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Leading Businesses.

NKY Chamber, NKY Labor Council Join on Legislative Priorities

In an act of unprecedented collaboration, the Northern Kentucky Chamber of Commerce and Northern Kentucky Labor Council have issued a joint letter to the Northern Kentucky Legislative Caucus outlining an agenda of legislative priorities for the 2013 General Assembly session. The list includes 19 legislative items recommended by the Chamber and Labor Council, including the adoption of public-private partnerships to build a new Brent Spence Bridge, as well as the passage of an angel investment tax credit to attract small businesses, create jobs and build an entrepreneurial ecosystem for the Commonwealth.

"The General Assembly will be tackling critical issues in the 2013 session, and we hope our Legislative Caucus will fight for common-sense legislation that improves our business climate and puts people back to work. We've teamed up with the Northern Kentucky Labor Council because we recognize a simple truth: we succeed more often when we are united than when we are apart," said Northern Kentucky Chamber President and CEO Steve Stevens.

The Chamber and Labor Council have worked together over the past couple of months to identify areas of common ground with one defined goal: to produce jobs and grow the region's economy.

"Through our partnership, we have agreed on a number of items we believe the General Assembly can act upon in 2013 to ensure our tomorrow is better than our today. The Labor Council and Chamber have to be problem solvers for our members, and we encourage our legislators to show this same leadership with their colleagues to build a healthy economy for the region," said Northern Kentucky Labor Council President Tim Donoghue.

The Chamber and Labor Council have sent letters outlining the shared priorities to each of the Northern Kentucky Legislative Caucus.

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Leading Communities.

Tackling Our Region's Greatest Problem: Heroin and Opioid Epidemic



Northern Kentucky has been struggling with the destruction caused by the growing heroin and prescription opioid overdose epidemic. In recent months the community has come together to begin addressing these issues. Through grassroots efforts, individual stakeholders from a broad array of professions and organizations are working to discuss, understand and plan responses to the epidemic. The overall mission is to reduce the harm and costs to our community from opioid addiction. In general the objectives of the community efforts include:

- Informing the community regarding the current epidemic
- Involving the community in developing and implementing prevention efforts
- Developing and implementing activities to stop the environmental, legal and medical harm caused by opioid use
- Increasing treatment availability so that treatment is available on demand

This is a problem that cannot be solved by one group or one person. When a community faces a widespread epidemic like we are seeing from heroin, it takes "all hands on deck" to develop solutions. Every day, more people and more organizations are asking how they can help. There is no doubt that proactivity is the name of this game, and Northern Kentucky leaders have stepped to the plate. To date, we have had organizations like St. Elizabeth, the NKY Chamber, Vision 2015, Northern Kentucky Area Development District, the Health Foundation of Greater Cincinnati, and dozens of other groups ranging from law enforcement to substance abuse treatment all devote time and resources to battling this epidemic. In general, the next steps include developing a business plan for all of Northern Kentucky to determine how to best coordinate efforts among the different systems, improve each system's capacity, and

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NKY Chamber of Commerce, NKY Labor Council Join on Legislative Priorities

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Shared legislative priorities:

Economic Development

- To prevent the loss of Kentucky jobs to other communities, modify eligibility in the Kentucky Reinvestment Act (KRA) to extend retention incentive offerings to include service and technology firms
- Modify the Kentucky Investment Fund Act (KIFA) to make individual angel investors eligible for the investment tax credit

Education

- Re-examine the SEEK formula and increase investment for education
- Maintain investments for quality early care and education programs that prepare children for school success
- Expand gaming in Kentucky and direct a portion of those funds to increase the level of funding in education
- Address postsecondary state funding shortfalls in Northern Kentucky
- Continue funding for the Kentucky Tuition Grant Program for private college scholarships

Energy and Environment

- Encourage the continued use of coal in Kentucky and encourage the development of electric generating facilities that utilized clean-coal technology
- Support private investments in a variety of energy sources, including nuclear power, and incentivize businesses that develop, export and utilize new technologies

Healthcare

- Direct funding at least at a level consistent with other areas of the Commonwealth for quality mental health and substance abuse services to help address the heroin epidemic facing our region
- Offer incentives to providers who offer wellness or preventive education and services to patients and develop regional cost savings initiatives
- Establish accountability measures to encourage healthy lifestyle choices

Human Resources, Labor & Employment

- Enact a simplified system of documentation procedures to clarify businesses' responsibilities for managing and classifying employees to streamline

compliance and enhance revenue collection

Tax and Finance

- Identify revenue sources such as expanded gaming and review the cigarette tax

Transportation and Infrastructure

- Adopt public-private partnership legislation to be a tool in the toolbox of the state enabling the Brent Spence Bridge project to be delivered safer, quicker and at lowest cost to taxpayers
- Provide 20% state matching funds for the Brent Spence Bridge Corridor
- Develop a strategy to increase air service to CVG that will bring new businesses and recreational travels to our airport
- Provide reliable funding solutions to address unfunded mandates and aging infrastructure repair/replacement and the associated construction of water, wastewater, and storm water infrastructure to reduce funding gaps and protect both the local economy and environment

New Addition to Chamber Team!

The Chamber has a new Director of Member Investment. Laura-Aurora (L-A) Stopa has 20 years experience in direct sales, channel sales, business development, and marketing in a variety of industries from healthcare to publishing. She holds a Bachelor of Science degree in Comparative Literature and Communication with Honors from Eastern Michigan University. Prior to moving to Northern Kentucky in 2006, L-A owned a successful therapeutic massage therapy practice in Kansas City, L-A will lead membership sales efforts and can be reached at lastopa@nkychamber.com or 859-578-6382.



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Member Benefit: Advocacy

At this time of year with the General Assembly in session, I am reminded once again of one of the best, but often overlooked benefits of being a member of the Northern Kentucky Chamber of Commerce: advocacy.

I am impressed not only with the vision the Chamber brings to business issues in Frankfort but that this vision is driven by members who get involved and truly make a difference for the business community with their efforts.

The Northern Kentucky Chamber Advocacy agenda (also known as "Where We Stand") is volunteer driven from start to finish. Each year, more than 300 local business people volunteer to sit on a variety of committees dealing with such topics as health care, transportation, environment, education, taxation, political involvement, and other issues important to our business members.

These committees meet regularly throughout the year to monitor relevant issues and search for new ways to make the Northern Kentucky business climate more competitive. After gathering information and forming position statements, these committees then submit their findings to the Chamber's Advocacy Council.

In November of each year, prior to each legislative session, both the state and national Chambers produce very clear legislative directives that are designed to let our elected officials know "where we stand" on certain issues.

The Chamber staff, through its advocacy efforts, actively lobby these issues and develop community and statewide partnerships to help push through legislative directives. Partnerships with Greater Louisville, Inc., the Kentucky Chamber of Commerce, Commerce Lexington, and other organizations have helped enact some very important legislation that has dramatically impacted the business climate on both a local and statewide basis.

As a businessperson, it is often frustrating to feel that your voice is not heard when you see regulations enacted that are unfair or burdensome to your industry. Local, state, and national legislation can dramatically impact your business and our legislators - whether they are on a city council, in the state legislature, or Congress - they need to understand your concerns.

Your membership in the Northern Kentucky Chamber of Commerce provides a platform from which you can make your concerns heard and acted upon. Working with our advocacy team allows your company to leverage the strength of the 1,800-member strong Chamber of Commerce. You then have a unified community force dedicated to positively changing the business environment for you.

Over the years, some of the Northern Kentucky Chamber of Commerce's greatest accomplishments have come from small business members who raised important issues. In one recent example, the General Assembly, in an effort to balance their budget, introduced a new tax on services for computer consulting services. Recognizing this issue, executives from C-Forward, Tier 1 Performance Solutions, Libertas Technologies, Capital Software, and other firms raised the issue to the Chamber of Commerce.

The Chamber swiftly moved to adopt a motion against the potential new tax and engaged lobbying efforts to block the measure. The Chamber arranged for executives to testify regarding the legislation and quickly bolstered its relationships downstate to take steps to block the measure. Within weeks, the measure was stopped, saving the customers of local consulting and service companies millions of dollars.

Just recently, Debbie Simpson, President of Multi-Craft and our Chamber Chair-elect, enjoyed success on an issue she has fought for years. Her printing industry is held at a disadvantage compared to neighboring states because Kentucky has an uncompetitive tax on postage for printed materials when being mailed from a print shop, like Debbie's. Seeing this irregularity in the tax system, the Chamber successfully advocated for this issue on behalf of our corporate printers and has seen a formal recommendation by the Governor's Blue Ribbon Commission on Tax Reform to remedy the current problem.

There are countless other examples by which members have raised issues and the Chamber was able to make a positive impact. The greatest value in your Chamber

membership is your ability to band with other fellow business leaders to positively change the business climate. I encourage you to get the most for your membership -- dig deep within your industry to see how the Chamber can better improve the business climate to help you and your business succeed.

Special Notice to Our Readers:

The Business Journal will have a new look beginning May 2013. The changes are intended to give this publication a fresh appearance, allow for greater member content and allow incorporation of new business related features. Here's what you can expect:

- The Business Journal* will be on production hiatus for March and April. You will not be receiving the publication for those months.
- The Business Journal will arrive in May in magazine format (as compared to the current newsprint style).
- Instead of a monthly newspaper, the Journal will be published 6 times a year in the glossy magazine style.
- The new format will continue the tradition of great event coverage, ribbon cuttings and columns by our Board Chair and President, but will include new features like engaging member profiles, guest columns, community partner columns and so much more!

Look for other special announcements concerning *The Business Journal* in the Chamber's weekly electronic newsletter! To stay in contact with us, please continue reading our e-flash, following us on Twitter/LinkedIn/Facebook and check out our website at www.nkychamber.com.

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Member Renewals

ADP Employer Services
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Children's Home of Northern Kentucky
Cincinnati Association For The Blind & Visually Impaired
Cincinnati Dayton Fire Protection, Inc.
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Covington Business Council

Cummins Filtration
Custom Design Benefits, Inc.
Cutter Construction Inc.
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Employers Resource Association
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Exit Realty Tri State
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Flottweg Separation Technology, Inc.
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GAI Consultants, Inc.
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Greater Cincinnati & Northern Kentucky Apartment Association
Guardian Packaging
HealthSpan, Inc.
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E.C. Schmidt Plumbing Contractor, Inc.
Schneller Heating, A/C & Plumbing
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Thomas More College TAP Program
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Fitness Trends for 2013

As individuals and businesses complete the second month of resolutions, the American Council on Exercise (ACE) noted several themes, including employers fast-tracking wellness programs to create a healthier workforce for cost savings in future years. "Fitness professionals are reporting an uptick in the number of companies approaching them to provide fitness or wellness services to employees," according to the ACE report.



That's no surprise to global human resources firm Aon Hewitt who found in their own study that "mitigating three of eight high-risk factors - smoking, lack of health screening, inactivity, poor stress management, insufficient sleep, poor standard of care, excessive alcohol consumption and poor diet - can save (employers) as much as \$700 per employee."

Businesses looking to tailor fitness activities to current popular interests may look at the following:

- No-Frills Fitness Activities - ACE found that body-weight training and boot camp workouts are a welcome challenge because they are time-efficient, require little space and have proven results. Yoga is also experiencing a resurgence as the public "further explores the mind/body connection and the importance of stress management."

- High-Intensity Interval Training (HIIT) Workouts - The intense bursts of activity followed by fixed periods of less-intense activity are a great option for time-pressured individuals. By being flexible with your work hours, employees can fit in their HIIT sessions before work, after work or during break times.
- Small Group Training - More certified fitness professionals are being hired by small groups instead of individuals. This allows friends or co-workers to share the benefits - and the cost - of a trainer.
- Good Eating - More than 75 percent of those surveyed by ACE said the majority of their clients feel it is easier to exercise than to eat a balanced, healthy diet. Companies can support their employees' efforts by providing healthy food alternatives. Replace candy bowls with fruit bowls in work areas. Offer free bottled water instead of soda. Partner with your vending machine company and caterer to ensure there are healthy options available in break and lunch rooms.
- A Broader Approach to Fighting Obesity - The most effective weight-loss programs focus on proper nutrition, regular physical activity, behavioral change and motivation. Think creatively when finding ways to get employees up and moving. Walk outside during one-on-one meetings or take a "stretch break" during meetings that take longer than an hour. Offer bus passes, which often require employees to walk to a stop. Slow down the elevators and put up signage to tell people the stairs are faster.

For more fitness trends, contact your health insurer - such as the Chamber's partner, Humana - or your health benefits broker. If you don't have a health benefits broker, call the Chamber at 859.578.8800 for a complete list of Chamber member brokers participating in the health benefits program.

Volunteer of the Month: Caroline Weltzer



Caroline Weltzer is the Director of Finance with Viox & Viox, and is currently serving as the Chair of Leadership Northern Kentucky Class of 2013. Caroline's history with Leadership Northern Kentucky includes her service as co-chair for Human Services Day, LNK Vice Chair and committee member for the LNK Alumni Anniversary Celebration. As a member of the Leadership Northern Kentucky's 25th Anniversary committee, Caroline helped to raise \$25,000 for the LNK Alumni Scholarship fund.

In addition to Leadership Northern Kentucky, Caroline has served as Chair of Emerging 30 and as a committee member for both Small Business Development and Finance. In 2012, Caroline served as Vice Chair of Health Initiatives for the Chamber Board and is currently serving on the Chamber Board as the Vice Chair of Special Events.

Caroline's dedication to her community does not end with Chamber activity. Caroline served on the Board of the DCCH for six years and chaired that board in 2010. She is currently serving on the Board of Directors for Be Concerned. Caroline will be serving as Chair for that Board from 2012 to 2014. Previously, Caroline was the treasurer of Boone County Republican Party from 2010 to 2012 and served on the Boone County Mental Tax Board for the last three years. Caroline is currently on the Sisters of Notre Dame Investment Committee.

We congratulate Caroline Weltzer for the impact that her involvement has had on the Northern Kentucky Chamber and our region and honor her as the February Volunteer of the Month.

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Legislator Spotlight: Congressman Thomas Massie



What is the most important thing for Chamber members to know about you?

I am honored and humbled to serve the constituents of the fourth district. In other words, I take this job seriously without taking myself too seriously, and I expect the same from all of my staff who serve residents of the fourth district.

What do you see as being the most critical issue facing the 4th Congressional District of Kentucky?

The fourth district is full of hard working people who pay their taxes and have modest expectations for what their federal government can and should provide. At a minimum, they expect fiscal responsibility, a strong national defense, the retirement they've earned, and a robust transportation infrastructure. Because no member of Kentucky's congressional delegation was on the Transportation and Infrastructure Committee, I sought and obtained a seat on that critical committee. During my time in Congress, I will be involved in broad federal policy decisions that will have lasting positive impacts on Kentucky's interstates, bridges, airports, and waterways.

With Congressman Geoff Davis leaving office early and you winning his seat, you have been in Congress a couple of months longer compared to other freshmen legislators. How has that benefited you?

By taking office two months early, by retaining two of Congressman Davis' field staff, and by hiring an experienced Legislative Director from Senator Paul's staff, I have been able to bring my office up to speed quickly. In fact, I was the only freshman U.S. Representative to introduce a bill on the first day of the 113th Congress. I

was also named Chairman of the Technology subcommittee of Science, Space, and Technology, which is a rare honor for a freshman congressman.

Now that you've been in Washington for a few months, what's the greatest lesson you've learned? What's been the hardest part about the transition?

Time management is the most challenging aspect of listening to over 750,000 constituents, working long hours in DC, raising a family in Kentucky, and returning to the fourth district every week. But that's a familiar challenge for anyone who has started or run a business. My wife Rhonda provides support without which I could not be nearly as effective.

After the New Year's spectacle over the Fiscal Cliff, it appears there is still much work to be done by Congress to resolve the debt ceiling, sequestration, etc. What's your opinion on this issue and what would be an optimal resolution?

"Fiscal cliff," "debt ceiling," "sequester," and "continuing resolution," are all contrived terms that represent crises that have been created by Congress's refusal to operate under a balanced budget. But as I learned in business and product development, even manufactured deadlines present opportunities to define goals and make progress. I am already one of a small but influential group of conservative congressmen who will insist that during each of these impending negotiations we must cut some spending in order to get closer to a balanced budget. The future of our country depends on it.

What do you hope to accomplish in your first term?

I will be a consistent vote for reducing federal spending levels, preserving our constitutional rights, reducing unnecessary government regulation of business, providing for national defense, maintaining our transportation infrastructure, and protecting the rights of the unborn. Voting is not enough though. During my first term, I will work diligently on my committees to introduce meaningful legislation and to forge relationships that will help advance Kentucky values.

Fun question: when you're not serving as a congressman, what activities are you involved in or interests do you have?

Each week I am able to spend Sunday with my wife and four children, catching up on farm chores, reading, flying RC planes, shooting guns, and going to church. ("clinging to our guns and religion?!")

Fun question: what do you think is the greatest invention of your lifetime and why?

The software and hardware I invented at my previous company allows artists and designers to create innovative products that enrich people's lives.

Canadian Consul General to Speak with Chamber

Consul General Roy Norton and other staff members of the Canadian Consulate will be travelling across Kentucky, meeting with public officials, businesses, community groups and academic institutions to discuss Kentucky's relationship with Canada and the mutual benefits of strengthening trade.

Until August 2010, Consul General Norton served the Canadian Embassy in Washington, D.C., as Minister of Congressional, Public and Intergovernmental Relations. In that capacity, he was responsible for Canadian relations with the U.S. Congress. Prior to that position, he served in the Embassy's Economic Section from 1990-1994 and was a member of Canada's negotiating teams for the intellectual property and investment chapters of NAFTA. Additionally, he worked in both the Canadian Parliament and as Senior Policy Advisor to the Canadian Foreign Minister.

Consul General Norton will be meeting with local leaders and CEOs of businesses that have trade ties with Canada and with those who are interested in establishing connections at a luncheon on Friday, February 15th. The luncheon is hosted by the NKY Chamber and sponsored by Delta Airlines and Duke Energy and will be held at the Metropolitan Club in Covington. For more information, visit www.nkychamber.com/events.

Kentucky Education and Workforce Development Cabinet Awards \$50,000 in Quick Start Industry Partnership Grants

FRANKFORT, Ky. — The Kentucky Workforce Investment Board (KWIB) and the Kentucky Education and Workforce Development Cabinet (EWDC) [recently] announced the recipients of two Quick Start industry partnership grant awards.

Eastern Kentucky C.E.P., Inc. (EKCEP) and the Northern Kentucky Workforce Investment Board (NKWIB) each received a \$25,000 planning grant. These funds will assist the Local Workforce Investment Boards (LWIBs) to encourage local employers and system stakeholders to plan for the expansion and/or start-up of industry-led, sector-focused and business-driven partnership projects.



EKCEP will establish a skilled trades industry partnership that will guide the formation of a Regional Skilled Trades Apprenticeship Council and the development of a registered skilled trades apprenticeship program. The council would consist of sector employers and workforce, education and labor representatives. A skilled trades apprenticeship program in the region would allow eastern Kentuckians to both attend classes and work toward becoming a journeyman or master craftsman in their skilled trade of choice.

The NKWIB project will promote its advanced manufacturing sector through partnership with the Northern Kentucky Industrial Park (NKIP) and the Advanced

Manufacturing Ambassador Pilot (AMAP) program. The AMAP is a result of the NKIP Manufacturing Workforce Needs & Pipeline Assessment completed under the first Advanced Manufacturing grant awarded to NKIP. The AMAP model will help high school students have a realistic understanding of today's work environment in advanced manufacturing. It will also expand the pipeline of qualified workers to the advanced manufacturing sector.

These awards represent the third round of KWIB planning grant opportunities for industry partnerships. Projects are currently underway by the eight successful recipients from the first two rounds awarded in December 2011 and August 2012 and represent advanced manufacturing, healthcare and energy.

The long-term goal of industry partnerships is to create an infrastructure that will provide employer-led training and education that enhances the skills of incumbent workers and develop career pathways for the emerging workforce.

For additional information about Industry Partnerships please go to www.kwib.ky.gov. To contact a Local Workforce Investment Area (LWIA) directly, please reference <http://oet.ky.gov/documents/LWIAContacts2009.pdf>.

International Trade Certification Now Available!

For the first time in Northern Kentucky, international trade certification classes will be held for business professionals who want to effectively expand their businesses into the international marketplace.



The classes will be presented in partnership between the Chamber's Northern Kentucky International Trade Association and the World Trade Center Kentucky.

When: May 22-24, 2013
8:30-4:00 PM
Where: NKY Chamber
300 Buttermilk Pike, Suite 330
Fort Mitchell, KY 41017

This three day program allows business professionals to become officially certified as an International Commerce Specialists. The classes are taught by bankers, accountants and government representatives who lead participants in discussions and critical thinking exercises. The classes focus on the following topics: market entry strategies, international legal considerations, export financing and international logistics.

This certification program provides the skills and knowledge necessary to create the foundation for effective and efficient management of a company's international trade operations. In addition, the program is designed to train skilled professionals in foreign trade that can ultimately lead to the future growth of US trade. Scott Love, an economic coordinator for Louisville Metro Economic Development says, "I gained valuable skills that can be immediately put to use in my current role and also made contacts with other participants that I anticipate will pay dividends well into the future. I certainly look forward to additional training opportunities."

To register, please contact:
Darren Srebnick, LCB, CICP
Sr. International Trade Specialist
World Trade Center KY
Phone: 502.574.1514

Kimberly Justus
Business Manager
World Trade Center KY
Phone: 859.258.3138

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E30 Profile: Divisions Maintenance Group

Based in Newport, Kentucky, Divisions Maintenance Group provides facilities maintenance services for retailers and property management companies across the nation. Divisions combines cutting edge mobile site inspection and online customer portal technology with "boots on the ground" for every account – a business model that is revolutionizing the facilities maintenance industry. Divisions' core services are landscaping, parking lot maintenance, snow removal, plumbing, electrical and handyman services. Divisions is committed to its mission: "AS ONE we produce uninterrupted peace of mind for customers through sustainable partnerships and inspired team members."

When the company was founded in 1999 national retailers hadn't yet shifted to consolidating facilities maintenance services, and were faced with finding and managing huge rosters of vendors all over the country. Although it was initially difficult to convince buyers to adopt a new model, after building trusted relationships with Divisions the time savings offered by consolidating services was a home run. A very important business lesson was realized early on: trust is not something you can sell people, it must be built continually. Divisions has slowly but surely raised the bar for what a customer should expect out of a national facilities maintenance company.

In order to achieve excellence, Divisions focuses on finding and retaining passionate employees and vendor partners. They believe that passion is an essential ingredient to starting and building a successful business. Because business is difficult and can demand a lot from an entrepreneur's daily life, following one's passion is critical. "A company filled with passionate people can accomplish amazing things," says Gary Mitchell, Divisions CEO and founder. "We have an army of passionate people here, and we can accomplish anything that we set out to achieve. There simply are no barriers."

Article submitted by: Ryan Bihl, Fifth Third Bank Business Banking Group

Emerging 30 Spotlight: Cru Cutters LLC

In 2003, while still in High School, Chris Cook started Cru Cutters LLC with a push mower and a determination to succeed. Ten years later he runs one of the fastest growing full service Landscape Maintenance, Design and Construction Firms in Northern Kentucky. With nearly 50 employees and three divisions Cook has built a highly capable team focused on "creating a new standard in Professional Landscaping."

Such rapid growth and success is often achieved through hard work and great sacrifice which was certainly the case for Cook. After passing-up college basketball scholarships to stay home and grow his company, Cook enrolled and graduated from Cincinnati State with a degree in Landscape Horticulture. The instruction he received highlighted the importance of a highly trained and well educated staff which is evident today in all aspects of the business. The design team even utilizes software programs that provide 3D images of projects prior to construction, to help the customer visualize the final project during the planning phase. Attention to detail such as this, from design to completion, is the key to their success.

Cook also attributes much of their success and sustained growth to his "internal" board of advisors. His father, Jerry Cook, recently retired CEO of First Security Trust Bank, and a host of other highly successful family members have provided a wealth of insight and direction as the company navigates the highly competitive landscape industry in economically challenging times. "I admire my Dad... he is a great business man that taught our family what true ethics meant at a young age." In addition to his "internal board" Cook credits his wife Katie with helping him balance a hectic work schedule and family life. "I couldn't do it without her" he comments "she is my hero." Just as his business is growing, so too is his family. The couple is expecting their second child this summer.

Article submitted by: Matt Mauller, Neace Lukens

Women's Initiative Spotlight: Candace Klein, SoMoLend & Bad Girl Ventures (BGV)

What was your motivation to start BGV and SoMoLend?

I worked as an attorney for many startup companies, several founded by women, and I noticed that it was very hard for them to get access to capital. The banks did not want to help them, no one took them seriously, and they needed guidance. Often times I would try and help them in a matchmaking capacity through my local connections. Then I realized this is what I was really passionate about -- helping women realize their entrepreneurial dreams so I founded Bad Girl Ventures. Next I founded SoMoLend.com as a means to help any small business get a loan to jumpstart their growth. I realized early that crowdfunding has tremendous opportunity to improve the banking/investing system, and I knew I needed to be part of this movement.

How does someone so young have 2 thriving companies?

I have a lot of things I want to accomplish in my lifetime both professional and

personally, and I love what I do so it hardly feels like work. As a two-time cancer survivor I know how precious life is and what you do with your time cannot be taken for granted.



What are your long term goals?

To continue to build my current businesses - SoMoLend and Bad Girl Ventures - by helping small business grow through easy access to funding. Bad Girl Ventures is a micro-finance organization (501c3) focused on educating and financing woman-owned startup companies in a local geographic region. SoMoLend is a crowdfunding online platform that connects business borrowers seeking loans with lenders looking to make a return on investment. I also want to continue my crowdfunding organization leadership involvement to help crowdfunding take off, because it's going change the way we do banking and investing -- making it easier, transparent, social and even fun. I would like to take my small business funding efforts a step further and launch my own Venture Capital Firm. I also plan to run for Governor of Ohio in 2027!

Who is the female professional that inspires you the most? Why?

My mother, Susan. Against all odds as a young mother, she worked extremely hard to provide for her family, while moving up the corporate ladder. She has great courage and determination, and that is why she inspires me.

Do you have any advice for women launching their professional careers?

Do what inspires you and what you have passion for. Find a great mentor(s). Have confidence in yourself. Learn how to pitch -- yourself, your company, your products/services, etc.

What recommendations would you share with women who want to switch to a more entrepreneurial career?

You will have to do a lot more on your own, with typically a lot less resources so make sure you have a strong network of friends and colleagues you can utilize for advice, referrals, discounts, bartering and continue to build that network. Align yourself with smart, experienced people who share your vision, drive and goals.

What's the secret to having a balanced life?

When I find out I will let you know. Having a large social network of family and friends helps keep work from taking over.

Name three things most people don't know about you.

1. I had a key role in working with members of Congress to draft the Jobs Act. I was responsible for 38 words in the final version of the JOBS legislation.
2. I am allergic to hairspray, nicotine, and caffeine.
3. I love to "couch surf." It's a great way to get to know people and save money.

"Couch surfing is a way to leverage the hospitality of people who open their homes to travelers, offering a way to stay inexpensively – and meet some great people along the way."

What's your favorite book?

Locavesting by Amy Cortese

Health Benefits



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The Affordable Care Act - What Businesses Need to Know

Featured at Eggs'N Issues: Health & Wellness Breakfast and Expo

Tuesday, February 19th
The Marquise Banquet and Conference Center, Wilder
7:30-10:30 a.m.

Panelists will discuss:
Employer considerations in determining whether to "Pay or Play"?
Health care law's impact on health insurance coverage
The progress of the Health Exchange in Kentucky
Quality improvement/cost reduction

Expert panelists to include:

John Dubis, Chief Executive Officer and President, St. Elizabeth Healthcare
David Whaley, Associate, Dinsmore & Shohl LLP
Howard Blackburn, SVP-Director of Human Resources, Community Trust Bank, Inc.
Geraldyn Isler, VP/Sales Consultant, Business Benefits Insurance Solutions



Business Benefits Insurance Solutions Custom Design Benefits, Inc. Healthpoint Family Care

Let's get back to work!



"Write if you get work."

In the 1950's, a radio comedian would sign off with this phrase. Who would have thought that in 2013 finding work for seasoned, professional, experienced workers would be such a chore?

In my last column, I wrote about the efforts of a 55+ Task Force, which was formed about a year ago to address the issue of unemployment among seasoned, mature workers. I wrote about the preconceptions that employers have about the mature worker and a little about the obstacles that we face when we try to reenter the workforce.

The calls came flooding in. Every one of these callers has a story:

There are many more unemployed or underemployed mature workers out there than the Task Force ever imagined! So, what are we going to do about it?

The 55+ Task Force will be hosting an educational opportunity for seasoned, experienced, mature professionals. Topics will include:

- Understanding the job search process in today's world
- Working with an Executive Recruiter
- Networking: What is it? How do you do it? Is it effective?
- Overcoming Job Search Obstacles
- Resource information for older adults

There are a limited number of seats available for this seminar; you can call Senior Services at 859-491-0522 to reserve your place. Or sign up online at <http://www.seniorservicesnky.org/events/>

Article submitted by: Ken Rehtin, Senior Services of Northern Kentucky

Tackling Our Region's Greatest Problem

Continued from page 1

Identify missing elements that need to be created. Success will come in stages with early success measured by less uncertainty about future actions. Our mission is to save lives, stop the destruction and move our community as a whole towards the right direction of health and well-being. This is a problem that affects our livelihood, our workforce, and the prosperity of our future. Thanks to the leaders of this region stepping to the plate, solutions will be created and we will move this region forward.

Jeremy Engel, MD

Co-Chair of the Northern Kentucky – Heroin and Opioid Overdose Epidemic Impact and Response Workgroup.

Jengel1@cinci.rr.com

Business Referral Networks



Getting to know the right people could be just what your business needs! Visit a Business Referral Network group and start networking to grow your business.

To learn more about BRN, visit www.nkychamber.com/BRN.

- BRN 1 meets the 1st and 3rd Tuesday at 12:00 p.m. at Liberty Mutual, Florence
- BRN 4 meets every other Tuesday at 8:00 a.m. at the Chamber
- BRN 5 meets the 2nd and 4th Wednesday at 8:00 a.m. at C-Forward
- BRN 6 meets the 2nd and 4th Wednesday at 11:45 a.m. at Oriental Wok
- BRN 7 meets the 1st and 3rd Tuesday at 11:00 a.m. at the Chamber
- BRN 8 meets the 2nd and 4th Thursday at 8:30 a.m. at the Chamber
- BRN 10 Meets the 1st and 3rd Wednesday at 8:00 a.m. at the Chamber

Contact Kelly Rose krose@nkychamber.com 859.578.6381

Developing an Effective Internship Program

Studies have shown internships to be a valuable tool for both the employer and the intern, especially when it comes to paid internships. Taking the time to create a strategic approach to creating an internship at your business is critical to the success of the program.

The National Association of College and Employers has done a great deal of research on internships that can be found on their website <http://www.naceweb.org/Home.aspx>, in the Knowledge Center section. Internships can be paid or unpaid, but the NACE's Class of 2012 Student Survey Report shows that 63% of paid interns got at least one job offer. Companies that develop paid internships structure them to reflect more relevant job duties that translated to real needs within their business.

If your business needs help filling an internship position, consider the Chamber's free jobs website, www.jobs-nky.com. Here are tips for making an effective position posting:

- Include the word "Internship" in the job title.
- Ensure the opportunity has a start and complete date specified in the posting.
- Outline the approximate hours/week for the opportunity and any available details on schedule.
- State whether the internship is paid or unpaid.
- Post the position in the category titled, "Part-time/Seasonal/Internship."

Once the posting is approved, a notification of the internship posting will be sent to the members of our "College Connect Committee," which includes representatives from over 20 area schools, and we will also feature your internship posting on our Jobs-NKY Facebook page and Twitter feed.

For more information about listing your internship with the Chamber, contact Rena Gibeau at 859-426-3651 or by email at jobs@nkychamber.com.



Did you know that the newly renovated Chamber Center Board Room and Conference Room are available to rent for your meetings? State of the Art technology upgrades that not only include powerpoint presentation, but video, internet, webinar capabilities along with an interactive white board plus furniture and design improvements. Contact the Chamber for more information and/or to schedule a tour and demo at 859.578.8800



Washington, D.C. Fly-In

The Chamber is an advocate for its broad and diverse business, civic, education and community organizations, creating a climate of growth and success that benefits all.

You are invited to join the Chamber in making a difference to our region by traveling to our nation's capital on behalf of Northern Kentucky and its community.

The itinerary includes: Face-to-face visits with Congressional members, a reception with a foreign embassy, briefings with agency officials and much more. The trip is scheduled for Tuesday and Wednesday, March 19 & 20, 2013 and costs \$1,500 which includes:

- Round trip airfare on Ultimate Air (for first 30 paid reservations)
- One night hotel stay
- Meals and ground transportation

You can promote Northern Kentucky and your business as you interact with other Northern Kentuckians and federal officials by being part of this exciting and important trip. For more information, visit www.nkychamber.com/events or contact Jane Melson at 859-578-6391.



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4th Annual LEGACY Next Generation Leader Awards

The 4th Annual LEGACY Next Generation Leader Awards are slated for July 18th, 2013 at The Madison Event Center in Covington. The Next Generation Leader Awards are designed to salute the region's young professionals under the age of 40 for significant accomplishments in their chosen professional field, as well as their contribution to the community. By celebrating achievement, the NGLAs seek to honor Northern Kentucky/Cincinnati area young professionals.

Participation from the top executives of our region is needed to ensure the success of this awards program. Consider nominating someone or suggesting a young professional apply directly for the award.

Nominations can be made at <http://www.legacyleadership.org/about/ngla-awards/nominate/> and must be submitted by February 15th.

Three finalists and a winner will be chosen in each of the 10 categories. The categories can be seen at <http://www.legacyleadership.org/about/ngla-awards/categories/>.

Applications for the Next Generation Leader Awards are due to the Northern Kentucky Chamber office by 5pm on March 8th.

Winners will be chosen based on the applicant's answer to each question; level of professional achievement; demonstrated leadership and community impact. Winners in each field will be determined by a selection committee comprised of a diverse group of community leaders and experts within each of the 10 categories.

Employment Extravaganza!

In its 13th year, Employment Extravaganza continues to be touted as one of Northern Kentucky's largest and best career-focused events! Averaging nearly 700 job seekers and 40 booths, the event's success comes from the many community partners collaborating with a common mission – to help employers find quality, dedicated employees so that together we can grow our local economy.

The day includes an HR Luncheon featuring a high level speaker (to be announced) and an opportunity to network with HR professionals followed by a job fair.

Thursday, May 9, 2013
11:00 a.m.- 1:00 p.m. HR Luncheon
2:00 p.m.- 5:30 p.m. Job Fair
Receptions Banquet Center, Erlanger

For more information, please visit www.nkychamber.com/events or contact Amanda Dixon adixon@nkychamber.com or 859.578.6396.



Dreamers Welcome

Nearly 16,000 students are drawn to Northern Kentucky University's small classes and the "up-close and personal" attention they receive. Just eight minutes south of downtown Cincinnati, NKU emphasizes undergraduate research opportunities in disciplines ranging from biology to dance, and NKU undergraduates have access to some of the nation's most advanced technology. The school's graduate programs are among the most respected in the region, and the Salmon P. Chase College of Law ranks among the Midwest's top law schools. NKU is also nationally recognized for its numerous corporate and community collaborations, setting the university apart as a leader in civic engagement.



www.nku.edu



Meet A.G. Lafley

Companies aren't winning the way they used to. Not just because of the economy, rapid change or rising complexity. Companies today aren't winning because they don't have a strategy.

Unfortunately, too many firms confuse strategy with having a vision or plan. In *PLAYING TO WIN: How Strategy Really Works*, two of today's best-known business thinkers finally get to the heart of what strategy is for: winning, and what it's about: choice.

Few companies plotted their strategy more precisely than Procter & Gamble, which under the leadership of CEO A.G. Lafley, in a strategic partnership with coauthor and advisor Roger Martin, doubled sales, quadrupled profits, and increased market value by over \$100 billion dollars, making P&G among the most valuable companies in the world. Now, drawn from their years of experience working together and separately at P&G and the Rotman School of Management (where Martin is now dean), Lafley and Martin show how organizations large and small can guide any everyday action with larger strategic goals—to win rather than simply play.

PLAYING TO WIN shares the thinking behind these case studies with depth that could only come from authors who knew and led them firsthand. The authors also demonstrate the broad application of their approach with illuminating strategy stories from a range of companies including Mars, GM, Quaker, and Toyota. Any leader at a for profit or not for profit organization—established or startup—small, medium or large—can score strategy wins with Lafley and Martin's proven approach to thinking hard, not just working hard.

Meet A.G. Lafley
Exclusive VIP Presentation & Signing
February 7, 2013
5:00-7:30pm
Memorial Hall
1225 Elm Street
Cincinnati, OH 45202

Tickets for the reception and signing are \$40 and include a copy of the book, cocktail reception with food and beverages, presentation by Mr. Lafley and networking with other business leaders.

Tickets can be purchased at www.josephbeth.com/RSVP/Win or by calling Stacey Hoover at 513-884-2564.

NKITA Trade Education Seminar: Revitalization Efforts in Japan

In partnership with the Japan America Society of Greater Cincinnati, the Northern Kentucky Chamber of Commerce is conducting a seminar focused on Japanese revitalization after the tragic 2011 tsunami. The seminar will be held on Wednesday, February 13th and will highlight trade and business issues.

As one of the top five most powerful earthquakes in the world, Japan's infrastructure, economy and people have been devastated by the natural disaster. However despite these major blows, Japan continues to be an economically competitive environment. To learn more about revitalization efforts, NKITA is presenting three experts who are heavily involved in Japan's ever-changing economy and society: The Consul-General of Japan, the Honorable Kuninori Matsuda has worked in Detroit focusing his efforts on improving business development between the US and Japan; Tatsuhiro Shindo, Chief Executive Director of the Japan External Trade Organization (JETRO), works to increase foreign investment within Japan; and Raymond Luk, President of Asian Development with Green Energy Enterprises.

Learn more about the current needs of Japan's reconstruction and recovery, along with the broader opportunities for your business to connect and contribute. Hear stories of local companies' efforts to support Japan's revitalization efforts. For more information or to register, please visit www.nkychamber.com/events.



Special Events ■■■ NKITA ■■■ Public Affairs ■■■ Business ■■■ Green Partnership ■■■ Leadership ■■■ Workforce/Education ■■■ Membership ■■■ Women's Initiative ■■■ Health & Wellness ■■■

February 2013						
www.nkychamber.com/events						
Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
				1	2	3
4	5	6 Getting The Most From Your Chamber Membership	7 Playing to Win with A.G. Lafley	8	9	10
11	12 2013 Northern Kentucky Day in Frankfort	13 NKITA Trade Education: Revitalization in Japan	14 HR Group 100 - Creating and Maintaining Your Company Culture	15 A Chance to Meet	16	17
18	19 Eggs 'N Issues -Health & Wellness Breakfast and Expo	20 HR Webinar Series	21	22	23	24
25 Women's Initiative: Business Women Connect Happy Hour	26	27	28			

Special Events ■■■ NKITA ■■■ Public Affairs ■■■ Business ■■■ Green Partnership ■■■ Leadership ■■■ Workforce/Education ■■■ Membership ■■■ Women's Initiative ■■■ Health & Wellness ■■■

March 2013						
www.nkychamber.com/events						
Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
				1	2	3
4	5	6	7	8	9	10
11	12	13	14 HR Group 100	15	16	17
18	19 Eggs 'N Issues 2013 Washington DC Fly-In	20 NKITA Trade Education: HR Webinar Series Workplace Safety Expo	21	22	23	24
25 Women's Initiative: Business Women Connect Happy Hour	26 College Connect: Growing Local Talent Small Business Seminar	27	28 2013 Excellence in Education Celebration	29	30	31



Workplace Health and Safety Conference

Expo booths available
\$75 Chamber members
\$150 Non-members

Wednesday, March 20
Receptions Banquet and Conference Center, Erlanger
8:00 a.m.-noon



Sessions on OSHA, Accident Investigations, Emergency Preparedness, worker health and more.
Keynote presentation:

Dan Braun, Senior Vice President Value Improvement Initiatives-Operations at Cintas.
How Safety Activities Impact Businesses' Bottom Line

Whether you are a workplace safety professional, an HR expert, or a small business owner, don't miss this important opportunity to network with peers and receive valuable resources.

Purchase booth space, register to attend, or read more about this event at www.NKYChamber.com.

Northern Kentucky Chamber Workplace Health & Safety Conference attendance qualifies for one Ohio BWC Safety Council external training credit with submission of appropriate documentation to the safety council sponsor.



For more information or to register, please visit www.nkychamber.com/events

MARK YOUR CALENDAR

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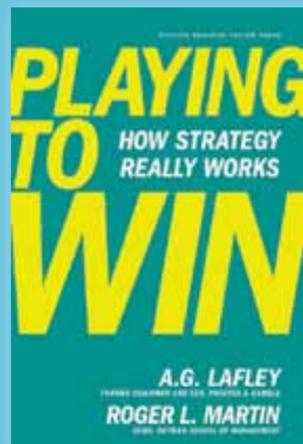
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It is a scientific and rigorous look at strategy. It is about defining what "winning" means for your organization and the right choices on "how to win," "where to play," and making the hard choices to make it work. It's about how to make better choices based on your organization's strengths and competencies.

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To RSVP, visit www.josephbeth.com/RSVP/WIN

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December 2012 Monthly Economic Indicators Reports

	November 2012	October 2012	1 Month % Change	November 2011	1 Year % Change
Labor Force¹					
Boone County	65,681	66,204	-0.8%	64,918	1.2%
Campbell County	46,370	46,842	-1.0%	46,270	0.2%
Kenton County	85,542	86,230	-0.8%	85,029	0.6%
Northern Kentucky Total	197,593	199,276	-0.8%	196,217	0.7%
Cincinnati MSA (000's)	1,105	1,114	-0.8%	1,099	0.5%
Employed Residents					
Boone County	61,300	61,684	-0.6%	60,242	1.8%
Campbell County	43,280	43,552	-0.6%	42,533	1.8%
Kenton County	79,740	80,239	-0.6%	78,364	1.8%
Northern Kentucky Total	184,320	185,475	-0.6%	181,139	1.8%
Cincinnati MSA (000's)	1,035	1,044	-0.9%	1,016	1.9%
Unemployment Rates (%)			% Change		
Boone County	6.7	6.8	-1.5%	7.2	-6.9%
Campbell County	6.7	7.0	-4.3%	8.1	-17.3%
Kenton County	6.8	6.9	-1.4%	7.8	-12.8%
Northern Kentucky	6.7	6.9	-3.0%	7.7	-12.6%
Cincinnati MSA	6.3	6.3	0.0%	7.6	-17.1%
Kentucky	7.6	7.8	-2.6%	8.5	-10.6%
Comparable U.S.	7.4	7.5	-1.3%	8.2	-9.8%

	November 2012	October 2012	1 Month % Change	November 2011	1 Year % Change
Jobs in Location²					
Cincinnati MSA (000's)	1,025.1	1,027.8	0.4%	1,001.4	2.6%
Goods Producing Industries(000's)	152.8	153.9	-0.7%	147.7	3.5%
Service Providing Industries(000's)	872.3	873.9	-0.2%	853.7	2.2%
Cincinnati MSA Manuf. Employment (000's)²	114.3	115.0	-0.6%	109.4	4.5%
Durable Goods	69.9	70.6	-1.0%	65.4	6.9%
Nondurable Goods	44.4	44.4	0.0%	44.0	0.9%

	November 2012	October 2012	1 Month % Change	November 2011	1 Year % Change
UNITED STATES					
Federal Reserve Board Index of Industrial Production (2007=100)	97.509	96.4932	1.1%	95.1	2.5%
Composite Index of Leading Indicators ⁴ (2004 = 100)	95.8	96	-0.2%	94.0	1.9%

	November 2012	October 2012	1 Month % Change	November 2011	1 Year % Change
Inflation⁵					
Consumer Price Indexes (1982-84 = 100)	231.0	231.8	-0.3%	227.0	1.8%
"All Urban Consumers" (CPI-U) (SA)	227.5	228.6	-0.5%	223.7	1.7%
"Urban Wage Earners" (CPI-W) (SA)	196	197.5	-0.8%	193.2	-0.9%
Producer Price Index for Finished Goods (1982 = 100)(SA)(p)	212.8	209.4	7.6	3.7%	3.7%

	November 2012	October 2012	1 Month % Change	November 2011	1 Year % Change
Employment (Not Seasonally Adjusted)¹					
Labor Force Total (000's)	154,953	155,779	0.5%	153,683	1.4%
Employment Total (000's)	143,549	144,039	0.5%	141,070	2.1%
Unemployment Rates (%)	7.4	7.5	-1.3%	8.2	-8.5%
Output, Production & Income					
Real "GDP" (Gross Domestic Product) ³ 2012 3rd (Billions of chained 2005 dollars; seasonally adjusted annual rates)(r)	13,653	13,549	0.3%	13,307	2.6%
Personal Income (Billions of dollars) ³ (Seasonally Adjusted Annual Rates)(r)	13,400	13,327	0.5%	12,976	3.3%

1. Bureau of Labor Statistics, Current Population Survey, Local Area Unemployment Statistics (LAUS) or Workforce Kentucky, Labor Force Statistics (LAUS)
2. Bureau of Labor Statistics, Current Employment Survey
3. U.S. Bureau of Economic Analysis (BEA)
4. The Conference Board U.S. Business Cycle Indicators.
5. Bureau of Labor Statistics

NKU NORTHERN KENTUCKY UNIVERSITY
Center for Economic Analysis & Development
Northern Kentucky University
2622 Alexandria Pike
Highland Heights, KY 41099
<http://cead.nku.edu>

Chamber Seeks Board of Directors Nominations

If you would like to nominate a Chamber member to serve on the Board of Directors, please complete the nomination form by Thursday, February 28 and send to the Chair of the Board, Northern Kentucky Chamber of Commerce P.O. Box 17416, Ft. Mitchell, KY 41017-0416; fax (859) 578-8802 or email to sbeach@nkychamber.com. To access the form, please visit www.nkychamber.com under the Membership section and then click "Get Involved." For questions, please contact Stephanie Beach at 859-578-6390.

Nine individuals will be nominated to serve a three-year term on the Chamber Board beginning September 1, 2013 through August 31, 2016.

Corporate Responsibilities:

1. The Board of Directors is responsible to the General Membership.
2. The members of the Board of Directors are the elected representatives of the Chamber's general membership and have ultimate responsibility for all Chamber operations.
 - In this capacity, the Board shall formulate and review various policies, proposed actions, programs, and projects which serve the best interests of the Chamber and its members.
 - Study and review the budgetary and financial needs of the Chamber.
3. The Board shall appoint a President to administer to the operation of the Chamber.
4. The Board shall provide the personal leadership, enthusiasm, and support necessary to build and sustain an effective organization geared to growing Northern Kentucky's economic base.
5. The Board shall annually develop a set of basic Chamber objectives, the Business Plan, and shall continually monitor the Chamber's progress toward attaining those objectives.

Individual Responsibilities and Expectations:

1. The Board Member shall serve on at least one committee of the Chamber.
2. The Board Member shall attend at least 60% of the regular meetings of the Board during the Chamber's fiscal year.
3. The Board Member shall place the interests of the whole body above self-interests when considering issues on behalf of the Chamber membership.
4. The Board Members shall work with Chamber staff to communicate and influence others as necessary to affect the Chamber's agenda and initiatives.
 - Effective communication with legislators, other members, potential members, et al is vital to the continued success of the Chamber.
5. The Board Members shall take an active role in recruiting new members to the Chamber.
 - Chamber Members are the lifeblood of the Northern Kentucky Chamber.
6. The Board Member shall engage members in the work of the Chamber;
 - Involve individuals in various Chamber programs so as to utilize their leadership talents;
 - Encourage committees and volunteers in the completion of their assigned tasks; and,
 - Seek membership feedback and opportunities to improve the Chamber.
7. The Board Member shall work to broaden and enhance the financial resources of the organization; and,
 - Take part in providing for the Chamber's financial needs whether through sponsorship or active participation in programs important to the Chamber, e.g., membership and resource campaigns.
8. The Board Member shall attend as many events and functions of the Chamber as possible, including attendance at the annual Chamber retreat.
 - Participation will be monitored and subject to review by the nominating committee when considering a Board Member for reappointment.
9. The Board Member shall represent the Chamber when called upon by the Chamber Staff or Chair of the Board of Directors.

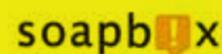
All nominations received by Thursday, February 28, 2013 will be considered by the Nominating Committee.

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Buca di Beppo celebrated its Grand Opening on Monday, January 14 in the Florence Mall next to Sears. To make reservations or for more information call 859-282-8451.

Joe Gormally of Paramount Satellite, a DirectTV Authorized Dealer, celebrates his new business venture at the Chamber! Congratulations Joe! If you would like to know more about how Joe can help you with DirectTV services call him at 859-628-8283 or email him at paramountsatellite@gmail.com.

Do you have something to celebrate? Did you recently expand, remodel, or open a new location? Do you have an anniversary coming up? The Chamber can help you with an official ribbon cutting! Call Kelly Rose at 859.578.6381 for more information.

THE FUTURE IS
NOW
SAVE THE DATE
2013 Excellence in Education Celebration
THURSDAY, MARCH 28, 2013
Northern Kentucky Convention Center
Social Hour at 5:00 pm
Dinner & Awards Presentation at 6:00 pm




Eggs 'N Issues - Build Our New Bridge Now Coalition



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