



**Some of the highlights**

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## ARE YOU A MAJOR EMPLOYER?

Every year the Fairfield County Economic Development Department calls county employers, both in the public and private sectors, to identify the number of active employees they have on their payroll roster as of December 31.

There is no identified source of this information for the entire county other than this phone survey. Local Chambers of Commerce may have access to some of these figures from Chamber membership. Local tax rolls may also have some of this data.

FCED makes the local calls. Calls will begin soon. If you are able to support this effort and share that data from your company in advance of a phone call, please email [Linda Kauffman](mailto:Linda.Kauffman@fcged.com) or call her at 740.652.7161.

Currently the process of calls begins with the previous years list. It is possible that your company has increased it's employment numbers enough to make the list this year. Don't be left off!

To view the  
**Major Employers  
For 2013**

[Click Here](#)

**Should your company or  
Agency be on this list?**



### Annual Chamber Dinners

**Pickerington**

February 7  
5:30pm  
Hickory Lakes  
12495 Ault Road  
Pickerington

**Canal Winchester**

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

## CELEBRATE WOMEN CONFERENCE

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

The annual women's conference is scheduled for March 20, and this year's theme is "Making a Difference." The keynote speaker is Race and Gender Justice Activist Naomi Tutu.

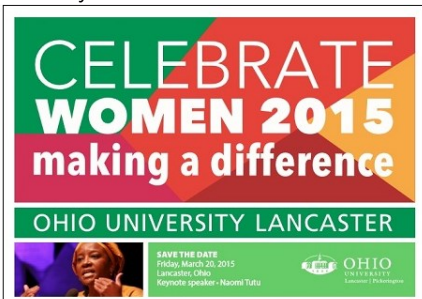
"Naomi Tutu is a wonderful example of women making a difference in the world," said Dr. Pam Kaylor, coordinator of the event. "Our students, faculty, staff and community will have an amazing opportunity to learn a great deal from Tutu."

Tutu, third child of Archbishop Desmond Tutu and Nomalizo Leah Tutu faced challenges of growing up black and female in apartheid South Africa. Life experiences taught her that our whole human family loses when we accept situations of oppression and how the teaching and preaching of hate and division injure us

all. Her speeches blend her passion for human dignity with humor and personal stories.

"The conference will include panels throughout the day on energizing your life, your health, relationships, mentoring, and women making a difference in the arts, history, politics, and the workplace," said Kaylor.

Partnering organizations working to put on this year's conference include OHIO Women and the Ohio University Alumni Association



# WHAT'S IN A PERSONAL GUARANTEE

When your company needs financing, it may be difficult to obtain unless you give your personal guarantee. This means if the company fails to pay its debt, you're on the hook. Understand your obligations with a personal guarantee.

## Forget personal liability protection

You incorporated your business or formed a limited liability company (LLC) with the understanding that you'd have personal liability protection. When you guarantee your company's debt to a third party, you lose personal liability protection to the extent of the obligation you're agreeing to pay if the company doesn't.

## Know the type of guarantee you're giving

There are two types of guarantees: a guarantee of collection and a guarantee of payment. Unless the loan agreement says otherwise, a guarantee is one of payment. This means that once there's a default, the lender can seek payment from the guarantor (the person who gives his or her guarantee); the lender does not need to exhaust collection activities against the company that took the loan. If specific language in the loan agreement has a guarantee of collection, the guarantor must pay only after the lender has pursued legal action

against the debtor (the company) and has obtained a judgment for the outstanding balance that has been unsatisfied or the debtor is insolvent (seeking a judgment in this case would be a worthless endeavor).

## Understand how a guarantee affects your S corporation basis

S corporation owners can deduct their share of business losses that are passed through to them only to the extent of their basis in the corporation—stock and debt. Debt for this purpose includes loans that an owner makes to the corporation; merely guaranteeing a corporate debt to an outsider doesn't count because there's no economic outlay for this promise. However, if you give a guarantee and are called upon to make good your guarantee, then you count the payments you make as debt that's included in your basis. If you are an S corporation shareholder and the company is having a bad year, make sure you have sufficient basis to deduct the loss on your personal return.

## Don't ignore the impact on your credit rating

If you give a guarantee for company debt, such as a business credit card, your failure to pay if the company can't will adversely impact your personal credit rating. In most cases, small business owners are

required to provide personal information when their companies apply for a credit card. And, in some cases, if the company fails to make required payments, this action can show up on the owner's personal credit report.

## Check whether you can escape

Your personal guarantee survives most events, such as selling your interest in the company. However, you may be able to be released from your personal guarantee by asking the lender to do so (e.g., you may be able to substitute a personal guarantee by the new owner). Alternatively, try to have the company satisfy the outstanding obligation before you sell your interest so there's no longer anything that you still personally guarantee for the company.

## Conclusion

Giving a personal guarantee is just a fact of life for many small business owners. But knowing what you're undertaking can be helpful. And it may be possible to negotiate better arrangements that limit or even eliminate your personal exposure. Make sure you fully understand what your guarantee means and what you can do to protect yourself by consulting with an attorney.

Excerpted from a blog by  
Barbara Weltman, Attorney

# CHECKLIST FOR CREATING NEW WEBSITE

The following website checklist, provided courtesy of Verisign, will guide you as you consider key issues and what is involved.

**Purpose and Goals** Determine the purpose of your website. Is it an e-commerce site designed to sell items online? Is it mainly an informational brochure for your business? Is it a blog that you intend to update regularly with posts? This will be your starting point.

**Domain Name** Choose and register a domain name for your Web address.

**Priorities** Determine what is critical for your website today. Can you start with a simple site and add more bells and whistles later? Write down what you need now, versus later.

**Site Pages and Features** Develop a list of your website requirements. For example:

Number of website pages

- Amount of website storage (images and videos mean more storage space)
- Tools such as online forms, blogs, customer reviews, maps, slideshows
- Links to or integration with social media
- Video and/or audio players
- Shopping cart
- Tech support
- Mobile device optimization (so your website looks good on mobile devices)
- Easy way to make content updates

**DIY vs. Professional Service?** Decide if you want to create a website yourself or if you want to outsource the development and design to an expert. Most DIY website building tools are now made with small business owners in mind, and do not require coding or design skills. Non-technical people can achieve a professional-looking result just by following the online instructions included with a good DIY tool.

**Website Builder** Choose a website builder. This can be either a do-it-yourself tool, or a professional service that sets up your website for you according to your specifications. Do an Internet search or ask colleagues for recommendations.

*Continued on page 3*

# WEBSITE CREATION CHECKLIST

[CONTINUED]

**Hosting** Your site will need to be stored on a computer accessible over the Internet in order for visitors to reach it online. For that you'll need a Web hosting company. Some website builder tools include hosting — just use the tool, follow the instructions, and it will automatically get the site online for you. Or another approach is to choose a hosting company first (such as the one where you bought your domain name), choosing one that offers a website building tool or service.

**Connect Your Domain Name to Your Website** If you choose to use a website builder tool that places your website online on the builder's domain name instead of yours, redirect (also known as web forwarding) your domain name to where your website is located. That way you will have a Web address that's easy

for customers and the public to remember, so you can build up your brand with and to make marketing easier and more effective.

**Plan and Develop Content** Determine what website content is essential and create it. What information will your visitors find valuable? At a minimum, make sure your website shows your business' contact information such as your company branded email and phone number, as well as any required information your line of business may require such as a state license number. Note: Your domain name can be used to create a company branded email. Check with your hosting company or the company you bought your domain name from.

**Promote Your Website!** Think about how your visitors will find your website. Put your Web address everywhere possible including business cards, social media, advertising, and

online business directories. Experiment with paid search advertisements to attract pay-per-click traffic to your website.

**Track Performance** Understand how your website is performing and who is coming to your site. Website analytics can yield great insights into what you need to do more of, or what you need to change. You can install an external analytics program, or use one provided by your website builder tool or hosting company.

**Keep Up a Cycle of Continual Improvement** Continually optimize your site and develop useful content to your visitors based on what's working.

## FAIRFIELD COUNTY NEWS AND NOTES



**Pictured left to right:** Clerk of Courts Branden Meyer, County Auditor Jon Slater, Commissioner Mike Kiger, Con-

gressman Steve Stivers, County Treasurer Jim Bahnsen.

Newly elected county officials gather with Congressman Steve Stivers after the January swearing in ceremony.

In mid January the Fairfield County Board of Commission held its annual reorganization meeting. Commissioner Steve Davis was elected president and Commissioner Dave Levacy will serve as vice-president.

Fairfield County Auditor Jon Slater has been installed as Third Vice President of the County Auditors' Association of Ohio (CAAO) for 2015. The CAAO includes all 88

Ohio County Auditors. It was established to promote and protect the interests of the taxpayers of Ohio and to improve the administration of county government.

The association works with the Ohio General Assembly to offer legislative initiatives that assist County Auditors in carrying out their duties.

To keep up on all the latest county news go to [www.co.fairfield.oh.us](http://www.co.fairfield.oh.us) or you can also follow on Twitter @FairfieldCoOhio



## 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.



# THE OTHER FOUR-YEAR DEGREE

The U.S. Department of Labor announced that \$100 million in grants are available to expand registered apprenticeship programs in high-skilled, high-growth industries like healthcare, biotechnology, information technology and advanced manufacturing. Registered Apprenticeships have long been known as one of the best training models for skilled trades ("earn while you learn"), yet the model remains underutilized in the United States. This unprecedented investment will help to transform apprenticeships for the 21st century and serves as a catalyst to increase the use of apprenticeship to meet employer needs in these sectors.

"An apprenticeship is the 'other 4-year degree'. It is a tried and true job training strategy that offers a reliable path to the middle class, with no debt," said U.S. Secretary of Labor Thomas E. Perez who announced the grant opportunity during a visit to the Urban Technology Project's Information Technology registered apprenticeship program in Philadelphia. "I encourage everyone to apply for this federal grant so that we can significantly scale apprenticeships opportunities for many more Americans in new industries and occupations."



Approximately 25 grants from \$2.5 million to \$5 million each will be awarded using funds collected from employers who use H-1B visas to hire foreign workers.

Programs funded by this initiative will provide U.S. workers with training to fill jobs that 1) are projected to hire a substantial number of new workers; 2) are being transformed by technology and innovations that require 21st century skills for workers; 3) are new and emerging industries and/or businesses that are projected to grow; or 4) have a

significant impact on the economy overall.

Apprenticeship grants will be awarded to public and private partnerships consisting of employers, business associations, joint labor-management organizations, labor organizations, community colleges, local and state governments, and other non-profit organizations.

Successful applicants will use the federal funds to develop registered apprenticeship programs that align with other post-secondary education and create career pathways to long-term careers.

The grants will also encourage greater access to apprenticeship opportunities for historically underrepresented populations including women, young men and women of color, people with disabilities, and veterans and transitioning service members.

Funding applications must be submitted by April 30, 2015. The Funding Opportunity Announcement, which includes information on eligibility and how to apply, is available at <http://www.grants.gov>

## BEYOND ASTRONAUTS AND BALLERINAS

"What do you want to be when you grow up?" That's easy for little kids to answer: "an astronaut," "a fireman," "a ballerina."

As kids mature, though, they may have no idea what career fields to consider, nor any understanding of how factors like pay, education and job growth play into their

choices.

Beginning the investigation of real career options is easy at the Bureau of Labor Statistics' (BLS) [career exploration for students](#) page, a part of the [BLS' K-12 website](#).

The site also has games that teach kids about the economy (and a neat [Name-that-state!](#) challenge). For teachers, the site offers worksheets and activities for [lessons on inflation, time-use, and choosing a career](#)

## PRE-ENGINEERING TECHNOLOGIES AT EFCTS

A student in this program can go from school to work upon graduation or use this as a pathway step to engineering in post-secondary education. Pre-engineering students in this program have an eye for detail, like to know how things work to create them, and enjoy using computers.

Students are introduced to all aspects of the "in-demand" skills of computer-integrated manufacturing (see [OhioMeansJobs K-12](#) link below). They learn about automation, manufacturing processes, computer modeling, computer numerical control (CNC) programming and

manufacturing equipment (mills and lathes).

With the skills learned in this program, students will be able to take a drawing they completed using computer-aided drafting (CAD) software to advanced manufacturing machines and make the objects come to life.

Career pathways include: CNC machinist, fabricator, industrial engineer, mechanical drafter, mechanical engineer, project manager. To see all the "in-demand" jobs in

this career pathway go to [OhioMeansJobs K-12](#).



# 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!

# USDA “BEGINNING FARMER” PROGRAM

U.S. Department of Agriculture (USDA) announced the availability of more than \$18 million in funding to help educate, mentor and enhance the sustainability of the next generation of farmers. This support is available through the Beginning Farmer and Rancher Development Program (BFRDP), administered by USDA's National Institute for Food and Agriculture (NIFA).

"The Beginning Farmer and Rancher Development Program is critical for cultivating the next generation of farmers and ranchers, who will be integral to sustaining America's agricultural future," said Harden. "Leading community and service organizations are on the front lines when it comes to identifying and training new farmers and ranchers. Strong partnerships with these groups are the key to our success."

The Beginning Farmer and Rancher Development Program awards grants to organizations implementing programs to train beginning farmers and ranchers, including workshops, educational teams, training, and technical assistance throughout the United States.

[Fiscal Year 2015 applications](#) for BFRDP are due March 13, 2015. Eligible applicants are collaborative, state, tribal, local, or regionally-based network or partnership of public or private entities, including state cooperative extension service; community-based and nongovernmental organization; colleges or universities (including institutions awarding associate degrees); or any other appropriate organization providing services to beginning farmers and ranchers.

At least five percent of the funds must go to projects that serve military veteran

beginning farmers and ranchers, and at least five percent to projects that serve socially-disadvantaged, limited-resource, or farmworker audiences. All applicants are required to provide funds or in-kind support from non-federal sources in an amount that is at least equal to 25 percent of the federal funds requested.

[NIFA will host a webinar](#) for interested applicants on Wednesday, February 11, 2015, from 2:00-4:00 p.m. EST. No password or advance reservation is required. A recording will be posted on the NIFA website shortly after the event.

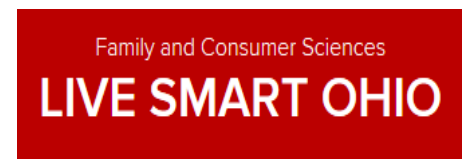
Additional information about USDA support for new farmers and ranchers is available at [www.usda.gov/newfarmers](http://www.usda.gov/newfarmers).

# “LIVE SMART” RESOURCE FOR FAMILIES

Ohioans who want to “live smart” have a new resource, courtesy of the Ohio State University Extension. The [Live Smart Ohio website](#) offers consumers research based information on topics they care about. “It’s a way for Ohioans to live smart, whether it’s through learning more

about food, about money, about family and relationships, or about mind and body.

If you have questions regarding the site call Fairfield County extension educator Shannon Carter at 740.653.5419 x12.



OHIO STATE UNIVERSITY EXTENSION

## HOW'S YOUR NEW YEAR'S RESOLUTION DOING?

Each year, millions of Americans resolve to get in better shape and become healthier versions of themselves. According to a recent YMCA survey of more than 1,000 adults, less than a quarter of respondents kept their resolution in 2014. An overwhelming 71 percent said they tried but fell short, and 40 percent confessed that they made it through only a couple of weeks or months.

However, there's hope for the coming year. One-third of survey respondents who plan to make a resolution in 2015 believe they'll stick to it and reach their goals, with more than half believing that encouragement from others will keep them committed.

"Finding a supportive community like the Y can be beneficial in keeping resolutions on track, because our organization is so much more than a nonprofit gym," said [Mike Lieber, Executive Director, Robert K Fox Family Y, "It's a community of supportive neighbors that offers more health, more hope and more opportunity for the New Year and years to come."

A positive outlook doesn't always translate to action unless without setting manageable goals and leaning on the support of health and wellness communities. Here are five tips

the Family Y recommends to help make a healthy New Year's resolution stick:

**Start small.** Set attainable resolutions. For example, if your goal is to exercise more frequently in the New Year, don't schedule seven days a week at the gym. Start with a reasonable three days a week. If you'd like to eat healthier, try replacing desserts with other foods you enjoy, such as fruit or yogurt.

**Take it one step at a time.** Making a New Year's resolution doesn't require you to reassess every little detail of your life. Replacing unhealthy behaviors with healthy ones takes time, so don't become overwhelmed. Work to change one behavior at a time, and then go from there.

**Choose a facility that focuses on a holistic approach to health.** When it comes to adding healthy behaviors – like working out – to your lifestyle, finding a facility that keeps you motivated is critical to maintaining your exercise routine. Before committing to a membership, take a tour of local gyms at the time you anticipate using it to find the best fit for you. Your facility should not be just a gym, but a community organization

that offers more health, more hope and more opportunity.

**Establish a little friendly competition.** More than half of the Y survey respondents felt a little "healthy competition" when friends encouraged them to be even more committed to keeping their New Year's resolutions. Share your experiences with support groups – friends, family, fellow workout class members or close colleagues. Talking about your struggles and successes will make your goals more obtainable and less intimidating.

**Set New Year's goals with someone you love.** It's easier to stick to your resolutions if you have a partner working toward similar goals. More than three-fourths of survey respondents indicated that they would set the same resolution for a member of their immediate family. Team up with a family member to set your 2015 goals, and establish a game plan that is dedicated to achieving them.

*Submitted by Mike Lieber  
Executive Director  
Robert K Fox Family Y*

## AMERICAN MUSIC CONCERT FEBRUARY 1

The 27th Annual American Music Concert begins at 2:00 pm on Sunday, February 2, 2015, in the sanctuary of the First Presbyterian Church, 222 North Broad Street, in Lancaster, Ohio. Central Ohio musicians and vocalists that have performed across the United States and internationally will be performing a variety of jazz, gospel, and classical selections.

This community concert is sponsored by the Lancaster Music Club. No tickets are required and there is no cost for admission. All of the performers share their time and love of music. There will be a reception following the concert.



# WAGNALLS MEMORIAL SCHOLARSHIPS

Applications for the 2015/12 Scholarships are now available. Applicants must be a Bloom Township resident (both student and parents/guardian) and have resided in the township since the student was in first grade (Prior to September 1 of the first grade year); application with signed and notarized residency affidavit and photo; application submitted by April 15, 2015

## MABEL WAGNALLS JONES

Within 10 years of HS graduation  
Currently enrolled in college  
GPA 2.25  
Four awards of \$1000 each

## AMERICAN LEGION POST 677

GPA 2.25  
1st year of certificated higher education  
One award of \$1000

## CHARLES V. MOORE

GPA 3.0  
Canal Win/Bloom Carroll graduating senior  
1st year college student  
Rural Bloom Township resident  
One award of \$500.00

## A.B. & HAZEL WEISER

GPA 3.0  
Canal Winchester graduating senior  
1st year college student in Education  
Two awards of \$500.00 each

# ORDER YOUR SINGING VALENTINE

FairHoPe Hospice and Palliative Care, Inc. will once again be holding its unique fundraiser this Valentine's Day, offering singing valentines. For a \$25 suggested donation to FairHoPe, a singing valentine will be delivered on Friday, February 13, either in person or via phone.

"This fundraiser is a chance for us to help our community celebrate the love in their life," said Denise Bauer, Chief Executive Officer, FairHoPe Hospice and Palliative Care. "We are excited to continue the old tradition of delivering singing Valentines

again this year, and we hope it will allow people to express their love, and bring a smile to many people – all on one single day."

The orders will be accepted online at [www.fairhopehospice.org](http://www.fairhopehospice.org) through February 10. On February 13, volunteers will deliver a song, a short message and a flower to in-person Valentine recipients. Those receiving their singing Valentine via phone will receive a song and short message. Singers will be volunteers from local school choir groups, individual musicians

and FairHoPe's own music therapy program. Flowers for the in-person deliveries will be donated by Floral Originals.

To donate and schedule your Valentine delivery, visit [www.fairhopehospice.org](http://www.fairhopehospice.org)



# NEW FESTIVAL DIRECTOR FOR 2015

The Lancaster Festival has announced Joe Piccolo as its new executive director. Piccolo, originally from Northern Ohio, is a classically trained musician with an extensive career in the arts, including festival production and business experience. Most recently, Piccolo served as Production Manager of the Aspen Music Festival, a premier classical music festival, presenting more than 300 musical events during its eight-week summer season. He becomes just the second executive director since Lancaster Festival's founding 30 years ago.

Lancaster Festival Board President Benjy Uhl said, "We are very excited that Joe will be leading the Festival and that our national search efforts found such a great candidate. I know the community will soon discover the same great attributes that we found during the interview process. The Lancaster Festival is very fortunate to have him."

Piccolo was chosen following a national

search that attracted candidates from across the United States. In addition to other experience in music and arts, Piccolo spent eleven seasons working as part of the Aspen Music Festival where he worked closely with many volunteers and helped to design a comprehensive strategy for each season.

I am very much looking forward to working with Joe," said Gary Sheldon, Lancaster Festival artistic director. "He brings a wealth of experience from the prestigious Aspen Music Festival and I know that he is excited to be working and living central Ohio again after several years away. He is an accomplished musician himself and advocates passionately for the arts and artists."

"I would like to start by saying that it is an honor to have been chosen as the new Executive Director of the Lancaster Festival" said Piccolo. "In the coming weeks and months, I look forward to working with Maestro Gary Sheldon, the Executive Com-

mittee and Board of Directors, my fellow staff members and our extraordinary league of volunteers to make the 2015 season a resounding success."

The 2015 Festival season, July 23-August 1, is in full planning mode with artist bookings and production reviews. The Festival will begin announcing the events and guest artists and continue to bring national and international entertainment to the Lancaster area.



Joe Piccolo

## A Civil War Ball

To celebrate W.T. Sherman's 195<sup>th</sup> birthday  
7-9:30 p.m., Saturday, Feb. 7

Knights of Columbus hall, 343 E Walnut St., Lancaster



Enjoy an evening of dances led by a professional caller  
Lessons included

Civil War-dress is welcomed but not necessary

Snacks & birthday cake \* Cash bar

**\$12 per person**

Click on the purchase button to buy tickets or call the FHA office at 740-654-9923

## One-Man Show

To Celebrate  
Black History Month

Darryl Van Leer  
Portrays

Martin Luther King Jr.

### *The Norm of Greatness*

January 28, 2015  
3:30pm

Wagner Theater  
Ohio University Lancaster

FREE and  
Open to the Public



## 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)

## Hearts on Fire

**Saturday February 7 5-8pm**  
**\$55 per couple (members), \$65 per couple (non-members).**

- Private lesson to create a glass heart paperweight as a couple
- Access to all the Museum's current exhibitions
- Light Refreshments

**Sign-up 1-4 p.m. Tues thru Fri**  
**740-687-0101** Reservations required; no walk-ins. There will be a maximum number of participants due to limited available time.

Ohio Glass Museum  
124 W. Main St  
Lancaster, OH 43130



Each couple will make one heart paperweight, so bring your special Valentine.... your boyfriend, your wife, your Mom... whomever!



ANNOUNCES

## AUDITIONS

For its March, 2015 production of

### *ON GOLDEN POND*

By Ernest Thompson



Directed by Loran Peterson

**Thursday, February 19, 2015, 6:00 p.m.**  
Registration starts at 5:30 p.m.

In the Garret of the third floor of the  
Fairfield County District Library  
219 North Broad Street, Lancaster

For more information visit [Garret Players Auditions](#) website or contact Mr. Peterson at 740-653-3375 or by [email](#)



# 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 January 26, 2015

EDA	\$ 516,082.84
CDBG	\$ 169,469.20

## Scheduled Loan Review Committee (LRC) Meetings

January 27, 2015  
February 17, 2015  
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, call Fairfield County Economic Develop-

- ◇ 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!



Central Ohio's Road to Opportunity

## 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  
**Baltimore** : Second Tuesday at 6:00pm at Baltimore VFW Post 3761  
**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]

**Jan 28:** YPL Power Breakfast~7:30am~JFS~ [RSVP](#)

**Jan 29:** DDL Annual Gathering~5:30pm~The Lodge in Lancaster~RSVP

**Jan 30:** Women4Women~8am~829 North Columbus St~Lancaster

**Jan 30:** PACC LEADS Applications extended~Call 614.837.1958

**Feb 3:** ODJFS Reverse Job Fair~10am-2pm~[Registration Required](#)

**Feb 4:** Ribbon Cutting~Heartland Bank~421 Hill Rd N~3pm~RSVP 614.392.5156

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

**Feb 25:** Lancaster State of the City~8am~Olivedale Senior Center~\$15.00~[RSVP](#)

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

## COMMUNITY CALENDAR

**Jan 2-Mar 1:** [Ohio Glass Museum Exhibit](#): "Bed, Bath & Boudoir"~Tues-Sat 1-4pm

**Jan 31:** Buckeye Lake Winterfest~Polar Bear Plunge~Fireworks~[Details Here](#)

**Feb 1:** American Music Concert~2pm~222 N Broad St~FREE

**Feb 6-7:** [Lancaster Antique Show](#)~Friday 6-8pm~Saturday 9am-3pm~Fairgrounds

**Feb 7:** Civil War Birthday Ball~7pm~See pg 8~[Click Here](#) for Tickets~740.654.9923

**Feb 10:** Red Cross Heroes Breakfast~7:30am~Eagles Event Center~ [RSVP & More](#)

**Feb 13:** Shakespeare Aloud: "Romeo & Juliet"~[Garret Players](#)~6:30pm

**Feb 13-14:** DDL Mystery Dinner Theater *A Mafia Birthday Party*~7pm~Lodge~[Tix](#)

**Feb 14:** "Make a Heart Saturday"~1-4pm~[Ohio Glass Museum](#)~First Come, First Served

**Feb 22:** Slate Run Metro Park Winter Hike~2pm~ Canal Winchester

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

### 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