



LAUNCH POINT

Connections. Opportunities.

Expertise and Resources for Business, Career & Nonprofits at Your New Library

Whether you're a small business entrepreneur, a nonprofit fundraiser, or an individual considering career or college options, LAUNCH Point is your destination for expertise, services and tools for success. Free workshops and programs provide important networking opportunities and useful information for businesses, job seekers and nonprofit organizations. Visit LAUNCH Point on the 2nd Floor of the new Main Library.

BUSINESS SERVICES LIBRARIAN Ann Riegler-Crichton offers guidance in writing polished business plans and outstanding resumes, connecting with research in the marketplace, identifying networking opportunities and getting the most from online, print and community resources. Contact her at (937) 496-8631 or by [email](#).

NONPROFIT RESOURCES LIBRARIAN Susan Rodenberg provides assistance with grant writing, fundraising, board development, planning and other areas of nonprofit interest. Contact her at (937) 496-8624 or by [email](#).

"What do you need to start a business? Three simple things: know your product better than anyone, know your customer, and have a burning desire to succeed."

~ Dave Thomas, founder of Wendy's



Insights for Women in Business

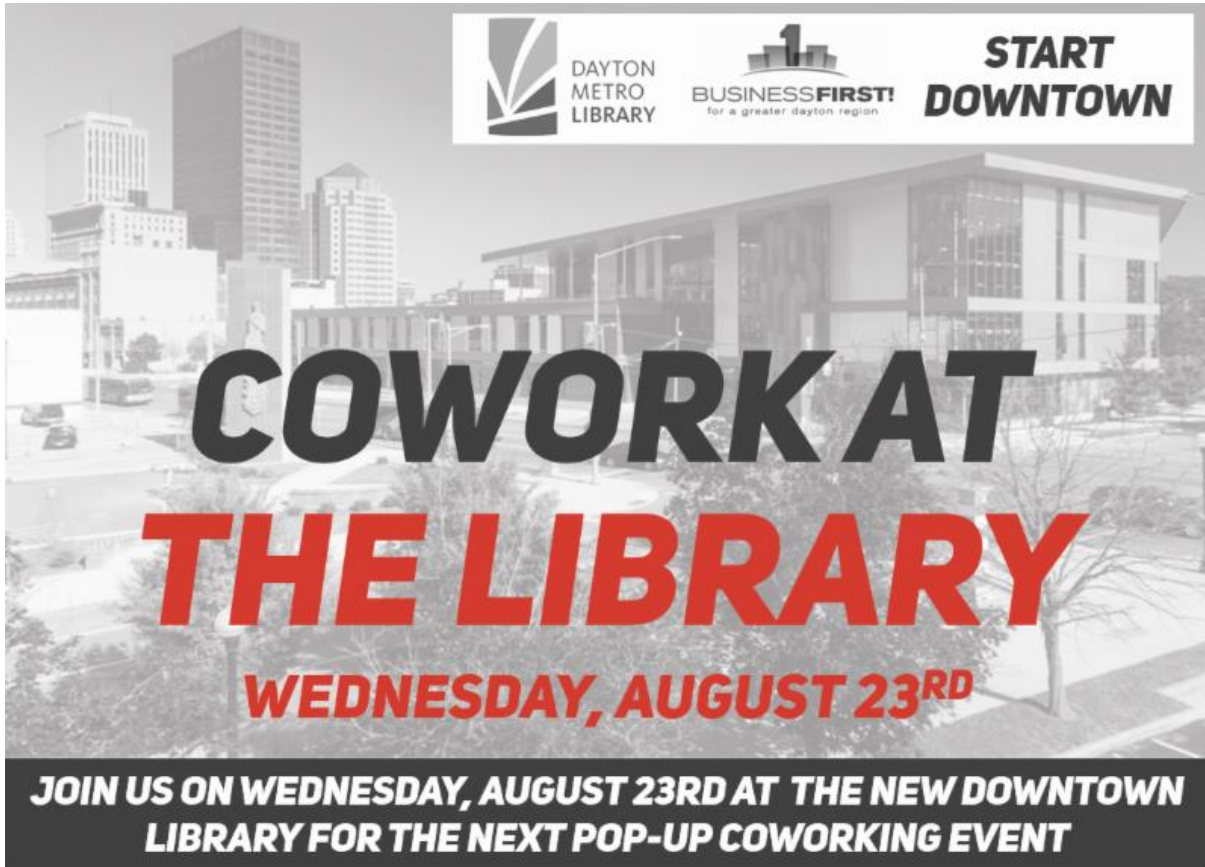
Don't forget to register for August 21st's *Insights for Women in Business* at The Corner Kitchen. Learn how to make great networking connections with Amy Gannett of Lula Bell Art and Designs. [Details and registration.](#)





SMALL BUSINESS RESOURCE RALLY

August 23, 2017 8:30am-10:00am

*Dayton Metro Library, New Main Branch
215 E. Third Street, Dayton*



 DAYTON
METRO
LIBRARY

 BUSINESSFIRST!
for a greater dayton region

**START
DOWNTOWN**

COWORK AT THE LIBRARY

WEDNESDAY, AUGUST 23RD

**JOIN US ON WEDNESDAY, AUGUST 23RD AT THE NEW DOWNTOWN
LIBRARY FOR THE NEXT POP-UP COWORKING EVENT**

[Business Rally details](#) | [Coworking day details](#)

FREE UPCOMING PROGRAMS FOR YOU:

Job Seekers

Dayton Metro Library's Job Seekers meetings in August will focus on how to create a LinkedIn profile that stands out to potential employers. Two opportunities to attend:

Thursday, 8/3 9:00 to 11:00 a.m. [Miami Township Branch](#)

Monday, 8/14 10:00 to 11 a.m. [Northwest Branch](#)

SCORE Small Business Counseling

Meet one-on-one with a SCORE volunteer. Call 937-496-8631 to register.

Monday, 8/14, 10:00 a.m. to 1:00 p.m. [Miami Township Branch](#)

Friday, 9/1, 10:00 a.m. to 1:00 p.m. Main Library

Useful Links

[Ohio Business Portal](#)
[U.S. Small Business Administration](#)
[Dayton SCORE](#)
[The Entrepreneurs Center](#)
[SBDC at Wright State University](#)
[SBDC at The Entrepreneurs Center](#)
[Panerians Networking Group](#)
[Ohio Means Jobs Montgomery County](#)



Dayton Area
Chamber of Commerce

[Chamber Events](#)



Questions? Suggestions?

[Ann Riegle Crichton](#)
Business Services Librarian
Dayton Metro Library
937.496.8631
DaytonMetroLibrary.org/Business



DAYTON
METRO
LIBRARY

DaytonMetroLibrary.org

 **ASK ME**
937.463.BOOK

One convenient number for
all Dayton Metro Libraries

Text a Librarian:
937.779.4491 or text the
word *Dayton* to 66746



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LAST LUNCH & LEARN!

Attend Bring Your Green *last* Lunch & Learn. Listen to our experts in rapid fire presentations to learn all you need to know on:

- How to become Green Certified
- How to register for Bring Your Green 2.0
- Updates in the green business certification program
- **Exclusive DP&L enhanced rebates** available to all BYG participants
- Exclusive free sustainability tools available to BYG participants
- What's new for Bring Your Green 2.0
- Q & A to answer your specific questions
- Open registration with assistance from staff!

LUNCH WILL BE PROVIDED COURTESY OF DP&L
Limited space available, RSVP now!

RSVP NOW,
August 16, 12:00 -1:00

Business Solutions Center
1435 Cincinnati Street | Suite 300 | Dayton, Ohio 45417





We're looking for area businesses, schools and organizations in the Dayton region ready to play in a year-long contest to reduce costs, greenhouse gas emissions and resources used while competing for cash prizes.

How to join:

- Commit to energy efficiency and sustainability through the DRG [Green Business Certification Program](#).
- [Register](#) on the Bring your Green website and assess energy and sustainability practices through tools and resources available to competitors.
- Join challenges provided by the contest, track progress, earn points and badges and watch progress on leaderboards!
- Celebrate successes and recognition- ***\$17,000 cash prizes at the end of the contest for winning teams!***

Participants in DP&L territory have access to enhanced rebates within the one year program.

Registration opens April 27, 2017 through September 30, 2017 at www.bringyourgreen.com

Contest & tracking starts August 2017 through July 30, 2018

Questions? Contact Lamees Mubaslat at 937-225-6423 or email drg3@mcoho.org

[Have Questions? Attend our Lunch & learn on August 16](#)



Hello all,

Below is a list of upcoming events in Ohio. For more information or to register, please use the links below. Thank you.

August 3, 2017 – VetBizCentral, the SBA, and Bunker Labs will be hosting **Boots to Business Reboot** in Columbus. This session offers participants valuable business skills and tips for starting a business. The curriculum includes evaluating business concepts, developing a business plan, and capital resources. To register, please visit [here](#).

August 3, 2017 – The Dayton Minority Business Assistance Center (MBAC) will be hosting **Business Orientation** in Dayton. This FREE workshop will provide an overview of business management and assistance services, financial and bonding resources, and regional contracting opportunities. For more information and to register, please call 937-333-1030.

August 3, 2017 – The SBDC at Kent State-Tuscarawas will be hosting **Patently Good Ideas: Intellectual Property Law for Entrepreneurs and Business** in New Philadelphia. This program will cover a variety of topics on intellectual property including inventions, patents, trademarks, and copyrights. To register, please visit [here](#).

August 4, 2017 – The Greater Cincinnati Chinese Chamber of Commerce will be hosting the **2017 Asian Small Business Summit** in Cincinnati. This event will provide attendees an opportunity to network with Asian businesses, learn how to grow their business, and get connected to helpful resources and opportunities. To register, please visit [here](#).

August 5, 2017 – Cincinnati SCORE will be hosting **Business Start Up Basics** in Sharonville. This FREE workshop will educate attendees on how to do market research to assess the feasibility of an idea, how to develop a marketing plan, and how to identify sources of funding. To register, please visit [here](#).

August 8, 2017 – The SBDC at Ohio University and the SBA will be hosting **Elements of Business: E-presence Setup and Management and Cyber Security** in Zanesville. This FREE session will discuss the method to set up and manage social media marketing, as well as the responsibility inherent in using social media. To register, please call 740-597-1460 or email sbdc@ohio.edu.

August 8, 2017 – FASTLANE will be hosting **Leading in Style – What's Your Leadership Style?** in Dayton. As part of the *Women in Manufacturing Breakfast Series*, this session will introduce the concepts behind Leading with Style, evaluate the leadership styles of attendees, and provide recommendation for participants. To register, please visit [here](#).

August 8, 2017 – Cultivate will be hosting **Supporting Your Startup: Columbus Resources** in Grove City. This FREE workshop will educate attendees on the different resources that are right for a business, where to find the best partners in the region, how to keep a business moving forward, and a snapshot of the area's funding options, workspaces, and business resources. To register, please visit [here](#).

August 8, 2017 – The Northern Kentucky Chamber of Commerce will be hosting **Eggs 'N Issues: The World Comes to NKY** in Erlanger, KY. This program will feature a panel discussion on the foreign direct investment occurring in the region, the challenges they face, how to attract more international investment, and why they choose the area. To register, please visit [here](#).

August 8, 2017 – The Dayton Minority Business Assistance Center (MBAC) will be hosting **Business Orientation** in Dayton. This FREE workshop will provide an overview of business management and assistance services, financial and bonding resources, and regional contracting opportunities. For more information and to register, please call 937-333-1030.

August 8-9, 2017 – The SBDC at Ohio University will be hosting **Accounting 101: Sessions 1 & 2** in Logan. This two-day workshop will educate attendees on a variety of topics including accounting methods, payroll, financial statements, record keeping, and more! To register, please contact [Trenia Twyman](#) at 740-597-1460.

August 9, 2017 – Dayton SCORE, the SBDC at The Entrepreneurs Center, and the SBA will be hosting **Elements of Business: E-presence Setup and Management and Cyber Security** in Dayton. This FREE session will discuss the method to set up and manage social media marketing, as well as the responsibility inherent in using social media. To register, please visit [here](#).

August 9, 2017 – The SBDC at the Clermont County Chamber of Commerce will be hosting **Advanced Principles of Workers' Compensation** in Batavia. This FREE workshop will discuss the policies and regulations of workers' compensation and the importance of maintaining compliance. To register, please visit [here](#).

August 10, 2017 – The Ohio Development Services Agency, Ohio State, and Youngstown State will be hosting the **2017 Ohio Export Internship Program Showcase** in Columbus. This event will highlight the accomplishments of the OEIP Class of 2017 and demonstrate the positive impact of partnerships between the State of Ohio, its universities, and private industry. To register, please visit [here](#).

August 10, 2017 – The Dayton Minority Business Assistance Center (MBAC) will be hosting **Business Orientation** in Dayton. This FREE workshop will provide an overview of business management and assistance services, financial and bonding resources, and regional contracting opportunities. For more information and to register, please call 937-333-1030.

August 10, 2017 – Columbus SCORE, ECDI, the SBA, and the Women's Small Business Accelerator will be hosting **Customer Service vs. Customer Satisfaction** in Westerville. This workshop will feature a panel of successful business owners that will discuss how to deliver five-star customer service for a five-star return in customer satisfaction. To register, please visit [here](#).

August 10, 2017 – ORV~WBC will be hosting **Solving the WBE Digital Disconnect: Connecting to Corporate Buyers with Confidence** in Cincinnati. This program will discuss the first research-based study to clearly uncover a "digital disconnect" between what WBEs are presenting through websites and social media versus how corporate buyers initiate and conduct supplier research. To register, please visit [here](#).

August 10, 2017 – The SBDC at Columbus State will be hosting **Finding and Hiring Your First Employees** in Dublin. This FREE program will educate attendees on how to identify, attract, qualify, hire, and onboard employees. To register, please visit [here](#).

August 10, 2017 – The SBDC at the Clermont County Chamber of Commerce will be hosting **Steps to Starting a New Business** in Cincinnati. This FREE workshop will educate attendees on the various resources available to help start a business, as well as the process of doing it properly. To register, please visit [here](#).

August 11, 2017 – The SBDC at Columbus State will be hosting **Successful Selling for the Small Business Owner** in Dublin. This FREE workshop will educate attendees on various techniques and approaches to increase the sales of their business. To register, please visit [here](#).

August 12, 2017 – Cincinnati SCORE will be hosting **Small Business Dream to Reality** in Cincinnati. This workshop offers valuable insight into small business startup fundamentals for the new or undecided entrepreneur through discussion about concept validation and deciding next steps. To register, please visit [here](#).

August 14, 2017 – The SBA will be hosting a **Small Business Mini Expo** in Ashland. This FREE session will educate attendees on the various programs and services available to help small businesses succeed, such as Small Business Development Centers (SBDCs), SCORE, Women Business Centers, and more! To register, please visit [here](#).

August 14, 2017 – FASTLANE will be hosting **Lean Six Sigma Green Belt Training** in Dayton. This course will provide attendees with the tools to solve problems and streamline a business, as well as a full Lean Six Sigma Green Belt Certification. To register, please visit [here](#).

August 14, 2017 – The SBDC at Kent State-Tuscarawas will be hosting **Business Start-Up** in New Philadelphia. This workshop will educate attendees on the issues related to starting and operating a business such as: business and financial planning, market demand, and financing. To register, please visit [here](#).

August 15, 2017 – The SBDC at Kent State-Tuscarawas will be hosting **Transitioning to ISO 9001:2015** in New Philadelphia. This FREE seminar will provide an overview of the changes required for a successful transition to ISO 9001:2015. To register, please visit [here](#).

August 15, 2017 – The SBDC at Ohio University will be hosting **Social Media 101** in Zanesville. This FREE workshop will educate attendees on the importance of social media and the various platforms that a business can use in their marketing efforts. To register, please email sbdc@ohio.edu or call 740-597-1460.

August 15, 2017 – The Dayton Minority Business Assistance Center (MBAC) will be hosting **Business Orientation** in Dayton. This FREE workshop will provide an overview of business management and assistance services, financial and bonding resources, and regional contracting opportunities. For more information and to register, please call 937-333-1030.

August 15, 2017 – The Minority Business Assistance Center (MBAC) and Procurement Technical Assistance Center (PTAC) will be hosting **Understanding the Estimating Process: Submitting Your Bid** in Cincinnati. This FREE event will discuss a variety of topics including things to consider when bidding a project, estimating process flow steps, and calculating project cost. To register, please visit [here](#).

August 16, 2017 – The Dayton Development Coalition will be hosting **UAS Midwest** in Dayton. This FREE event will highlight the advancement of and opportunities in the UAS industry within the Dayton region and across Ohio. To learn more and to register, please visit [here](#).

August 16, 2017 – ORV~WBC will be hosting **We Want Your Energy: Doing Business with Columbia Gas & NiSource** in Columbus. This program will educate attendees on the procurement opportunities and supplier diversity initiatives at Columbia Gas in Ohio and across NiSource's seven state footprint. To register, please visit [here](#).

August 16, 2017 – DaytonDefense will be hosting a **Lunch and Learn** in Dayton. This month's luncheon will feature Lt. Gen. Robert D McMurry, Commander, Air Force Life Cycle Management Center at WPAFB who will discuss his thoughts on his new command, the challenges and opportunities for AFMC organizational change and impacts, and how industry can help. To register, please visit [here](http://www.daytondefense.org/home/events.html#id=150&wid=401&cid=667)<http://www.daytondefense.org/home/events.html#id=150&wid=401&cid=667>.

August 17, 2017 – The Dayton Minority Business Assistance Center (MBAC) will be hosting **Business Orientation** in Dayton. This FREE workshop will provide an overview of business management and assistance services, financial

and bonding resources, and regional contracting opportunities. For more information and to register, please call 937-333-1030.

August 17, 2017 – SODEC will be hosting **Why a Balanced World Trade Regulation is Imperative for the Well Being of All** in Cincinnati. This FREE seminar will discuss world trade flows, current trends in WTO and FTA negotiations, and protectionist trade measures. To register, please visit [here](#).

August 17, 2017 – Columbus SCORE and Cultivate will be hosting **Marketing to Win New Customers** in Grove City. This workshop will educate attendees on a new marketing model that will help guide a business to new customer success. To register, please visit [here](#).

August 18, 2017 – The Overseas Private Investment Corporation (OPIC) will be hosting **Expanding Horizons** in Cincinnati. This seminar provides companies with information about the various programs and services offered by OPIC such as financing options, political risk insurance, and support for private equity. To register, please visit [here](#).

August 19, 2017 – Cincinnati SCORE will be hosting **Business Start Up Basics** in Harrison. This FREE workshop will educate attendees on how to do market research to assess the feasibility of an idea, how to develop a marketing plan, and how to identify sources of funding. To register, please visit [here](#).

August 22, 2017 – Kegler Brown will be hosting **Doing Business in Brazil** in Columbus. This workshop will provide an overview of Brazil and how its politics and economy are changing for the better. This event will also discuss doing business and investing in Brazil using recent case studies featuring an Ohio company. To register, please contact [Lindsey Dilsaver](#) at 614-462-5481.

August 22, 2017 – The Greater Cincinnati World Affairs Council will be hosting **The Future of Korea** in Cincinnati. This program will be a discussion to further the understanding of Korea and U.S.-Korea relations and will feature panelists from the Office of Korea Affairs, the Korea Economic Institute (KEI), and the Embassy of the Republic of Korea. To register, please visit [here](#).

August 22, 2017 – The Dayton Minority Business Assistance Center (MBAC) will be hosting **Business Orientation** in Dayton. This FREE workshop will provide an overview of business management and assistance services, financial and bonding resources, and regional contracting opportunities. For more information and to register, please call 937-333-1030.

August 22, 2017 – The New Albany Chamber of Commerce will be hosting **C-Suite Speaker Series** in New Albany. This luncheon will feature Joe DeLoss of Hot Chicken Takeover and how he built a fried chicken empire by changing perspectives on HR and workforce development. To register, please visit [here](#).

August 23, 2017 – Start Downtown, the Dayton Metro Library, and BusinessFirst! will be hosting a **Resource Rally and Co-Work** event in Dayton. This FREE event features an opportunity to co-work with other entrepreneurs and developers, as well as an opportunity to learn about the various small business resources available in the region. To register, please contact [Colleen Turner](#).

August 23, 2017 – The SBA will be hosting a **Small Business Mini Expo** in Findlay. This FREE session will educate attendees on the various programs and services available to help small businesses succeed, such as Small Business Development Centers (SBDCs), SCORE, Women Business Centers, and more! To register, please visit [here](#).

August 23, 2017 – The SBDC at the The Entrepreneurs Center will be hosting **Google for Business** in Eaton. This FREE program will provide an overview of Google's suite of products and resources to help a business compete at any level. To register, please visit [here](#).

August 23, 2017 – The SBA will be hosting a **Small Business Mini Expo** in Lima. This FREE session will educate attendees on the various programs and services available to help small businesses succeed, such as Small Business Development Centers (SBDCs), SCORE, Women Business Centers, and more! To register, please visit [here](#).

August 23, 2017 – ORV~WBC will be hosting **Using the Enneagram to Create Better Leaders** in Dayton. This program will educate attendees on the Enneagram's leadership application that enables participants to understand the 9 different leadership paradigms and their related leadership strengths and potential derailers. To register, please visit [here](#).

August 24, 2017 – The Greater Columbus Chinese Chamber of Commerce will be hosting **Opportunities in Asia and How to Win Them** in Columbus. This FREE workshop will discuss opportunities for companies to participate in China's multi-billion dollar Belt & Road Initiative, effects of the 100-day trade plan between the U.S. and China, and more! To register, please visit [here](#).

August 24, 2017 – The Dayton Minority Business Assistance Center (MBAC) will be hosting **Business Orientation** in Dayton. This FREE workshop will provide an overview of business management and assistance services, financial and bonding resources, and regional contracting opportunities. For more information and to register, please call 937-333-1030.

August 24, 2017 – The Northern Kentucky International Trade Association (NKITA) will be hosting **Doing Business with Europe Regional Symposium** in Newport, KY. This seminar will discuss what it is like to operate a European company in the US, as well as the challenges, rewards, and surprises of Doing Business in Europe. To register, please visit [here](#).

August 24, 2017 – Columbus SCORE and the SBA will be hosting **Elements of Business: E-Presence Setup and Management** in Columbus. This FREE workshop will discuss methods to set up and manage social media marketing, as well as the basics of e-commerce. To register, please visit [here](#).

August 24, 2017 – FASTLANE will be hosting the **Greater Dayton Additive Manufacturing Leadership Conference** in Dayton. This event will feature business manufacturing leaders from multiple industries sharing emerging additive manufacturing trends and best practices. Registration details will be forthcoming.

August 24-25, 2017 – The Xavier Center for Artificial Intelligence will be hosting the **AI Summit 2017** in Cincinnati. This conference will cover a variety of topics including current AI innovation in pharma and device, FDA perspective and strategic priorities for AI use, solution development, implementing AI innovation, and more! To register, please visit [here](#).

August 25, 2017 – The SBDC at the Greater Cincinnati Urban League and the SBA will be hosting **Small Business Development Series: Marketing (Digital Media and e-Commerce)** in Cincinnati. This FREE workshop will discuss methods to set up and manage social media marketing, as well as the basics of e-commerce. To register, please visit [here](#).

August 25, 2017 – The SBDC in Warren County will be hosting **Small Business Connectivity, Efficiency, and Security with Microsoft** in Mason. This FREE seminar will educate attendees how to use Microsoft products to connect and scale an enterprise, manage and grow a business, and detect problems and protect a business. To register, please visit [here](#).

August 25-27, 2017 – The Muskingum County Business Incubator (MCBI) will be hosting **Startup Weekend** in Zanesville. This event provides budding entrepreneurs the opportunity to pitch ideas, form teams, and start companies. To learn more and to register, please visit [here](#).

August 26, 2017 – Cincinnati SCORE will be hosting **Small Business Sales – What Every Owner Needs to Know** in Norwood. This workshop will educate attendees on the sales function and the skills and techniques of a sales person. To register, please visit [here](#).

August 29, 2017 – The SBA will be hosting a **Small Business Mini Expo** in South Point. This FREE session will educate attendees on the various programs and services available to help small businesses succeed, such as Small Business Development Centers (SBDCs), Women Business Centers, and more! To register, please visit [here](#).

August 29, 2017 – The SBA will be hosting a **Small Business Mini Expo** in Chillicothe. This FREE session will educate attendees on the various programs and services available to help small businesses succeed, such as Small Business Development Centers (SBDCs), Women Business Centers, and more! To register, please visit [here](#).

August 29, 2017 – The Dayton Minority Business Assistance Center (MBAC) will be hosting **Business Orientation** in Dayton. This FREE workshop will provide an overview of business management and assistance services, financial and bonding resources, and regional contracting opportunities. For more information and to register, please call 937-333-1030.

August 29-30, 2017 – The Federal Laboratory Consortium (FLC) Midwest and FLC Southeast will be hosting the **2017 Regional Meeting** in Cincinnati. This two-day event will center on strengthening continued efforts to accelerate innovation and grow lasting business partnerships in the regions, as well as energy technology and technology transfer (T2) opportunities. To learn more and to register, please visit [here](#).

August 30, 2017 – The SBDC in Springfield will be hosting **Pass the Torch: A Small Business Owner's Guide to Succession Planning** in Springfield. This FREE workshop will guide attendees through a simple, step-by-step process to transition the day-to-day responsibilities to the person who will eventually take over for you. To register, please visit [here](#).

August 31, 2017 – The SBDC at the Clermont County Chamber of Commerce will be hosting **DIY Marketing Series – Content is King** in Cincinnati. This intensive workshop will educate attendees on how to master content to increase traffic. To register, please visit [here](#).

August 31, 2017 – FASTLANE will be hosting **Streamline the Process to Finding the Right People with Ohio Means Jobs** in Dayton. As part of the *FAST Talk Series*, this session will provide an overview of OhioMeansJobs.com and how to access information and tools on the site to take charge of your business. To register, please visit [here](#).

September 5, 2017 – The Dayton Minority Business Assistance Center (MBAC) will be hosting **Business Orientation** in Dayton. This FREE workshop will provide an overview of business management and assistance services, financial and bonding resources, and regional contracting opportunities. For more information and to register, please call 937-333-1030.

September 6, 2017 – The SBDC at The Entrepreneurs Center and the Dayton Metro Library will be hosting **Market Research that Won't Break the Bank** in Dayton. This FREE workshop will demonstrate several resources in identifying potential customers, consumer demographics, market information, mine business publications, and more! To register, please visit [here](#).

September 8, 2017 – Columbus SCORE will be hosting **Communicate Brilliantly to Grow Your Business** in Columbus. This program will educate attendees on how to use words, tone, and body language, the art of listening, and the importance of agreements and how to use them in life and in business. To register, please visit [here](#).

September 11-13, 2017 – Xavier University will be hosting the **Combination Products Summit** in Cincinnati. This event will provide actionable insights on the office of combination products, global regulatory strategies for combination product registration, drug vs. device vs. combination product development, and more! To learn more and to register, please visit [here](#).

September 12, 2017 – The Minority Business Assistance Center (MBAC) and PTAC will be hosting **Understanding Requests for Proposals (RFP)** in Cincinnati. This FREE workshop will breakdown the RFP and cover each topic, such as dates and submission procedures, eligibility, instructions on details of the proposal, statement of work, budget, and scoring criteria. To register, please visit [here](#).

September 12, 2017 – The SBDC at Ohio University will be hosting **Elements of Business: Procurement Opportunities and Certifications** in Cambridge. This FREE workshop will discuss the various resources available to businesses looking to sell to the government and the process involved in contracting. To register, please email sbdc@ohio.gov or call 750-597-1460.

September 12, 2017 – The Dayton Minority Business Assistance Center (MBAC) will be hosting **Business Orientation** in Dayton. This FREE workshop will provide an overview of business management and assistance services, financial and bonding resources, and regional contracting opportunities. For more information and to register, please call 937-333-1030.

September 13, 2017 – The SBDC at the Clermont County Chamber of Commerce will be hosting **Steps to Starting a New Business** in Cincinnati. This FREE workshop will educate attendees on the various resources available to help start a business, as well as the process of doing it properly. To register, please visit [here](#).

September 14, 2017 – The Adams Brown County Community Action Partnership (ABCAP) and the SBA will be hosting the **Entrepreneurship Seminar 2017** in Georgetown. This education event will instruct entrepreneurs on the skills and information they need to effectively operate a small business. To register, please contact [Lisa Tumbleson-Davis](#) at 1-800-553-7393 ext. 238.

September 18-20, 2017 – The U.S. Department of Commerce will be hosting **Discover Global Markets: Europe and Beyond** in Cleveland. This premier conference features a dynamic mix of keynote speakers, sector-specific breakouts, “ask the experts” and OEM panels, one-on-one meetings with U.S. Commercial Diplomats from around the world, and networking opportunities. To register, please visit [here](#).

September 19, 2017 – The Dayton Minority Business Assistance Center (MBAC) will be hosting **Business Orientation** in Dayton. This FREE workshop will provide an overview of business management and assistance services, financial and bonding resources, and regional contracting opportunities. For more information and to register, please call 937-333-1030.

September 20, 2017 – Columbus SCORE will be hosting **Shaping Your Policy and Culture with Employee Handbooks** in Dublin. This program will educate attendees on how to define their role as employer, set employee expectations, and learn how company policies can determine workplace culture. To register, please visit [here](#).

September 20, 2017 – The SBDC at the Clermont County Chamber of Commerce will be hosting **DIY Marketing Series – Press Releases 101** in Cincinnati. This FREE workshop will educate attendees on the rules of writing a press release: how to noticed, who to send it to, how to follow-up, and what to do when you land the interview. To register, please visit [here](#).

September 22, 2017 – The SBDC at the Greater Cincinnati Urban League will be hosting **Small Business Development Series: Small Business Procurement (Opportunities and Certifications)** in Cincinnati. This FREE

workshop will discuss the various resources available to businesses looking to sell to the government and the process involved in contracting. To register, please visit [here](#).

September 26, 2017 – The Dayton Minority Business Assistance Center (MBAC) will be hosting **Business Orientation** in Dayton. This FREE workshop will provide an overview of business management and assistance services, financial and bonding resources, and regional contracting opportunities. For more information and to register, please call 937-333-1030.

September 27, 2017 – VetBiz Central, VBOC, and the SBA will be hosting **Starting a Business** in Toledo. This program will educate attendees on how to start a business and the resources available to veterans to assist them through the process. To register, please visit [here](#).

September 28, 2017 – The SBDC at The Entrepreneurs Center will be hosting **Recordkeeping for the Small Business** in Dayton. This FREE workshop will provide an overview of recordkeeping and is designed to help participants understand how recordkeeping can benefit their small business. To register, please visit [here](#).

Ohio EPA Resource Guide for Businesses and Communities

Ohio EPA's Division of Environmental and Financial Assistance (DEFA) provides several compliance, technical and financial assistance programs available to help Ohio communities and businesses with their environmental needs. These services and relevant contact information are summarized in their "Resource Guide" which is available to view and download at:

<http://epa.ohio.gov/Portals/29/documents/ocs/ResourceGuide.pdf>

For questions about the guide, please contact Pejmaan Fallah at Pejmaan.Fallah@epa.ohio.gov or (614) 644-3666.

International Market Access Grant for Exporters (IMAGE)

The Ohio IMAGE Grant, funded by the State of Ohio and the U.S. Small Business Administration (SBA), is designed to increase exports and create jobs. The IMAGE grant offers financial assistance for small businesses to promote their products and services in international markets. The grant will provide a 50% reimbursement up to \$10,000 per fiscal year for qualifying activities. For more information, please visit https://development.ohio.gov/bs/bs_image.htm.

Dayton Better Business Bureau and Women in Business Networking Programs

The BBB and WiBN host **Hot Topics Koffee Talks** in various locations in the region. All Koffee Talks are from 8:00am-9:30am. Below is the on-going schedule:

1st Friday – Springboro and Preble County

2nd Friday – Centerville and Springfield

3rd Friday – North Dayton and West Chester

4th Friday – Beavercreek and Oakwood

For information on speakers and how to register, please visit <http://www.bbb.org/dayton/events/>.

USDA Rural Development Business & Cooperative Programs

Rural Development is pleased to announce important changes to the Business & Industry (B&I) Loan Guarantee Program. These changes will better serve rural communities by helping lenders provide loans to businesses and helping to increase employment opportunities for rural residents. These changes include but are not limited to:

- Removal of the U.S. Citizenship requirement for companies wanting to use the B&I loan guarantee to increase employment in rural areas. The applicant company will need to demonstrate the loan funds will remain in the United States and will be invested in the rural community to create and retain employment opportunities.
- Owner subordinated debt may be included as equity provided the debt was established in exchange for cash and the debt remains in the company for the life of the guaranteed loan. This change can help applicants meet the minimum tangible balance sheet equity requirements of the program. Minimum tangible balance sheet equity for an existing business is 10% while a startup business is 20%. All financial statements must be prepared according to Generally Accepted Accounting Principles.
- New Market Tax Credit projects are now be eligible for assistance through the B&I program. Subordinated debt made by the Community Development Entity can be considered as equity into a project. This is another means of helping the business meet the minimum tangible balance sheet equity requirements.
- The guarantee fee can be reduced to 1% of the guaranteed portion for businesses that support value added agriculture; promotes access to healthy foods; or is a high impact business development investment.
- Loan guarantees can for agricultural production can be 50% or \$5MM, whichever is less, of vertically integrated businesses. This is a substantial increase from the previous agricultural production maximum amount of \$1,000,000.

Should you have any questions regarding these changes or if you would like additional information on the B&I Loan Guarantee Program, please contact one the Business Programs Staff listed below. We are willing to provide training or outreach on these new regulations should that be necessary to effectively implement this program within your organization.

Christie Hooks	Christie.Hooks@oh.usda.gov	614-255-2397
Cindy Musshel	Cindy.Musshel@oh.usda.gov	614-255-2427
Debbie Rausch	Deborah.Rausch@oh.usda.gov	614-255-2425
Jennifer Brown	Jennifer.Brown@oh.usda.gov	614-255-2423
Randy Monhemius	Randy.Monhemius@oh.usda.gov	614-255-2424

SBA webinars and events – For an updated list of SBA webinars and events for Ohio, please visit [here](#). Topics include healthcare, contracting, financing, and more.

Small Business Seminars – The Ohio Small Business Development Centers (SBDC) offer many seminars and workshops to small businesses throughout Ohio. Topics include certifications, mentoring, social media, business strategy, finance, and more! To learn more about these events, please visit [here](#).

Upcoming International Trade Missions and Webinars – The Ohio Development Services Agency and the U.S. Department of Commerce provide numerous opportunities to companies interested in participating in international trade missions. To see a list of upcoming missions through the State of Ohio, please visit [here](#). To see a list of upcoming trade missions through Commerce, please visit [here](#) and for upcoming webinars, please visit [here](#).

Alexander Kohls
U.S. Small Business Administration (SBA)
Dayton Senior Area Manager
District International Trade Officer
200 West 2nd Street
Office 400
Dayton, OH 45402
Alexander.Kohls@sba.gov
614-633-6372



IEDC CERTIFICATION REFRESHER COURSE

Whether you are just starting your pathway to becoming a Certified Economic Developer (CEcD), have taken the required classes, or have taken the CEcD exam (but need a little more preparation) this training will help you to meet that goal.

The person taking this course should expect to:

- ◆ Enhance their skills in taking the short answer, essay, and oral exams for CEcD
- ◆ Learn how to answer exam questions

Class time is reserved for those activities that are best done in a face-to-face setting, including practice sessions dealing with the short answer exam, the essay exam, and the oral exam.

- ◆ Expect to take exams, write, and talk—and to be graded on your effectiveness.
- ◆ At a minimum, participants will experience a practice oral exam, as well as brief mock short-answer and essay exams. The oral exam may be a group demonstration activity.

WHEN

August 31-
September 1, 2017

WHERE

Business Solutions
Center

1435 Cincinnati Street
Dayton, OH 45417

COST

\$300 Includes training
manual and meals

NEARBY HOTELS

Courtyard by Marriott
2006 S Edwin C Moses Blvd
Dayton, OH 45417

Marriott
1414 S Patterson Blvd
Dayton, OH 45409

www.marriott.com

QUESTIONS?

Contact Angela Swartz
at 937-225-4351 or
swartza@mcoho.org



BUSINESSFIRST!
for a greater dayton region



IEDC CERTIFICATION REFRESHER COURSE

This course includes:

- ◆ 4 elements vital to earning CEcD certification
- ◆ Learning and understanding the CEcD requirements
- ◆ Planning to meet the requirements
- ◆ Preparing for the exams
- ◆ Taking the exams

Name _____

Company _____

Address _____

Phone _____ E-mail _____

I would like to:

- Attend Training \$300
- Sponsor*—Major Underwriter \$1000
- Sponsor*—Supporting Underwriter \$800
- Sponsor*—Gold Level \$750
- Sponsor*—Silver Level \$500

Email registration form to swartza@mcoho.org by **August 21**.

*As a Sponsor, please send a high quality company logo to swartza@mcoho.org

Make checks payable to: **Montgomery County Treasurer**

And mail your check and registration to:
Montgomery County C&ED – IEDC/OUEDI Training
451 West Third Street, 10th Floor
Dayton, Ohio 45422

Questions? Contact Angela Swartz at 937-225-4351 or swartza@mcoho.org

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SMALL BUSINESS RESOURCE RALLY

August 23, 2017 8:30am-10:00am

Dayton Metro Library, New Main Branch
215 E. Third Street, Dayton

Montgomery County **BusinessFIRST!** will host a free Small Business Resource Rally as part of the Downtown Dayton Partnership's **Cowork at the Library** on August 23, 2017.

The purpose of this event is to provide entrepreneurs, small and minority-owned businesses with information on local tools and resources to help them to be more successful.

The program will feature information on:

- **Community Resources**
- **Workforce Training & Recruiting**
- **Financing and Access to Capital**
- **Vendor Opportunities and Information on Small Business Certifications**
- **Networking opportunities with other small businesses**

Breakfast will be provided.

PLEASE RSVP:

To RSVP for the Small Business Resource Rally, please send your name, business name, and address to Colleen Turner at turner@downtowndayton.org



RESOURCE RALLY AGENDA:

8:00am-8:30am

**Registration & Networking
Breakfast**

8:30am-9:00am

Small Business Panel

9:00am-10:00am

Resource Presentations

- "Where To Start"
- "Where to Find Talent"
- "How to Find Financing and Contracts"

10:00am-5:00pm

Cowork at the Library

CLICK HERE For more information on
the **Cowork at the Library** event

An initiative of

START DOWNTOWN

2017 HBA / DENVER SMITH MEMORIAL GOLF OUTING



EVENT **MONDAY, AUGUST 28, 2017**
Location County Club of the North - 1 Club N Drive, Beavercreek, OH 45385
Format Four Person Scramble Tournament
Time 9:30 a.m. Registration / 11:00 a.m. Shotgun Start

REGISTRATION OPTIONS **[EARLY BIRD SPECIAL... Register by August 4 and receive \$50 off a foursome or \$25 off an individual player and a company web banner that links to your website (art provided by registrant) displayed for 60 days on the HBADayton.com website!]**

- \$165 - INDIVIDUAL PLAYER** (Price includes: greens fees, cart, driving range usage, lunch, 2 drink tickets and dinner)
- \$600 - 4-PERSON TEAM** (Team price includes: greens fees, cart, driving range usage, lunch, 2 drink tickets per player and dinner)

Company/Team Name _____

Player 1	Business	Email	Phone No.
Player 2	Business	Email	Phone No.
Player 3	Business	Email	Phone No.
Player 4	Business	Email	Phone No.

SPONSORSHIP OPPORTUNITIES

Upgrade the above general registration to gain even more exposure for your company! Please check sponsorship level:

- \$45 - DINNER ONLY**
- \$150 - DRIVING RANGE SPONSOR**
- \$250 - SCORE BOARD SPONSOR**
- \$500 - LUNCH SPONSOR**
- \$750 - DINNER SPONSOR**
- IN LIEU OF SPONSORSHIP**
- \$150 - HOLE SPONSOR / GREEN ONLY** (Max/two sponsors per green)
- \$150 - HOLE SPONSOR / TEE ONLY** (Max/two sponsors per tee)
- \$250 - HOLE SPONSOR / GREEN & TEE** (Max/two sponsors per hole)
- \$200 - PUTTING GREEN SPONSOR**
- \$250 - BEVERAGE SPONSOR**
- \$500 - CART SPONSOR** (Max/two sponsors)
- \$2,500 - TITLE SPONSOR**

I would like to make a Raffle Prize donation to the HBA/Denver Smith Memorial Golf Outing

(Company logo/name on all marketing collateral for event, company web banners that link to your website (art provided by sponsor) displayed for 100 days and premium directory listing for one year on the HBADayton.com website, \$100 raffle prize in company name, opportunity to provide all golfers with coupon or brochure from your company.)

PAYMENT INFORMATION (Payment is due at time of registration)

- CHECK ENCLOSED** (Payable to: HBA of Dayton)
- CREDIT CARD**

Credit Card Number	Amount	Expiration Date	3-Digit Security Code
Name on Card	Address (City & Zip)	Phone No.	
Email for Receipt			

Please return form to:

HBA of Dayton - One Chamber Plaza, Suite 200, Dayton, OH 45402
 mgorka@hbadayton.com | (937) 298-2900 ext. 1 | (937) 298-4226 fax

LIKE US ON FACEBOOK!



FMMF FOREIGN MILITARY FINANCE SEMINAR

SEPTEMBER 12, 2017

DAYTON, OHIO

Each year, the Israel Ministry of Defense (IMOD) uses U.S.-provided security assistance to purchase over \$2 billion worth of products and services in the U.S., and half of these purchases—\$1 billion annually—are made directly from U.S. businesses. The Dayton Region Israel Trade Alliance (DRITA) is hosting a statewide seminar focused on helping Ohio companies access this opportunity.

IMOD is looking for new vendors, and companies of all sizes are welcome to attend. There is NO COST to become a registered vendor with IMOD or to attend the seminar.

This event is a unique opportunity for Ohio businesses to learn about IMOD's needs for technology, equipment and other supplies, and about how to do business with the Israeli government. There will be time for one-on-one meetings with the Israeli delegation to discuss your product or services.

FMMF SEMINAR
September 12, 2017
Dayton Masonic Center
525 W. Riverside Ave.
Dayton, Ohio 45405

For More Information:

Contact Pam Fannin at (937) 225-6140 or fanninp@mcohio.org

To Register [CLICK HERE](#)

Targeted Industries:

- Aerospace
- Advanced Manufacturing
- Software/IT
- UAS/UAV/Drones
- Ground-Based Vehicles & Systems
- Defense/Security

What You Will Learn:

- The wide variety of products and services purchased by IMOD in the U.S.
- How to register in IMOD's e-commerce system and view opportunities
- Overview of relevant rules and regulations
- Experiences of Ohio businesses that have previously worked with IMOD

Agenda:

8:30am Registration & Breakfast

9:00am Welcome

9:15am IMOD Presentations

10:45am FMMF Case Studies

11:30am Lunch

1:00pm

- IMOD One-on-One Meetings
- Business Resource Presentations

3:00pm Program Conclusion



The Greater Dayton Foreign Trade Zone, Inc.



Dayton Region Israel Trade Alliance



Small Business Community News - August 2017

Chapter Corner - Ann Riegler-Crichton



Incoming vice-chair sharing some comments here while our Chair Chuck Anderson enjoys a few days off. For those who don't know me well, **I'm the Business Services Librarian for Dayton Metro Library in my full-time career. I'm also a Dayton SCORE counselor and volunteer with expertise in market research.** I'm excited about the role SCORE plays in the business support landscape, and passionate about outreach to women and minority business owners. Happy to share a few thoughts in Chuck's absence.

Are you taking full advantage of the classes and webinars SCORE has to offer?

We care about your business success and design counseling appointments, outreach efforts, class curriculum and all our programming around YOUR expressed needs. Be sure to look through the calendar of events and sign up to attend a class or two. And, feel free to speak up when you have an idea for a new program or class- the successful Insights for Women in Business program came about because someone expressed a need for SCORE to look more closely at the unique needs of new female business owners.

[Visit our Website](#)

Small Business Development Series - August 9th E-presence Setup and Management and Cyber Security



This Small Business Development Series, put on in conjunction with The Small Business Administration, is designed to provide information and contact resources to both beginning and continuing businesses in the Dayton and surrounding area. The series is presented free of charge but registration is required.

The August 9th workshop will discuss the methods to set up and manage social media marketing. Cyber security will deal with the responsibility inherent in using social media.

[Learn More and Register](#)

2017 - 6th Year of Non-Profit Workshops



Dayton SCORE provides free mentoring to non-profit organizations and charities by volunteers experienced in working as board members and executives in non-profit organizations.

The Fall Non-Profit series of six workshops focuses on topics that our research has shown to be of critical importance to non-profits. The Fall schedule includes the following workshops:

- Strategic Planning** - Sept 7, registration open Aug. 15 •
- Volunteer Management** - Sept. 21, registration open, Sept. 1 •
- Fundraising** - Oct. 5, registration opens Sept. 15 •
- Marketing** - Oct. 19, registration begins Oct 1 •
- Financial Management** - Nov. 2, registration open Oct. 7 •
- Board Development** - Nov. 16, registration opens Nov. 1 •

[Learn More](#)

**New Dayton Main Library
Ann Riegle-Crichton, Business Services Librarian**



Going to put on my other professional hat here for a few lines- **Have you seen that beautiful new library at the corner of Third and St. Clair in downtown Dayton?** Almost two years in the making, the new Main library has so much to offer the business community. Meeting spaces with high-tech AV equipment, free wifi, green screen area with video recording and editing equipment that can be used for free.

I'm most excited about a new area called Launch Point which brings together our business, career and non-profit resources in one area of shelves which is located right next to two informal meeting spaces that hold a small conference table and several chairs that can be used for free.

SCORE counseling appointments with mentor John Soutar will resume there on September 1 and continue on the first Friday of each month. We've also added counseling sessions with Dr. Bob Puskar at the Kettering Moraine branch library on the second Monday of each month, beginning September 11. Call me at 937-496-8631 to make an appointment.

[Visit the New Dayton Library](#)

Insight for Women in Business



On Monday, August 21st the **Insights for Women in Business** team will host an evening event devoted to networking success.

Amy Gantt, owner of Lula Bell Art and Designs, understands being busy running a business while taking care of a home and family. She understands that networking events are important, but sometimes too prevalent. Not all events provide a return on the investment of time, and or money.

So Amy will share her "networking plan" which will help female business owners and entrepreneurs decide which events provide the greatest outcome.

[Learn More and Register](#)

Our latest infographic highlights the growing impact of CSR in the business world.



[Download Now](#)

"Corporate Social Responsibility" (CSR) is growing in popularity for businesses, employees and customers. The term refers to a company's planned initiatives to improve society in some way.

Our latest infographic highlights the growing impact of CSR in the business world, with 81% of companies publishing a CSR report.

Upcoming Webinars

Optimize Your Business - 12 Ways Automation Technology Can Improve Your Sales and Marketing

August 10 @ 1 p.m. EDT / 10 a.m. PDT



Are you taking advantage of the digital technologies available to help you save time and money?

In this webinar, digital marketing expert Jaime Nacach will focus on how to automate complex marketing and sales tasks so you can always send the right message to the right person

[Learn More](#)

Add More Revenue Streams to Your Service-Based Business

August 16 @ 1 p.m. EDT / 10 a.m. PDT



Trading "hours for dollars" is an easy way for small business owners to make money, but not the smartest way to leverage your time.

In this session, attorney John Corcoran will teach you how to "scale up".

[Learn More](#)

Essential Elements of Every Small Business Website

August 17 @ 1 p.m. EDT / 10 a.m. PDT



Make sure your website is a marketing asset.

Duct Tape Marketing founder John Jantsch will cover the key features every small business website must have in the world of marketing-activated websites.

[Learn More »](#)

Creating an Effective Business Workflow

August 24 @ 2 p.m. EDT / 11 a.m. PDT



Workflow management can be the difference between the success and failure of an organization. Do you have a business workflow?

In this webinar, Stacy Kildal will discuss what workflow is, why it's important to your small business, and the steps you should take to evaluate and create an effective workflow.

[Learn More »](#)

The Hidden Benefits of Going Green

August 31st @ 1 p.m. EDT / 10 a.m. PDT



Did you know that "green" initiatives can lower your costs and help you gain customers?

In this session, Will Teichman, Kimco Realty's Director of Strategic Operations, will share tips for retailers looking to advance their sustainability efforts.

Sponsored by Kimco Realty

[Learn More »](#)

SCORE helps you succeed! Check out one of our recent success stories.



GOEFER

Michael had an amazing idea, but needed help to bring it to life. Then he met his SCORE mentor. "I always ask questions, and starting a business of this scale was way outside my experience," Herod admits. "So I started researching and found SCORE, and then Doug."

[Read More »](#)

What will you start, with the help of a SCORE mentor?

[Connect with a Dayton SCORE Mentor today](#)

[Subscribe to Dayton SCORE Newsletters](#)



Dayton SCORE, Chapter 107
www.dayton.score.org
Phone: 937.225.2887



SCORE is a nonprofit association dedicated to helping small businesses get off the ground, grow and achieve their goals through education and mentorship. We have been doing this for more than 50 years.

Because our work is supported by the U.S. Small Business Administration (SBA), and thanks to our network of 10,000+ volunteers, we are able to deliver our services at no charge or at a very low cost.

Find out more about our Mission, Vision and Values [here](#).



July 2017 Newsletter

Did you know that HIWT offers Specialized and In-Plant Welding Training

Hobart Institute of Welding Technology offers in-plant and/or field training programs. These programs involve the teaching of existing advanced skill and technical training courses at your location or ours. In addition to all major arc welding processes, we offer training in TOOL & DIE and AEROSPACE Welding - structural and piping, designed to meet manufacturing needs. Contact Chip Prinz by email at Chip.Prinz@welding.org or phone number 937-332-9502.



The year is half way over!

Don't wait any longer to schedule your Technical Training class. Hobart Institute of Welding Technology offers many welding inspection classes as well as other continuing education classes both on our campus and online that can enhance your current skills. If you need continuing education hours or are ready to become an inspector, we are here to help. Click [here](#) to view classes and complete registration forms or call Chip Prinz at 937-332-9502 with questions.

HIWT Holds Open House and Ribbon Cutting Ceremony



Hobart Institute of Welding Technology held an Open House and Ribbon Cutting Ceremony on Wednesday July 19th. Following the ribbon cutting, tours were given of the new Welding Learning Facility and the newly renovated main campus area. The Welding Learning Facility is just over 16,000 square feet and features four technically advanced state-of-the-art classrooms that seat up to 120 students and contains high-tech audio-visual training aids. The building also houses a dedicated non-destructive laboratory for hands-on liquid penetrant and magnetic particle inspection and training, a large welder performance qualification laboratory for destructive and non-destructive testing and 24 multi-process welding booths. The renovation and expansion of the main campus area covers 14,834 square feet and includes 70 new weld booths, 13 new or updated classrooms, a new advisor/security office as well as a relocation and rebuild of administrative office space. This addition and expansion brings the total weld stations on campus to 345. For more information about the Hobart Institute of Welding Technology and the training offered, visit www.welding.org.



Welding for the Non-Welder

Have you ever wished you or your non-welding staff could have a better understanding of welding in order to support the mission more efficiently?

The welding for the non-welder class is a four day course that gives the non-welder a solid background and overview of the welding field along with some hands-on experience with the major welding processes.

Purchasing agents, plant managers, manufacturers of welding products, distributor sales people, supervisors, quality assurance people and others will gain an understanding of welding that will make them more proficient at any job that involves welding related activities. Course includes safety in welding and cutting, weld metal properties, welding fundamentals and communication of welding information. Hands on weld processes covered are:

- Oxyfuel welding, cutting and brazing
- Shielded metal arc welding
- Gas metal arc welding
- Flux cored arc welding
- Gas tungsten arc welding
- Plasma arc cutting.

Click [here](#) for more information and to register for class.

Do you need to hire welders?



HIWT graduates students every month. We have a job board where you can post your open positions and students/graduates can apply directly to you. Contact us [here](#) for more information on how to set up an account and post your jobs.

Hobart Institute of Welding Technology, dedicated to welding training and education excellence, is a nonprofit educational facility.

Hobart Institute of Welding Technology
400 Trade Square East
Troy, Ohio 45373
937-332-9500
www.welding.org
hiwt@welding.org

State Board of Career Colleges and Schools Registration No. 70-12-0064HT
Accrediting Commission of Career Schools and Colleges No. 000403

See what's happening on our social sites.



Hobart Institute of Welding Technology,
400 Trade Square East, Troy, OH 45373