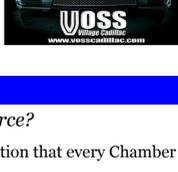




THE Business Advisor

SOUTH METRO REGIONAL CHAMBER OF COMMERCE
MISSION STATEMENT "We advocate for business and serve members' needs to assure economic vitality in our region."

September 2015



Visit Voss Auto

Visit Thompson

UOSS

My Side of the Conversation

Why would a business choose not to join a Chamber of Commerce?

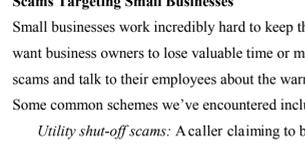
That is a very good question with a million answers, I suppose. It is a question that every Chamber leader ponders regularly and every Board of Directors attempts to solve.

Here in the South Metro Office we think we have some answers for this "non-member" mindset.

- The business is happy with the membership/s they currently own.
- They see no value in the cost or simply cannot afford the cost of membership.
- They have had a bad experience with a membership elsewhere.
- They are unaware of value of the membership.
- Business is so good a membership is superfluous.

Those reasons for non-membership do not float with me, and here is why. Simply put, no business today is assured long-term success alone. However, successful results can be generated by the effort of a few working for the good of the whole. We see results daily of small business growing together through communication and cooperation. We also see large business nurturing their smaller suppliers, which completes "the business circle". The circle is a continuous flow of information and profits within a SEC code to maintain a healthy level of commerce. So, if a business has not proudly posted membership in a Chamber of Commerce or other Business organization and that business stands alone, I would ask why?

Julia Maxton, Chamber President



Congratulations! to Station House Restaurant, 2014 Business of the Year winner.

How the Attorney General's Office Protects Ohio's Small Business

BY Mike DeWine Ohio Attorney General

In addition to creating the kind of legal climate that encourages job creation and expansion, my office works to help protect, assist, and inform Ohio's businesses directly by alerting them to scams, verifying background checks, and offering workshops conducted by our on-staff experts.

Scams Targeting Small Businesses

Small businesses work incredibly hard to keep their operations running, and they can be hit hard by scams. We don't want business owners to lose valuable time or money to con artists – that's why we want them to know about common scams and talk to their employees about the warning signs.

Some common schemes we've encountered include:

Utility shut-off scams: A caller claiming to be from a utility company contacts a business and claims its power will be shut off within hours unless the business pays several hundred dollars immediately using a pre-paid money card. The caller is never a utility company representative and the business will lose any money that it sends.

Bogus invoices: Faxes, phone calls, or letters demanding payment of a "final invoice" for advertising, office supplies, or other products the businesses didn't actually order may come from scammers who bet that employees don't realize the invoice is phony or that the business will pay it to avoid trouble.

Overpayment scam: A scam artist posing as a customer places an order but pays more than the total amount – for example, sending a check for \$400 for a \$200 order. The "customer" asks the business to send back the difference through a wire transfer or prepaid money card. While the business's payment is valid, the "customer's" check will be returned as counterfeit and the business loses the money.

Online sales scams: A business finds what appears to be a good deal on office equipment, a vehicle, or other products from an online seller who advertises on Craigslist or other Internet marketplaces. The business sends the payment but never receives the product.

Threatening calls, unexpected invoices, requests for wire transfer or prepaid money card payments, and customer overpayments may be red flags signaling a scam. To help businesses avoid deceptive behavior, my office provides an informal dispute resolution process to help small businesses resolve complaints against other businesses. In 2014, we received 1,179 complaints and helped adjust, recover, or save almost \$77,000 for small businesses and nonprofits. So far in 2015, we've had 600 business-to-business complaints or inquiries filed and we've returned or recovered \$13,404.19.

Background Checks

Many businesses require background checks for employment purposes. State law mandates that schools, daycare centers, health care facilities, and others require such checks as part of the hiring process. Some employers accept background check reports showing no criminal history directly from job candidates and employees. Unfortunately, this poses the risk of receiving fraudulent background checks from individuals who may not be eligible to work with certain populations because of past criminal convictions.

Our Bureau of Criminal Investigation (BCI) can check the validity of prospective or current employees' Ohio background checks that show no criminal history through what's called the "WebCheck Verifier." For more information about this resource, contact the BCI Identification Division at 877-224-0043.

Featured Article Continued

Small Business Workshops

The Attorney General's Office offers a number of workshops designed to keep small businesses informed regarding what they need to know about some of the laws that directly affect their operations.

Our **Consumer Protection Section** conducts a *Supporting Ohio Small Businesses* workshop that provides an overview of Ohio's consumer laws including the Consumer Sales Practices Act, explanations of Ohio's Repairs and Services Rule and Telephone Solicitation Sales Act, and much more. The Section also offers *Complying with Ohio Consumer Law: A Guide for Businesses*, an in-depth look into many of the specific provisions of Ohio's consumer protection laws.

Our **Workers' Compensation Section** presents overviews of *The Claims Process* including the employer's responsibilities, the role of the Bureau of Workers' Compensation (BWC), and the appeals process before the Industrial Commission of Ohio and the common pleas court; *Violation of Specific Safety Requirement (VSSR)* including VSSR awards, BWC's safety and incentive programs, and the employer's potential exposure to intentional tort actions; and *The Types of Benefits that May Impact the Employer* including medical costs, temporary compensation, permanent disability, death benefits, and more.

Our **Employment Law Section** offers presentations on *The Family Medical Leave Act*, *The Americans with Disabilities Act*, *Wage and Hour Laws*, and *Age Discrimination*.

Our **Health and Human Services Section** conducts workshops on *Business and Unemployment Compensation* covering types of employers for purposes of unemployment compensation tax reporting, the difference between an employee and an independent contractor, and more; *Unemployment Taxes* including wages and taxable wage base, contribution rates, experience rating, employer tax appeals and more; and *Responding to an Unemployment Compensation Claim* including requests for separation information, appealing a benefits decision, filing an appeal for redetermination, and more.

Our **Civil Rights Section** presents *Fair Employment* updates on Ohio and federal laws including investigating allegations of discrimination and reasonable accommodations for employees; *Public Accommodation* involving the Americans with Disabilities Act; and *The OCR's Administrative Process*.

Our **Collections Enforcement Section** presents a comprehensive workshop on *How to Avoid Having Debt Obligations Sent to the Attorney General for Collection*.

Our **Antitrust Section** conducts presentations on *General Antitrust Law Concepts*, *Collusion-Specific Issues* covering what businesses can and can't do with respect to communicating with their competitors; and *The A.G.'s New Leniency Policy for Self-Reported Business and Charity Violations* for businesses that self-report violations of the antitrust, consumer, or charitable laws under certain conditions.

The Attorney General's Office works diligently to protect and to be an information resource for Ohio's small businesses. To report a suspected scam or unfair business practice, or to ask about hosting a workshop for a business or business group, contact my office at www.OhioAttorneyGeneral.gov or call 800-282-0515.

Presidents note - Attend our Annual Meeting and Business Awards, October 28, 7:30 AM at NCR Country Club to hear Ohio Attorney General Mike DeWine give the Keynote Address. Contact the Chamber office for reservations.

Community Foundation of Miami Township

We have had a request to provide our members with information on the Community Foundation of Miami Township. The Foundation is a 501-C3 that assists individuals with charitable giving to support local needs.

Recent projects include financial help to install a new roof and repair the shelter at Miami View Park and helped with the purchase of video projection equipment for the new public meeting/conference room at the library on Lyons Road. They are also assisting a local Eagle Scout who is building a pergola in the serenity garden at Medlar View Elementary School.

Please follow the [link](#) to learn more about the Foundation, it's history and events.

Women Who Work

The September 16th Women Who Work will be a Wine Tasting and Networking Event.

The location is the law offices of Thompson Hine at Austin Landing, 3rd floor.

Join us from 4:30 to 6:30 to meet new people and catch up with old friends.

Please RSVP to the Chamber Office at info@smrcoc.org or the reservation line at 937 433 2032 Ext. 200. Join us for a Great time.

Office Depot Update

Office Depot Discounts Add Up!

Chamber Benefit offers an online ordering or in-store purchase option. Attached Flyer certifies you for discount membership by presenting flyer in store, or go to the www.smrcoc.org website, click on Member Services, Major Benefits, then choose: Office Depot National Chamber program. For online ordering call Greg House (513) 319-4401 to enroll or with questions.

Substantial savings for your business make this one time enrollment process worthwhile!

Special Notice

Please Practice, Small Business, "Buy Local," Family Owned, Customer Loyalty

As a consumer, please make every effort to shop wisely but also with the economic health of our area in mind.

Support the little retailers, perhaps paying a few pennies more, to ensure that all businesses have an opportunity to serve you and survive in a very competitive market place. Shopping only for low prices could drive good business away.

THANK YOU!

Julia Maxton
South Metro Regional Chamber of Commerce, President

Up coming Events

September 9, 2015 Metro Breakfast—Holiday Inn Express South, Washington Village Dr. 7:30 to 9:00 AM. Guest Speaker will be Matthew Tyler, Division of Environmental Health Public Health—Dayton and Montgomery County. His topic is "Tales and Myths from a local health department" Pre pay members \$16 Pre pay non member \$17 Payment at the Door \$25. RSVP to info@smrcoc.com or phone 937 433 2032 ext. 200.

September 10, 2015 South Metro Regional Safety Council Meeting at Miami Valley Hospital South. (conference room in the patient bed tower) 8:00 AM breakfast and networking the program begins promptly at 8:30 AM For more information or to make a reservation email info@smrcoc.org or visit the Safety Council website at www.southmetroregionalsafetycouncil.org.

September 16, 2015 Women Who Work at Thompson Hine Austin Landing

September 23, 2015 The first in a series of Metro Media Toolkit Presentations Time Warner Cable Media 8087 Washington Village Drive, Dayton 7:30 to 9:00 AM "How can you zone in on Your Potential Customer". This is a no charge event but reservation must be made by September 16, 2015 to info@smrcoc.org or 937 433 2032 ext. 200 (space is limited for this event)

September 30, 2015 The second in the Metro Media Toolkit presentations Cox Media Group Innovation Center 1611 S. Main St. from 8:00 to 9:30 AM "Search Seminar focusing on Google". This too is a no charge event but reservations are required. RSVP to info@smrcoc.org or 937 433 2032 ext. 200

October 28, 2015 South Chamber Annual Meeting and Business of the Year Award. 7:30 to 9:15 AM at NCR Country Club, 4435 Dogwood Trail, Kettering. Our Keynote Speaker will be Ohio State Attorney General Mike DeWine. Cost is \$35 per Person and reservations/cancellations must be made no later than Oct. 21, 2015 There is no payment at the door for this event. RSVP to info@smrcoc.org or 937 433 2032 ext. 200

MEMBER SERVICE MOMENT

Now is the time to enroll in the Chamber's group rated workers comp plan. It is easy to enroll, just contact Hunter Consulting at 513 331 4023 or go to their web site at www.hunterconsulting.com. Hunter is a great family owned company and they can help you save up to 53% on your workers comp premium. Enrollment ends mid November, which will be here before we know it. Contact Hunter today to insure your savings.

One of the best ways to insure that the Chamber remains a valued and vibrant organization in the communities that we serve is to invite a fellow business to attend a Chamber event. Another way is to provide the Chamber office with a referral of a neighboring business or supplier that you deal with, who would be an asset to our other members.

SOUTH METRO REGIONAL CHAMBER OF COMMERCE

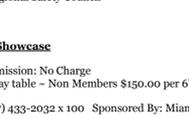
2015 CALENDAR OF EVENTS

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
Thursday	Safety Council Meetings (Improve Workplace Safety)	Miami Valley Hospital South
Jan 8, Feb 12, March 12,	Events & Programs will be held from 8-10 a.m. Program at 8:30 A.M	2400 Miami Valley Dr.
April 9, May 14, June 11	Safety Council Members - \$15.00 Non Safety Council Members - \$20.00	Centerville
July 9, Aug 13, Sept 10	Must RSVP - 433-2032 x 200	
Oct 8, Nov 12, Dec 10		
Wednesday	Metro Breakfast	Holiday Inn Express
March 11, Dec 10	7:30 A.M.—9:00 A.M.	7701 Washington Village Dr
Sept 9, Dec 9	Members \$16 non-members \$17 Members/non members \$25@ Door RSVP 433 2032 X 200	Dayton
	Sponsored by: Hunter Consulting, Weber Jewelers, Freund Freeze & Arnold, DPL, Southview Medical Center, Sycamore Medical Center, Barker Beck Collins & Kronauge Agency, Key Ads, Voss Auto Network, Holiday Inn Express and Suites, Midwest Security Services	
Tuesday	South Metro Night at the Dayton Dragons	Fifth Third Field
April 14	5:30—end of the game Dragons vs South Bend Contact Trafton Eutsler 937 228 2287 trafton.eutsler@daytondragons.com \$30 per person Reservations Required	Dayton
Wednesday	"Annual" Networking Party	NCR County Club
June, 17	5:00 – 7:00 p.m. Presented By: NCR County Club & Women Who Work Sponsored by: Weber Jewelers & Thompson Hine "Adult Summer Camp" admission includes: 4 craft beer tastings, appetizer, S'mores and fun retailers. \$35.00 per person/ COD Bar/ Reservations Required RSVP 937 433 2032 ext. 200 or info@smrcoc.org We want to thank our generous Sponsors: Hunter Consulting, Freund Freeze & Arnold, DP&L, Southview Medical Center, Sycamore Medical Center, Barker Beck Collins & Kronauge Agency, Key Ads, Voss Auto Network, Graceworks Luthern, Midwest Security Services	Kettering
Wednesday	Women Who Work Series: (Wine Tasting)	Thompson Hine
September 16	4:30—6:30 p.m. Please RSVP 433 2032 ext. 200 Sponsored by: Weber Jewelers & Thompson Hine	10650 Innovation Dr. Austin Landing
Wednesday	Annual Breakfast & Business Awards	NCR Country Club
October, 28	7:30 a.m. – 9:15 a.m. No payment at the door Please RSVP 433 2032 X 200	4435 Dogwood Trail Kettering
	Sponsored by: Hunter Consulting, Weber Jewelers, Freund Freeze & Arnold, Southview Medical Center, Sycamore Medical Center, Barker Beck Collins & Kronauge Agency, NCR Country Club, Key Ads, Voss Auto Network, Wright Patt Credit Union, DP&L Midwest Security Services and the South Metro Regional Safety Council	
Wednesday	Holiday Business Showcase	Miami Valley Hospital South
November, 18	5:00-7:00 p.m. Admission: No Charge 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 to 937 433 2032 ext. 200	2400 Miami Valley Dr. Centerville
Wednesday	Women Who Work Series: (field trip to Weber Jewelers)	Weber Jewelers
December 16	4:30—6:30 p.m. Please RSVP 433 2032 ext. 200 Sponsored by: Weber Jewelers & Thompson Hine	3109 Far Hills Ave. Kettering

South Metro Chamber 2014 Open Houses!

Tuesday	The Laurels of West Carrollton	115 Elmwood Circle
June 23	5:00 - 7:00 p.m. Must RSVP 937 433 2032 ext. 200	West Carrollton
Thursday	Zig Zag Gallery (Holiday Kick Off)	101 E. Alex Bell Rd. Ste 172
November 5	5:00—7:00 p.m.	Centerville