

## Some of the highlights

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**State of  
The County**  
March 24  
11:30 am  
Liberty Center  
[RSVP](#)

**Daylight Savings  
Time Begins**

**March 8**



**Canal Winchester  
Chamber Dinner**

April 10  
5:30 pm  
Wagnalls Memorial  
150 E Columbus St  
Lithopolis

## SMALL BUSINESS UNIVERSITY

A new training program through the Lancaster Fairfield County Chamber of Commerce will equip business operators, small business owners and new entrepreneurs with best practices and tools for most effectively running a business.

Small Business University is the flagship program of the Chamber's Business Resource Center, established with the goal of helping new businesses get started and keeping existing businesses on the right track.

In order to provide such a comprehensive training program, the Chamber has partnered with member ActionCOACH Business Coaching, an internationally-recognized training organization. Participants in Small Business University will meet every two weeks for approximately two hours over a six-month time frame. At the end of the six months they will have key fundamentals for their business, including the foundation to build a business plan, financial statements and marketing plans. The program also qualifies for 18 continuing education credits.

"By providing this training program, we strive to increase the overall success of our members resulting in business expansion, job creation/retention, capital investment and a reduction in business attrition which will strengthen the economy of Lancaster and Fairfield County," Travis Markwood, Chamber president, said.

Sessions will begin on March 12 or when a minimum of three students are committed. The program includes training for two attendees of the

same business. Attendees may start at anytime, but must complete all 12 sessions to graduate and receive their certificate. Course topics include: vision vs. goals, financials, time management, marketing science, creative marketing, internet marketing, psychological keys, sales, efficiency, building a business team and leadership.

"It's not just finding out 'what' you need to do, you will leave this program knowing 'how' to do what you need to do to get ahead. Not only that, you will have done most of it in the program," Heather Yakes, certified business ActionCOACH, said. "Small Business University will help you develop and adapt business building strategies to use specifically in your business, to boost your profits and free up your time."

To get more information or to sign up for Small Business University, call the Lancaster Fairfield County Chamber of Commerce at (740) 653-8251 or visit [www.lancoc.org](http://www.lancoc.org).

The Lancaster Fairfield County Chamber of Commerce supports a prosperous business environment that enhances life in our region by providing value-added programs and services that contribute to our members' success.

For more information, please contact Marketing Coordinator Leslie Stebelton at (740) 653-8251 or email [leslie@lancoc.org](mailto:leslie@lancoc.org).

## CALLING ALL LARGE EMPLOYERS

Every year the Fairfield County Economic Development Department contacts county employers to identify the number of active employees they have on their payroll roster as of December 31.

The research has begun. If you are able to support this effort and share that data from your company contact Linda Kauffman at 740.652.7161 or Amber Fitzpatrick at

740.652.7165.

We contact those companies on the previous years list first. It is possible that your company has increased it's employment numbers enough to make the list this year. Don't be left off!



# BWC SAFETY CONGRESS BEGINS MARCH 31

Registration is now open for the Ohio Bureau of Workers' Compensation (BWC) 2015 Safety Congress and Expo (OSC15), which will take place March 31 to April 2 at the Greater Columbus Convention Center. BWC annually hosts the event to help Ohio employers prevent workplace injuries and achieve better outcomes for injured workers.

There is no cost for Ohio employers and their employees to attend the event. College students participating in a degree that involves occupational health and safety may also attend for free.

## New offerings at OSC15 include:

- Educational tracks for physicians and environmental specialists;
- Certified medical education for physicians and medical providers;
- Audio recordings of most popular sessions available after OSC15; and,
- Cash awards for top contenders in Safety Innovations Competition.

## OSC15 offers several professional certifications for:

- Safety professionals, industrial hygienists and ergonomists
- Registered nurses

- Attorneys
- Rehabilitation
- Claims managers
- Disability managers
- Rehabilitation counselors
- Paramedics
- Other professions which accept IAC-ET CEUs for certification maintenance

[Register and search for sessions of interest here.](#) You will need a workers' compensation policy number to register. Students can call 1-800-644-6292 to register.

# BWC CHANGES TO PROSPECTIVE BILLING

As part of its ongoing efforts to modernize operations and provide better service to Ohio's employers, the Bureau of Workers Compensation will be transitioning to a new prospective billing system beginning in July 2015.

Prospective billing is an insurance industry standard practice that will enable BWC to collect premiums before extending coverage. Currently, Ohio employers pay for coverage they have already received.

## When will this transition happen?

- July 1, 2015: for private employers
- Jan. 1, 2016: for public employers

## Transition credits to cover the cost

BWC will cover the \$1.2 billion transition cost with transition credits for private and public employers. This means the switch from a retrospective billing system to a prospective billing system will come with no additional cost to Ohio employers.

In July 2015, the department will provide an eight-month premium credit for all active (non-lapsed) private state-fund employers. This credit will cover the August 2015 payroll report (for January-June) and the first two months of the 2015 policy year.

For public employers, the plan is to provide the equivalent of a one-year transition credit in March 2016, when they receive their 2015 payroll report and 2016 invoice. The invoice will include a

50-percent credit for both the 2015 and 2016 premiums.

## Rating plan and program deadline changes

In the near term, the switch to prospective billing also means BWC is making significant changes to the **private employer** sign-up dates for several rating plans and programs.

- Experience snapshot: Sept. 30
- The group-rating sign-up deadline is now the Monday prior to Thanksgiving (starting in 2014 for policy year 2015).
- The deadline for group-retrospective rating, individual-retrospective rating, the Deductible Program and One Claim Program is now the last business day of January.
- The deadline to sign up for Destination: Excellence programs is now the last business day of May.

## Benefits of switching to prospective billing

As previously mentioned, switching to prospective billing brings the department in line with the industry standard used by nearly all insurance providers. Other benefits of these changes include:

- An overall base-rate reduction of 2 percent for private employers and 4 percent for public employers;
- Opportunities for more flexible payment options (one, two, four, six or 12 installment payments);
- An increased ability to detect non-compliance and fraud, which can provide long-term savings.

If you have questions, please send an email to [prospective billing mailbox](#).

## Private employer resources

[Overview sheet for private employers](#) (PDF)

[Private employer timeline](#) (PDF)

[Private employer experience-rating process](#) (PDF)

## Public employer resources

[Overview sheet for public employers](#) (PDF)

[Public employer timeline](#) (PDF)

[Public employer experience-rating process](#) (PDF)

## Other resources

[Prospective billing - frequently asked questions](#) (PDF)

Private employers: BWC is offering FREE seminars throughout the state to provide answers and details about the upcoming switch to prospective billing. The seminars also include the latest workplace safety updates and information to help you lower costs and keep your workers safe on the job.

As an added bonus, by attending a seminar, your company can receive safety training credit for some BWC programs. [Details and registration](#)

# THINK WARM...THINK SPRING

The City of Canal Winchester will begin accepting requests from residents for **community garden plots** on March 1st. The ninth annual community garden will be located behind Sticks & Stones Studio at 4 E. Waterloo St. (former Bolenbaugh Hardware building) in the grassy area referred to as Emma's Meadow.

Community Garden participation is free, available to residents within the corporation limits only. All plots will be assigned on a first-come, first-served basis. Interested residents are encouraged to submit requests by filling out an agreement form as soon as possible after March 1. Agreement forms will be available online or can be picked up at the City of Canal Winchester municipal building located at 36 S. High Street.

Canal Winchester Victory Garden contains 55 garden plots, each measuring 10 feet by 20 feet. Households may request more

than one plot, but additional plots will only be assigned if plots are still available after each household requesting a plot has received one.

Participants in the community garden will be responsible for taking care of their designated space, including supplying water to their plot (not available at the site) and removing any plant or other materials by November 1. For more information, contact Amanda Lemke at 614-837-8276 or [alemke@canalwinchesterohio.gov](mailto:alemke@canalwinchesterohio.gov).

Attention local gardeners! **A free backyard conservation workshop is scheduled to be held on March 14, 2015** from 10:00 a.m. to 11:30 a.m. at the Frances Steube Community Center (22 S. Trine St.) in Canal Winchester. The workshop, offered in partnership with Franklin Soil and Water Conservation District, is entitled Composting, Containers, and Conser-

vation.

Participants will learn the benefits of rain gardens, rain barrels and composting. Those who attend the free workshop may also be eligible to receive a \$50 rebate voucher (\*dependent on homeowners location & while supplies last) on the purchase of an approved rain barrel and/or compost-er.

For more information or workshop registration, visit the city's online calendar available at [www.canalwinchesterohio.gov](http://www.canalwinchesterohio.gov). For more information, contact Amanda Lemke at 614-837-8276 or [email](mailto:alemke@canalwinchesterohio.gov).



## PACC HOSTS “A NIGHT IN PARIS”

The Pickerington Area Chamber recently hosted their 2014 Annual Dinner & Celebration, presented by Diley Ridge Medical Center. With just over 210 guests in attendance at Hickory Lakes and live music from the Pickerington High School North Jazz Band, dinner music was provided by Mike Walker with MasterMix DJ.

**Business of the Year** Edward Jones Financial Advisor Randy Holloway Randy Holloway has been a Financial Advisor with Edward Jones for 6 years. He began his career with Edward Jones with zero clients and now serves as the Financial Advisor for over 600 families.

Randy's community involvement includes serving as past board member of the Violet Festival, Ambassador with the Pickerington Area Chamber, member of the Knights of Columbus, volunteer at Fisher Catholic High School, he is a LEADS Graduate, and now serves on the Board for the Pickerington Area Chamber of Commerce.

**Rising Star Award** Gratzì à tutti Pizzeria Gratzì à tutti Pizzeria & Sports Bar opened in Pickerington on June 11, 2014. They chose Pickerington because of the high traffic area and after identifying a void in

the market for a fun, yet casual sports bar and pizzeria. They believe that the community has really enjoyed Gratzì and they look forward to being a part of Pickerington for many years to come!

### **Doug Barr Safety Award** John Eisel from Violet Township

John Eisel grew up in Canal Winchester and began his fire career at the Madison Township Fire Department (Groveport, Ohio) in 1982 as a volunteer and he retired as the Chief of the Violet Township Fire Department.

During his tenure with Violet Township, he held the positions of Firefighter/EMT-P, Lieutenant, Assistant Chief (1st in Violet History) and Fire Chief. He currently sits on the Board for the PCMA Food Pantry of Pickerington. He has been instrumental in organizing the Plaza of Lights fundraiser for the Pantry. The Plaza of Lights has become one of the larger sources of dona-



tions to the Food Pantry. John lives in the township and raised his family here. John has remained with Violet Township as the newly appointed Director of Operations.

In addition to the Business Awards, the 2014 Pickerington Area Chamber Board Chair, George Myers, “passed the gavel” to the 2015 Chair, Suellen Goldsberry, Executive Director, Pickerington Public Library.

For more information about the Pickerington Area Chamber of Commerce, please contact us at 614.837.1958.



**Outgoing President George Myers shares the podium with incoming PACC President Suellen Goldsberry.**



# FNB LOAN PROGRAM FOR DOWNTOWN

Fairfield National Bank is pleased to offer another \$1,000,000 committed for loans to property owners and those interested in purchasing commercial buildings in downtown Lancaster. This program was available in 2014 and resulted in \$ 1,060,000 in loan generation to improve downtown Lancaster properties.

Qualified projects should include improvements to the exterior façade, but

the projects can also include interior improvements. This special program is available until December 31, 2015.

More information about the program is available by contacting Scott Reed or Kim Sheldon at 740.653.7242.

Scott Reed, Vice President / Commercial Lender said, "We enjoy being a part of Downtown Lancaster and we look forward to helping our neighbors enhance their property and

the aesthetics of our downtown business district."

*For over 140 years, Fairfield National Bank has been proud to serve the lending needs of the Fairfield County community by providing a variety of bank products and services to fit the needs of both businesses and individuals now and in the future.*

# DO YOU QUALIFY FOR SHOP CREDIT?

Small employers who enroll in SHOP coverage may be eligible for the Small Business Health Care Tax Credit worth up to 50% of their premium contribution.

Visit the [SHOP Tax Credit Estimator](#) on HealthCare.gov to find out more about

the Small Business Health Care Tax Credit. The [SHOP Tax Credit Estimator](#) can help you determine if your business may be eligible and show what the tax credit may be worth to you.

**Need Assistance?:** Contact the SHOP Call Center at 1-800-706-7893 (TTY:711) Mon-

day through Friday from 9am to 7pm ET or visit [HealthCare.gov](#).

For in-person assistance, find a [SHOP-registered agent or broker](#) in your area.

# MONEY MATTERS FOR KIDS & PARENTS

One of the most important skills you can teach children is how to manage money successfully. Saving, budgeting for things they want, and making sound spending decisions can be reinforced every time they earn an allowance or are given birthday money.

February 23 - 28 is [America Saves Week](#). To participate and plan activities around good financial habits, check out this list of resources:

[America Saves Week for Educators](#)  
[5 Simple Saving Tricks](#) - for younger kids  
[Help Your Family Save Money Comics](#)  
[Jump\\$tart Coalition for Personal Financial Literacy](#)  
[Managing Money: Make a Saving Plan](#)  
[Saving Tricks](#) - for older kids  
 Activity: [Moneytopia](#) (Flash required)  
 Activity: [Savings Calculator](#)  
 Activity: [The Truth About Millionaires Quiz](#) (PDF version, get [Adobe reader](#).  
 Lesson Plan: [Creating a Budget](#)  
 Lesson Plans: [FederalReserveEducation.org](#)

For case managers working with clients, a class will be offered Friday March 20, 2015 titled **Your Money, Your Goals**. Offered at the Fairfield County Agriculture Center on College Avenue from 8:30 am to Noon, Each training participant will receive a notebook of financial tools that can be shared.

Register for the class by March 13 by calling 740.653.5419 x18 or email Scott at [scott.1863@osu.edu](mailto:scott.1863@osu.edu)

# DIAL "10" BEGINS MARCH 21

Telephone customers in central and southeastern Ohio will soon have to dial the full ten digit phone number to make a local call. Customers overwhelmingly chose the overlay method rather than splitting the service area. New customers in this same area will be assigned the new area code 220 starting April 22, 2015. Currently you can make a local call by dialing either seven or ten digits, BUT starting March 21, callers dialing only the seven digits will not be connected. Change your stored phone contacts list to include the area code.



# INTERNSHIP BENEFIT IS TWOFOLD

Internships are becoming increasingly important to both students and the employers who utilize them. Though it may seem cliché, the most obvious benefit of internships to students is that students gain real world experience. Students get to apply the theories and knowledge they have gained in the classroom to real-life situations.

Many students leave college with little or no work experience, so internships can serve as a resume builder, adding depth and volume to otherwise sparse work histories. Even students who do have some work history, often do not have experience that directly relates to their newly chosen career path.

Internships can provide students with the 'foot in the door' that they would otherwise lack. In fact, though internet search engines abound these days, most career services professionals agree that between

55 and 70% of jobs are obtained through networking.

Employers also reap the benefits of internships. Though internships are often thought of as luxuries afforded to only larger businesses, interns can be ideal workers for small companies as well. They are typically eager to gain experience, and eager to perform well. Interns also provide business with a fresh perspective and often bring with them a level of technical expertise. A number of local small businesses have reached out to the Ohio University Lancaster campus recently to find students to help manage their social media, and so far, we have been able to deliver.

Internships can also serve as a short term trial period for both the intern and the business. For the student, the internship allows them to try out a career field in which they are interested with

no long term commitments. Conversely, employers can use an internship opportunity to screen potential candidates. An internship allows the employer to witness things such as work habits and interpersonal skills before making a commitment to hire.

Finally, local internships contribute to the strength of the local economy. Students who find local internships gain meaningful connections to the communities in which they live. *Research on rural brain drain, the outward migration of educated individuals from smaller, more rural areas, to larger, more metropolitan areas, reveals that when individuals feel a connection, or commitment to the places they reside, they are less likely to search elsewhere for jobs upon graduation.*

Article contributed by Kim Jeffers  
OUL Transition Advisor

## FROM THE VIEW OF A CURRENT INTERN

**Hello, my name is Bill Clark:** I am currently a non-traditional student at Ohio University Lancaster. I am expecting to graduate in August 2015 with a Bachelor's degree in Applied Management. I am currently working in the Fairfield County Economic Development department as part of my internship.

Internships are a great way to make a student an attractive candidate for a position. Employers look at hiring candidates for entry level positions that have had internship experience. Students doing internships at OUL also receive college credit. It also allows interns to "try out" their planned career field. After doing an internship, they may find that they do not like that career choice. Interns will be able to

see how their coursework has prepared them for entering their new positions. The interns will also gain a new level of confidence as they will have a chance to grow personally and professionally during their internship. The internship will also help to build a student's network and their resume.

Prior to enrolling at OUL, I had worked in many different occupations. I was in the United States Air Force, a district manager for a restaurant chain, a landscaper, a real estate site selector, a production worker, and a manufacturing coordinator. This would be my first position working in a government position dealing with the public.

Since joining the Fairfield County Economic Department, I have been able to put the knowledge that I learned at OUL to work. I have had the opportunity to use interpersonal, teamwork, communication, leadership, and problem solving skills during my internship. The internship will show me anything that I might need to improve before I graduate. The work is constantly changing, moving at a fast pace, and never seems to let up.

I have been given the opportunity to work with two professionals, who are strong in their commitment in helping the people, the businesses, and Fairfield County to grow. It has been a great experience working with Bob and Linda.

## OHIO INTERNSHIP/CO-OP APPRECIATION DAY

Governor Kasich signed into law Senate Bill 227, sponsored by Senator Bill Beagle, *"to designate the second Tuesday of April as Ohio Internship and Co-Op Appreciation Day."*

Senator Beagle stated, "The idea behind having an annual Ohio Internship and Co-Op Appreciation Day is both to celebrate and raise awareness of the value of internship and co-op opportunities in our state

and to promote the creation of more internship and co-op programs at businesses throughout the state." Senator Beagle, chair of the Senate's Workforce and Economic Development Committee, is an advocate for growing internships, seeing internships as a key strategy to strengthening Ohio's workforce.

According to the National Association of Colleges and Employers, in 2014, internship hiring saw positive increases in three

core areas: conversion rates, offer rates, and acceptance rates. This is also true in Ohio.

A growing number of Ohio companies are recognizing internships as a recruitment strategy for finding top talent and, resulting in more interns being made job offers after graduation. This is critically important, helping Ohio keep its talent so it can remain competitive in the global economy.

# CAREER EXPO FOR MIDDLE SCHOOLERS

Career Pathways will give middle school students and their parents an opportunity to start thinking and exploring different career fields and their pathways from high school and beyond. Students currently in 6th–8th grade and their parents are encouraged to attend.

**Hosted by Eastland & Fairfield Career Centers, the event is Thursday February 26 from 4:30 to 8:00pm and will be held at both EFCTS campuses.**

Also on hand will be college representative who will explain opportunities for earning college credits at the career center. Employers from each career field will explain what the workforce is demanding in each field.

## SUMMER CAMP

A FREE three day camp for middle school students will be offered by EFCTS from Wednesday June 10 thru Friday June 12. Held at the Eastland Career Center, it will be open to current 6th-8th grade students.

For more information on either program visit [www.eastland-fairfield.com](http://www.eastland-fairfield.com) or call 614.836.4530.

[Click Here](#) for more.



## STUDENTS

Come and test drive  
YOUR future!

# WHAT IS THE AMERICAN JOB CENTER

As the cornerstone of the American Job Center Network, this site provides a single access point - open 24-7 - to key federal programs and critical local resources to help people find a job, identify training programs, and gain skills in growing industries.

Connecting Americans to online resources from across the federal government, nearly 3,000 brick-and-mortar American Job Centers, and hundreds of local training programs and job resources funded through federal grants, the proud partners of the American Job Center Network provide an easily-identifiable source for the help and

services individuals and businesses need.

No matter what state you're in, whether you're online or visiting in person, when you see American Job Center Network, take comfort knowing you're in the right place to jump start your job search, explore new career options, or tap into the most talented and dedicated workforce in the world.

Every time I meet a veteran in the midst of a job search, or who is looking to take a great leap forward in his or her career, this is the single most important thing I can say. It's one simple step that can

make all the difference, as a [report released today](#) by the department's Chief Evaluation Office makes abundantly clear.

At [American Job Centers](#) – there are nearly 2,500 of them in communities throughout the country – veterans receive priority of service, working one-on-one with specialists to improve their resumes, learn tips on networking and interviewing, connect with training, and find a job.



# OHIO BUSINESS MATCHMAKER

The Ohio Business Matchmaker is a unique event designed to bring together potential qualified suppliers with buyers from federal, state, local and prime contractors to fulfill their contracting needs and requirements.

Buyers and suppliers will have the opportunity to meet for 10 minutes in one-on-one sessions to discuss billions of dollars' worth of upcoming opportunities.

This event also provides training sessions aimed at guiding small, minority, veteran,

women and HUBZone businesses on requirements and expectations on how to do business with government agencies and prime contractors.

For registration information, please visit the website at [www.OhioBusinessMatchmaker.com](http://www.OhioBusinessMatchmaker.com) or call 937.775.3503. For General Questions call 614.466.2711

## Registration Costs

Attendee: Early Bird \$95 thru 2/28  
\$125 from 3/1 thru 4/20  
\$175 at the door  
Exhibitor: \$300  
Buyers : No Charge

## LOCATION

Ervin J. Nutter Center  
Wright State University  
3640 Colonel Glenn Highway  
Fairborn, OH 45324

## April 28, 2015

1-5pm Pre-Conference Training  
1-5pm Exhibits  
5-7pm Business Teaming/Networking

## April 29, 2015

8am-5pm  
Business Matchmaker  
Training & Exhibits

# POSSIBLE BUSINESS FEE REDUCTION

I wanted to let you know about an important proposal in the Ohio House of Representatives. Secretary of State Jon Husted is urging legislators to support the reduction of business filing fees. This proposal aims to reduce the fees to start a new business in Ohio by approximately 21%. This is the first business fee cut in modern Ohio history.

This cut is made possible by Secretary Husted's fiscal stewardship over the past four years

\* As compared to the previous administration, Secretary Husted has cut spending in his office by \$14 million - a 16% overall cut.

\* Payroll costs are down by \$4.4 million and FY2014 marked the lowest spending on

payroll in seven years.

\* In addition, online business filing and improved customer service have contributed to record new business filings in Ohio for 5 years in a row and additional revenues

These significant savings can now be passed on to Ohio entrepreneurs - a "success dividend" for our customers.

Please help Secretary Husted raise awareness and support for this legislation! There are several ways you can help:

\* Write a letter to the editor to inform other Ohioans (The reason for this is to raise awareness to the public as well as letting the legislatures know this is something that is wanted to by business owners)

\* Post a graphic to your social media (The reason for this is because social media has become a huge source to spread the word quickly. This is an easy way to raise awareness of the bill)

\* Send an e-mail message to your contacts

Submitted by  
Chelsea Faulkner  
Regional Liaison- Region 5  
Secretary of State John Husted

For more information on the bill [Click Here](#)

## SAFE ROUTES TO SCHOOL CONFERENCE



The Mid-Ohio Regional Planning Commission (MORPC), the Safe Routes to School National Partnership and the National Center for Safe

Routes to School are pleased to announce that the fifth Safe Routes to School National Conference will be held in Columbus, Ohio. **The event, sponsored by these two national organizations and hosted by MORPC will take place April 5-7, 2016 at the Hilton Columbus Downtown.**

"MORPC is excited to host the 2016 National Safe Routes to School Conference. We are proud to partner with the Safe Routes to School National Partnership, the National Center for Safe Routes to School, the Ohio Department of Transportation and the City of Columbus on this conference," states William Mur-

dock, MORPC Executive Director. "We have promoted Safe Routes to School since 2009 and are proud of the progress that has been made in Central Ohio to provide a safe environment for children to walk and bike to school safely."

"The Safe Routes to School National Conference is an essential opportunity to join hundreds of advocates and supporters from around the country for networking and sharing best practices. We are excited to leverage the leadership and expertise of MORPC in hosting what is sure to be a fantastic event," said Margo Pedroso, deputy director of the Safe Routes to School National Partnership. "We look forward to bringing together advocates, policy makers,

school officials, and everyone interested in the health and safety of our children."

The conference brings together program representatives, state departments of transportation, planners, elected officials, and community members to provide an opportunity for individuals, agencies, and organizations involved with Safe Routes to School to network, engage in educational opportunities, become inspired, and form partnerships to enhance their Safe Routes to School work.

The last Safe Routes to School National Conference, held in Sacramento, California, had more than 600 participants.

Dear Ohioans,

I'm pleased to share with you the [2014 Annual Report](#) of the Common Sense Initiative (CSI). Since 2012, when all proposed rules that impact business were required to go through a CSI analysis and review, we have reviewed more than 5,500 business-impacting rules, and 56 percent of those rules have been either amended or rescinded. This report highlights the ways in which the CSI office has not only shaped more effective regulations, but has assisted businesses with regulatory burdens that were standing in their way. It also features a number of "success stories" demonstrating the way our office has helped businesses navigate regulatory obstacles. The report is available at [www.governor.ohio.gov/CSI](http://www.governor.ohio.gov/CSI).

Thank you for your support of the Common Sense Initiative, and we remain very excited about having the opportunity to contribute to Ohio's economic future. Sincerely,

Mary Taylor  
Lieutenant Governor





## United Way Seeking Tax Volunteers

Sign up now to make a difference in Fairfield County!



### Volunteer Tax Preparer

- Help Families get the Refund they deserve
- No Tax Experience Necessary
- Flexible Training Options
- 1-2 hours per week
- Mid January - April 15

#### Contact:

Scott Spangler  
740-653-0643

[sspangler@uwayfairfieldco.org](mailto:sspangler@uwayfairfieldco.org)

Annual Spring  
**CRAFT SHOW**  
March 21st 9:30am-3:30pm  
At the Bremen-Rushcreek Fire Dept.

## CELEBRATE WOMEN 2015 making a difference

OHIO UNIVERSITY LANCASTER



SAVE THE DATE  
Friday, March 20, 2015  
Lancaster, Ohio  
Keynote speaker - Naomi Tutu



Online registration is now open for Ohio University Lancaster  
| Pickerington's Celebrate Women 2015. [Click Here](#) to regis-

## Thanks, Glaciers!



### Glacial Features of Fairfield County

Saturday, March 14, 2015

10:00am-2:00pm

FREE and LIMITED space ~ Call for Reservations:  
(740) 681-7249 ext. 201.

Join the Historical Parks' naturalists on a glacial  
tour of Fairfield County and discover a new way  
of looking at the landscape.



SAVE THE DATE!!



Enjoy the **Chocolate Walk** in all of its glorious forms as you  
stroll through Downtown.

**WHEN: Friday~ April 10 ~ 5:30-8:00pm**  
**[Ticket information](#) as event date approaches**

## MYSTERY DINNER THEATER

### "SPY BALLS"

(A JAMES BOND SPOOF)

Saturday, March 28, 2015

7:00pm

Lithopolis, OH

Join us for an entertaining evening of hilari-  
ous jokes, mystery and fun! Enjoy a delicious  
three-course meal and dinner theater at  
The Wagnalls Memorial!

Doors open at 6:00pm, Appetizers & Cash  
Bar

Performance: 7:00pm

**Tickets on sale starting February 16<sup>th</sup>**  
**\$35 person/ \$65 couple**

Contact Leslie:  
614-782-1142 ext 126  
[leisel@wagnalls.org](mailto:leisel@wagnalls.org)



# RLF LOANS FOR SMALL BUSINESSES

## HISTORY

The Fairfield County Revolving Loan Fund (RLF) was created in 1992, using grants from two separate agencies – the United States Economic Development Administration (EDA) and the Ohio Department of Development (ODOD), Office of Housing and Community Partnerships, through its Community Development Block Grant (CDBG) Program. Matching funds were contributed by the City of Lancaster and Fairfield County.

The purpose of the Revolving Loan Fund is to assist new or existing small businesses achieve their goals and create jobs in Fairfield County.

Typical loans range from \$10,000 to \$100,000 with a fixed rate that is generally 2 points below prime at the time of application. Terms vary according to collateral and may be up to 20 years.

The EDA Revolving Loan Fund may be used throughout Fairfield County, while the CDBG Revolving Loan Fund cannot be used within the City of Lancaster or City of Canal Winchester.

## ELIGIBLE PROJECTS

Loans may be made to private, for-profit businesses located in Fairfield County. Applicants may be in the manufacturing, agribusiness, wholesale, service and/or retail sectors and must have fewer than 200 employees. All taxes must be current and an Equal Opportunity Employment policy must be in place and followed.

Loan applications may need to be prioritized. Criteria may include the enterprise's ownership, (women or minorities), number of jobs created, industry, and/or reinvestment in an existing facility.

Funds received from the Revolving Loan Fund may be used to purchase land or an existing building, machinery and equipment, furniture and fixtures, inventory, and a limited amount of working capital. Funds cannot be used to restructure existing debt.

**An application must be processed and approved before a project can begin.**

## HOW TO APPLY

Speak with a private lender first. The Revolving Loan Fund can only lend money in conjunction with a lending institution. RLF participation is determined by the lenders willingness to participate in the project.

The application package requires the same information as your bank, including tax returns, a business plan for start-ups, financial reports and projections for existing, expanding businesses, a personal financial statement, and a signed application detailing the project and requested use of funds.

The RLF process from application to loan approval and disbursement of funds can take from 6 weeks to 4 months, depending upon the project and fund requirements.

The application is presented to the Loan Review Committee. This committee discusses the application and reviews the strength of the borrower and viability of the proposed project. Plan ahead, ask your commercial lender if the RLF can be a participant in your project.

## LOAN FUND BALANCES

**As of February 23 2015**

|      |               |
|------|---------------|
| EDA  | \$ 520,434.57 |
| CDBG | \$ 170,145.63 |

## Scheduled Loan Review Committee (LRC) Meetings

**March 17, 2015  
April 21, 2015**

**Loan applications should be received in the Fairfield County Economic Development office at least one week prior to a scheduled LRC meeting**  
**If possible.**

**740.652.7160**

# ARE YOU READY TO START A BUSINESS ?

Many people dream of having their own business. To see if starting a business is right for you, ask yourself some important questions.

The questions at the right will help you identify your readiness to start a business. [Click Here](#) for a Free Readiness Assessment.

When you are ready for that next step where your passion can become a profit center, call Fairfield County Economic Development at 740.652.7160 to discuss some next steps!

- ◇ Am I prepared to spend the time, money & resources needed to get started?
- ◇ What kind of business do I want?
- ◇ What products/services will my business provide?
- ◇ Why am I starting a business?
- ◇ How much money do I need to get my business set up?
- ◇ Who are my customers and who is my competition?
- ◇ Will I need to get a loan?
- ◇ Do I have professional people to help me \*\* a banker, a lawyer, an accountant?
- ◇ What will be the legal structure of the company?
- ◇ How long can I finance the company until I start making a profit?

**Fairfield County  
Economic  
Development**

210 East Main Street  
Rooms 404 & 407  
Lancaster, OH 43130

Phone: 740.652.7160  
Bob Clark/Director  
[rdclark@co.fairfield.oh.us](mailto:rdclark@co.fairfield.oh.us)  
Linda Kauffman/Assistant  
[lkauffman@co.fairfield.oh.us](mailto:lkauffman@co.fairfield.oh.us)



*Make Fairfield County  
Your Advantage!*

**fairfield 33 corridor**  
Central Ohio's Road to Opportunity

**Chamber Contacts**

*Click on a Chamber*

**Baltimore  
(BACC)**

Judith Cosgray  
740.438.0837

**Bremen**

Mike Hermick  
740.569.9150

**Canal Winchester  
(CWACC)**

Kevin Douglas  
614.837.1556

**Lancaster-Fairfield**

Travis Markwood  
740.653.8251

**Pickerington  
(PACC)**

Theresa Byers  
614.837.1958

## CHAMBER & BUSINESS EVENTS

### RECURRING CHAMBER NETWORKING LUNCHEONS

*RSVP's Needed [Visit Chamber website or call]*

*Location and time may vary with a Special Event*

**Lancaster/Fairfield** : First Wednesday at 11:30am at 230 North Columbus Street  
**Canal Winchester** : Second Wednesday at 11:30am at 22 Trine Street [Senior Center]  
**Pickerington** : Third Thursday at 11:30 at 150 Hereford Drive [Senior Center]  
**Bremen** : Fourth Tuesday at Noon at 161 Carter Street [Bremen Historical Society]

**Mar 6:** Public Records Training~ Opens at 9:30am~210 E Main St~ [Register](#)

**Mar 6:** WLC Meeting~ 8am~ [Pickerington Chamber](#)

**Mar 11:** Canal Chamber Networking Luncheon~ 11:30am-12:30pm~ [More Info](#)

**Mar 19:** [Pickerington Chamber](#) Luncheon~ 11:30am-1:00pm~ Senior Center

**Mar 24:** State of the County~11:30am~Liberty Center~RSVP 740.653.8251

**Mar 30:** Baltimore JOB FAIR ~ 700 South Main~1-4pm~Call 740.862.4491

**April 10:** State of the Schools ~ 11:30am ~Call 740.653.8251 for More and RSVP

## COMMUNITY CALENDAR

**Feb 28:** [Cameo Casino Night](#)~Support Lancaster Festival ~ Door Prizes ~ Silent Auction

**Mar 6-8:** [Lancaster Arts & Civic Club](#) Production: *Alice @ Wonderland*: \$5 Tickets

**Mar 7:** [Lancaster Chorale](#) Gala Fundraiser Performance~ The Lodge~ 6-8pm

**Mar 8:** [Lancaster Youth Choir](#) Winter Concert ~ First Presbyterian Church ~ 4pm

**Mar 13-15:** Tri-County Home Builders Association 37th Annual [Home & Garden Show](#)

**Mar 14:** Maple Tapping Festival & Pancake Breakfast ~ 8am ~ Alley Park ~ [More](#)

**Mar 15:** Lancaster Community Band Concert~ Faith Memorial ~2pm~ 740.756.4430

**Mar 21:** Eagle-Gazette Mammoth Indoor Garage Sale ~ Fairgrounds ~ 9am-3pm

**Mar 21:** [Ohio Glass Museum](#): *Through the Looking Glass*~ Glassblowing~ 7pm-9pm

**Mar 22:** [Lancaster Community Chorus](#) Concert: *Pure Poetry*~ Crossroads~ 3pm

**Mar 26:** Lancaster Chamber Music Series: *Kontras String Quartet*~ [More Here!](#)

**Mar 28:** Breakfast with The Bunny~ [Pickerington Senior Center](#)~ Fun! Games! Crafts!