present in the lungs when secondary drowning occurs, but the small amount of water is enough to hinder the lungs ability to provide oxygen to the bloodstream.

Here are the symptoms to watch for:

- Lethargy or extreme fatigue
- Difficulty breathing
- Irritability or mood swings
- Chest pain
- Shortness of breath
- Persistent cough
- Fever

These signs are not easy to spot, particularly in young children who may normally be fussy or tired after a long day in the sun and water. If your child struggles or has problems while in the water, look for these signs, which can appear hours later. Please remember that a person who had a drowning close call can be out of the water and walking around normally before symptoms become apparent. Symptoms may start while a child is asleep.

What can you do?

If you notice symptoms, going to the hospital immediately is your best defense. Doctors will monitor the child and should be able to treat any issues by administering oxygen and removing fluids. Ignoring the symptoms or waiting too long to seek treatment is when secondary drowning can turn fatal.

Prevention

Educating and enforcing are key to prevention. Enforce water rules the same way you would about car safety - holding hands in the parking lot, looking both ways before crossing the street—with poolside and water safety. Educating children as early as you can about the dangers of the water and putting kids in swimming lessons as early as possible will help them to learn to develop into strong swimmers and be comfortable in and around water. Keep enjoying your summer, safely!

Michael Kerr, Managing Partner MAKsolve

MEMBER SERVICE MOMENT

WATCH YOUR EMAIL AND THE CHAMBER WEB SITE FOR A BIG ANNOUNCEMENT

Did you know that there is a great list of Restaurants, Caterers and Venues on the Chamber Web Site? There are event links to their web sites that offer complete information and menus.

Thank you to everyone who has joined the South Metro Regional Safety Council. We have an excellent slate of speakers lined up for the coming year. You do not have to be a member of the Safety Council to attend if there is a speaker that you would like to hear. There is complete listing on the Council web site at www.southmetroregionalsafetycouncil.org. Please RSVP no later than two days prior to the meeting.

The open enrollment period for the Chamber Group Workers Comp plan is beginning soon. If you would like a quote or to request an A-C3 email memberservices@smrcoc.org.

SOUTH METRO REGIONAL CHAMBER OF COMMERCE

2014 CALENDAR OF EVENTS SPONSORED BY



Work in Progress

SAVE THESE DATES!

EVENT RESERVATION POLICY

All reservations for Chamber events have a cancellation date, usually one week prior to the event (check our website at www.smrcoc.org or event invitation). This date represents a guarantee from the Chamber to the event facility concerning payment and commitment, no exceptions. Please be responsible and honor that date to assist this office in managing our budget. All event registrations will only be accepted IN ADVANCE by check or credit card. We will not offer payment at the door.

No refunds after cancellation date or 3 days prior including lack of attendance. Adults only! **Reservations required. (937) 433-2032 x 200**

| Date | Event | Location |
|-------------------------------|--|-------------------------------|
| | Women Who Work series | |
| First Wednesday of each month | *NEW LOCATION* | |
| Feb 5, March 5, April 2, | Thompson Hine LLP Attorneys at Law Office | Thompson Hine LLP |
| Oct 7, June 4, Aug 6, Sept 3, | 4:30-6:30 p.m. | Austin Landing |
| Oct 1, Nov 5, Dec 3 | Please RSVP | 10050 Innovation Dr, Ste. 400 |
| | Sponsored By: Weber Jewelers & Thompson Hine LLP | (Floor #3 - The Cafe) |
| | NO CHARGE EVENT | |

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|-------------|---|---------------------|
| Tuesday | An Education Celebration Business Open House | |
| February 25 | 5:00 - 7:00 p.m. Complimentary hors d'oeuvres "Cash Bar" | El Mason Restaurant |
| | Presented by: West Carrollton Education Supporters and SMRCOC | 903 E Dixie Drive |
| | Please RSVP 433 2032 x 200 | Dayton, OH 45449 |
| | NO CHARGE EVENT | |

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|-----------|--|--------------------------|
| Wednesday | "Annual" Networking Party | Five Seasons Sports Club |
| June, 18 | 5:00 - 7:00 p.m. | 4242 Cloy Rd |
| | Sponsored By: Hunter Consulting Co., Weber Jewelers, | Dayton, OH 45440 |
| | Key•Ads, Five Seasons Sports Club, Freund Freeze & Arnold, | |
| | The Ohlmann Group, Oberer Realty, Southview Medical Center, Grandview Hospital and Sycamore Medical Center | |
| | Graceworks Lutheran Services, Polaris Benefit Administrators and Appro-Rx, LLC Please RSVP | |

| | | |
|-------------|---|--------------------|
| Wednesday | Annual Breakfast & Business Awards | NCR Country Club |
| October, 29 | 7:30 a.m. - 9:15 a.m. | 4425 Dogwood Trail |
| | No payment at the door | Kettering |
| | Sponsored By: Hunter Consulting Co., Weber Jewelers, | |
| | Key•Ads, The Ohlmann Group, Freund, Freeze & Arnold, Southview Medical Center, Grandview Hospital and Sycamore Medical Center | |
| | Wright Path Credit Union, Polaris Benefit Administrators and Appro-Rx LLC | |
| | Please RSVP | |

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|--------------|--|-----------------------------------|
| Wednesday | Holiday Business Showcase | Miami Valley Hospital South |
| November, 12 | 5:00-7:00 p.m. Admission: No Charge | 2400 Miami Valley Dr. Centerville |
| | Members - \$100.00 per 6' display table - Non Members \$150.00 per 6' display table | |
| | Call for more information - (937) 433-2032 x 100 Sponsored By: Miami Valley Hospital South Please RSVP | |

South Metro Chamber 2014 Open Houses!

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|-----------|---|-----------------------------------|
| Wednesday | Pinots Palette | 2860 Miamisburg - Centerville Rd. |
| April 9 | 5:00 - 7:00 p.m. | Miamisburg |
| Tuesday | Sycamore Medical Center (New Hyperbaric Chamber tour) | 4000 Miamisburg-Centerville Rd |
| April 15 | 7:30 - 9:00 a.m. | Miamisburg |

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|----------|---|-------------------|
| Tuesday | Dragons 5/3 Field Breakfast | Fifth Third Field |
| April 22 | 7:30-9:00 a.m. | Dayton |
| | RSVP REQUIRED No Charge Event | |
| | RSVP by April 17 info@smrcoc.org or 973 433 2032 ext. 200 | |

| | | |
|---------------|---|--------------------------|
| Wednesday | Dayton Dragons unique outing | Fifth Third Field |
| May 21 | 5:30 - End of Game - Dragons vs Great Lakes Loons | Dayton |
| | Contact Evan Elkins 937-228 2287 x 218 | |
| | \$25.00 per person | |

| | | |
|------------|---|------------------------------|
| Thursday | Zig Zag Gallery (Holiday Kick Off) | 101 E. Alex Bell Rd. Ste 172 |
| November 6 | 5:00-7:00 p.m. | Centerville |