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THE **HYPERLOCAL APPEAL** OF PRINT MEDIA

THE CHANGING (YET STEADY) LANDSCAPE OF LOCAL ADVERTISING

PATRICK MCCABE | Editor-in-Chief
GREGORY MEE | Contributing Writer

*For the first time in the US, **digital ad spending** will surpass TV ad spending in 2016. This isn't exactly a surprise, but it's happening faster than the experts thought.*

Previous studies suggested it wouldn't happen until next year. This comes from a September 2016 report generated by digital technology data firm eMarketer, and predicts that the bulk of digital advertising, mobile spending, "will represent more than a third of total media ad spending in the US" by 2019.

That's on a national scale. What about the trends in local markets? Are we seeing the same type of dramatic shift to digital?

Well, the shift is happening locally, too, just not as quickly or as dramatically. According to an October 2016 report by BIA/Kelsey, nearly $150 billion will be spent on all local advertising in 2017. Overall, that's an increase of only 2.4% from this year, but as Senior VP/Chief Economist Mark Fratrik puts it, "A large part of that is because of a decline in revenue going to print media, including newspapers, magazines, and direct mail."

They predict digital advertising in local markets will increase by 13.5% in 2017, while traditional media spending will drop locally by 2.4%. While not overtaking it quite yet, the company predicts that local digital ad spending will exceed local print spending entirely by 2018.

This does not mean that print media will become obsolete anytime soon. It just goes to prove what experts have predicted for a while now: that the trend toward digital will continue.

As a chamber of commerce, you know that there's still a place for print media in local markets. You don't have to look further than the thousands of directories and other publications created by chambers every year to see that residents and businesses still find value in this medium. When it comes to local communities and neighborhoods, print's relevance is far stronger than it is nationally.

Think about the way you interact with your neighbors as compared to the world at large. Locally, we're still very much a face-to-face, "get to know you" kind of culture. It's really more on a national and/or global scale where the majority of our communication is done digitally. Particularly when it comes to business owners and the ways that they've always had success, much of their business will typically come from word-of-mouth, e.g. your neighbors chatting about that restaurant, shop, doctor, etc. that's new to town.

It's this type of behavior that has made its way onto digital platforms like social media, but it was behavior that was honed in person; and that behavior is still hugely important in our tightest circles, our neighborhoods. The trick is figuring out how to capture the immediacy and constant variation of social media and digital technology in a printed publication.

Two companies that are blurring the lines between our digital behavior and print media are N2 Publishing and Best Version Media (BVM). Based out of Wilmington, North Carolina, N2 Publishing's goal is to "turn neighborhoods into communities". Best Version Media, based out of Brookfield, Wisconsin, follows a similar model.

Both companies create monthly magazines for affluent neighborhoods in communities all over the country, exclusive to the residents in that neighborhood.

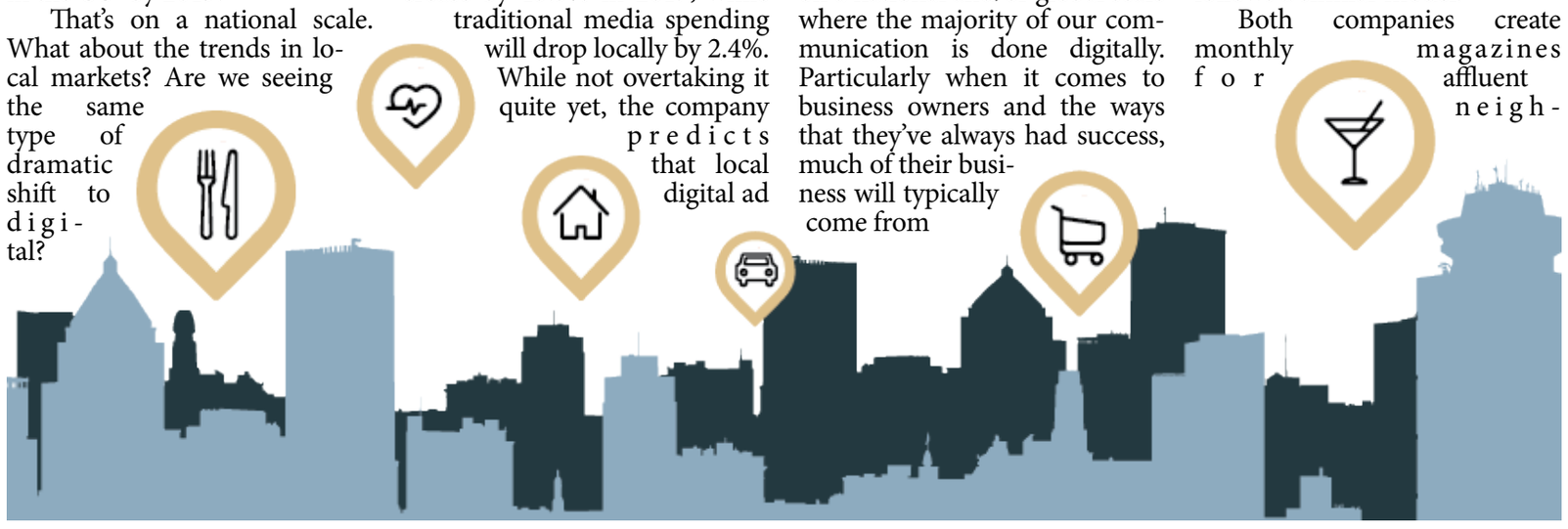

Illustration by Amanda Hays

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THE THIRD **WAVE** | Creating the Places We Want to Live

SASHA PINCUS | Staff Writer

How do you start a discussion that forecasts a monumental shift in human history without sounding dramatic?

No, really; I'm truly asking.

What we're about to talk about boils down to where we've been and where we're going. We'll touch on policy and economic trends; what needs to be done; and who will be the ones most likely to do it. We'll also start planning for a world we can hardly even fathom yet.

Without sensationalizing, of course.

The aforementioned shift is digital in nature and rooted in technology, but overall, it's so much more. It's a matter of connectivity. Buzzwords like "synergy" may actually apply as we explore an ongoing conscious, societal push to evolve.

THE THIRD WAVE

In his book *The Third Wave*, Steve Case, former CEO of AOL, introduces the idea that we're approaching a new era. Defined by the internet and those who use it, this stage in our society has the potential to herald in a culture of unprecedented partnership and innovation. It'll also spell the end for many who fail to adequately prepare. Before we get into that though, let's outline a few things. Namely, the Third Wave (and the two that preceded it).

According to Case, the First Wave began halfway through the 1980s, and ended at the turn of the century. As many cinematic biographies are now quick to narrate, it was a period dedicated largely to the emerging emphasis on technology. In particular: the internet.

The Second Wave, then, picked up where the first left off, and brought us all the way to 2015(ish). It saw the creation of smartphones and the development of app culture. It took the internet and molded it into something more readily applicable, and increasingly integral, to everyday life.

Which brings us to "the Third Wave." Still in its infancy, Case defines it as, "The Internet of Everything: Ubiquitous connectivity [that] allows entrepreneurs to transform major, real-world sectors." The Third Wave will seamlessly integrate the internet, making it a part of daily life rather than an alternative to it. In particular, Case references applications like Uber: tools that facilitate the internet so quickly and instinctively, that it alters the way we rely on, and interact with, one another. This will not only allow for more efficient products and services, but rapidly install the societal software needed to innovate within and between fields.

In short, the First and Second Waves defined the rules, the board, and the pieces. The Third Wave is when we start to play.

Illustration by Sasha Pincus

FROM SHINING SEAS TO EVERYTHING IN BETWEEN

Until now, it's been all about the coasts. We hear about coastal cities constantly—places like New York City; Cambridge; and the San Francisco Bay Area, famously known as Silicon Valley. Progressive in more ways than one, the coasts are the current contenders for major technological breakthroughs. They're hubs for Boomers, Gen X'ers, and Millennials, seemingly custom-tailored to suit the needs of startups and change-makers.

But the type of work for which these coastal cities have become unofficial incubators is all under the purview of Second Wave developments, designing the pieces now being utilized by everyday masses (regardless of their familiarity with the tech sector). This can mean anything from developments in mobile technology, like tablets and smartphones, to optimized software that allows those things to function and learn. This is not to say that these areas are outdated or any less crucial; it's just to present the fact that the impending technological shift is going to expand the geographic range of competition within the tech sector.

Case specifically refers to this phenomenon as the "Rise of the Rest": an inevitably impending trend that will return many of America's thinkers, makers, and doers to their middle-American hometowns. It's not an unfounded assumption—in fact, there's very little guesswork involved. The Third Wave is more a matter of applying existing technology in new ways, than creating new technology. As such, there are fewer geographic limitations. Because the technology that's been developed is so accessible, every industry will need to make use of it in some way or another.

And those industries are often far from either ocean.

Which brings us to another of Case's major points: disruption. Perhaps above all, the Third Wave will hinge on its ability to shake things up. Speaking to this, we turn now to Zach Brandon, President of the Madison, Wisconsin, Chamber of Commerce.

AN INTERNATIONAL PHENOMENON THROUGH A LOCAL LENS

Brandon's been serving in his current executive position for just under four years. His chamber represents a population of approximately 500,000 (i.e., the entirety of Dane County) and boasts some 1,300 members—more than half the county's workforce. Having formed a relationship with Case over the years, Brandon is particularly keen on the progress of the Third Wave, and is an avid supporter of its development both in his own region and in municipalities throughout the country.

During a recent phone interview, Brandon and I discussed many of Case's points and predictions, but the underlying theme of our conversation seemed always to be that of disruption.

Change is a necessary element of life. It transcends time, geography, and social demographics. It's a fundamental function of human existence. Think Darwinism; think evolution. Change is preeminent. So when it comes to our economy, especially now that the development and refinement of tech has become such an integral element of success, it's essential to not only accept chance but facilitate it. Guide growth; seek and influence large-scale trends.

From entrepreneurs to legacy companies, change is something to embrace. And today, embracing change means learning how to leverage the full force of the internet.

But what does that have to do with disruption?

Both Case and Brandon argue that building off the current digital landscape requires a high degree of critical thinking.

During our interview, I asked Brandon to elaborate on the nature of this disruption, and outline how his county is seeking to prepare for it. He gave me the following example:

Insurance, being a sizable industry in the Madison region,

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Look Inside!

Read Through Our Pages For Other Great Articles!

OUR EXAMPLES OUTLIVE OUR ACHIEVEMENTS

David Aaker
Contributing Writer

As leaders, we are consistently offered, not given, opportunities to set examples each day. Every time we unlock our front door, or open our computers to start our day, constitutes a fresh start; a do-over; a repeat-as-needed moment in your life. Perhaps take a quiet visit with yourself and ask only one question: "What is one thing I did yesterday that was to the benefit of others?"

It's not a rose-colored glasses question, but when you give it a moment of thought, keep in mind that the examples that you established yesterday will be remembered far longer than the achievements you have earned to date.

Employee of the year; past Service Club President; getting a hole in one with your golf friends in witness; hitting a small jackpot on a slot machine; winning a ribbon at an art show, etc. These are all great and valued achievements; they carry the pride and value of hard-won accomplishments, and they certainly contributed to an exhilarating feeling of personal victory and success. These are earned victories; no one gave them to you, and even though you cannot predict exactly when the next achievement will be headed your way, know that it will find you.

Examples are not just the lessons we have learned from others, but also the ones we have shared. Examples have no shelf life, no expiration date. Wander in your mind and review the examples given to you by, perhaps, a favorite teacher whom you still remember and admire.

For me, that is my sixth grade teacher, Mr. John Miller. His examples were hands-on with math and science. He did not just teach the subjects; he let each student "experience" math and science. We built a twelve-foot tall kite with prescribed specifications for the width and the length of the tail. Once we had finished it, we all signed our names on it, got a strong nylon rope, and waited for a windy day. We finally got a chance to try it out and, well, fly it did, and every student could take pride in having been part of the planning, building, preparation, speculation, and flight of this large example of science and math.

This scenario is not much different from what we hope to achieve in the non-profit and private sector organizations we are associated with. Examples can be as small as opening a door for someone carrying packages at the post office, and as large as opening an Industrial Park that will provide hundreds of jobs for decades. Examples happen on purpose, and you are the architect of each one. Often, we do not start the process with the mindset of setting an example, but the end result still turns out to be just that.

There is no doubt in my mind that if every one of the 7,200 readers of this quarterly newspaper paused for a few moments, you could all think of an example that has been a part of your success in your organization and your life. I bet you could also reflect back on the last month and identify at least one example that you set that others will benefit from.

If you work with a board of directors, this is a great topic for an open conversation on what examples your organization is setting, and the legacy that they are leaving in the past as you constantly move forward and build your business development center, tourism program, member appreciation program, etc.

Think of "examples" as their own zone, one that is separate from "achievements." Both have their value, risk, and reward, but only one has an expiration date in the minds of others.

After a successful 20-year career in chamber management, Aaker & Associates was put in full motion in 2004. A nationally-known speaker, trainer, and author on customer service, David offers his seminars as serious fundraisers for chambers and associations nationwide. He was recently named among "America's Best Speakers" by Sky Radio and featured on 42,000 flights worldwide in 2009. David is available for keynote and breakout programs for your local, regional and state conferences David can be found at www.davidkaaker.com, and invites your personal call at 760-323-4600.

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HYPEREMPLOYMENT:
YOUR TIME EQUALS THEIR PROFIT

Brian VanDenBergh
Staff Writer

You're sitting at home on a Sunday night watching football. You log on to Twitter and tweet about the game using hashtags like #NFL #BillsvGiants #Cowboynation. A few plays later, you open your laptop and scroll through Facebook, and you notice an ad on the side from NFLShop.com for authentic jerseys. Without clicking the ad, you head over to Amazon and search for jersey prices, just to see if they are as expensive as people say.

They are.

You close your laptop and watch some more of the game. Later that same night, you check your email and are greeted with an ad email from Amazon about authentic NFL jerseys, and just like that, one Tweet has turned you into a prime potential customer, swarmed with ads from all angles. Without even knowing it, you had worked for Twitter, Facebook, the NFL, Amazon, Google, the Dallas Cowboys, NBC, and Gmail all in a ten minute span.

Hyperemployment, put simply, is working outside of your normal job at many other jobs, most times without even knowing you're doing it, and without getting paid. As Ian Bogost writes in a May 2013 article in the *Atlantic*, "the real cost of hyperemployment is time." During the workday, and at night when we get home, we are constantly spending our time checking and re-checking our phone messages, emails, and various social media accounts.

From the accepted understanding that Millennials and younger generations are addicted to their phones and mobile devices, we have a unique stake in understanding hyperemployment. It's become a need to check your tweets, Facebook notifications, Instagram likes, and email accounts incessantly. And from the seat of tech companies, that all amounts to unpaid—and thinly-veiled— work.

The more Instagram photos we post with location tags or hashtags; the more items we search on Google; the more data we create to be cataloged and analyzed in order to create ads specifically tailored to us. We are giving these massive tech companies all of the data they will ever need for free, in exchange for being seen, and for being a part of the larger social network.

The thirst to post, "like," and check-in is almost unquenchable. To further exacerbate the neuroses of this technological hyperemployment is the way we can use social media, or social media-like platforms, to either earn money or delegate tasks to others. Enter: the sharing economy.

Too busy to go pick up take-out at a restaurant that doesn't deliver? Log onto Postmates and have someone bring dinner to you—for a fee. Don't want to stand outside, hailing a cab? Call an Uber driver. There is an entire world of business opportunities being packaged as trendy new apps for your phone. If you do need Postmates to deliver food from Red Robin, just know that the next time you log onto Facebook, there will be a Red Robin ad on your sidebar or in your Instagram feed, trying to entice you to order their food again.

Let me give you another example of hyperemployment and how it's used. Take the presidential debates, for instance. You're watching one on a livestream from YouTube; ads and promoted videos are on your sidebar, and you're still subject to the televised commercial breaks. One of the candidates says or does something interesting, exciting, or terrifying, and you tweet it out using the debate hashtag promoted by Twitter (e.g., #CNNDebate).

Now, let's also imagine that you're a smart, possibly witty, person, and your tweet gets liked, quoted, and retweeted by a ton of people. The next day, you go onto the Buzzfeed homepage and see an article headlined *Top 25 Tweets from Last Night's Debate*. There's your (hilarious) tweet, right there in black and white. Did you get paid for that? No. Should you get paid for that? Who knows? But what we do know is that Buzzfeed is getting clicks and page views out of content you created.

Sticking with the debate as an example, let's go back and look at the hashtag you used. It probably comes with a cool branded emoji next to it, so you know it's real. If you look on the trending page of Twitter and click on the hashtag, you'll see all the tweets using that emoji, including all of the ones from businesses trying to sell you things while you're mindlessly scrolling the feed for your favorite standup comedians' commentary on what's unfolding.

As Bogost describes in the aforementioned *Atlantic* article, "We do tiny bits of work for Google, for Tumblr, for Twitter, all day and every day." He continues, "The idea is that all the information you provide to Google and Facebook, all the content you create for Tumblr and Instagram, enable the primary businesses of such companies, which amounts to aggregating and reselling your data or access to it."

Essentially everything we do online is catalogued, stored, and used to sell us products and services. We work for the internet and not just the tech companies, but any and all companies that take advantage of that information and social media as a whole.

So, what does this mean for a mom and pop shop, or really, for any business? The answer is: opportunity. The number of active users on social media sites increases every day, and with that, so does exposure. If you're a small business and you're not paying attention to the international zeitgeist, you are sorely missing out on tons of free advertising. Last summer, when Pokemon GO was at its apex of popularity, many small businesses capitalized on that by offering promotions and specials to get players in the door, in the hopes that those players would use social media to draw in even more customers.

Businesses big and small can make use of this hyperemployment through Facebook posts, Google adwords, sponsored tweets, and Instagram posts. Why pay for expensive advertising blocks on TV, when a well crafted tweet can draw almost as much interest and exposure in your business, and costs absolutely nothing?

Small businesses may not have access to the metadata that Google and Facebook use to target specific customers, but they can use Google and Facebook to create ads that will, in turn, go out to those specific targets. Even further removed, having an active, regularly updated, social media presence is of the utmost importance for small businesses, especially ones attempting to attract Millennials. Taking advantage of this culture of hyperemployment is so easily accessible.

So during the next debate, award show, or big game, send out a tweet, use a hashtag, make a post. If you do it right, it'll be seen. The more you get yourself seen, the greater your online presence grows. And when your online presence grows, so does your business.

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DOOMED AT THE START

BOB HARRIS, CAE | Contributing Writer

What follows are four scenarios of chamber leadership that could signal trouble for the year ahead.

GOVERNANCE ISN'T MY THING

At a leadership forum for officers and executives, I asked a participating chamber of commerce executive/president if she had brought her chief elected officer along with her. I was surprised by her answer.

"No," she replied, "the chairman said that governance is not something he's comfortable with and suggested that I attend on his behalf."

This answer surprised me because the primary role of the elected chair is governance, which is generally defined as "advancing the mission in accordance with governing documents to achieve results on behalf of members." If discomfort exists therein for an elected chair, it should be resolved before he or she takes office.

When a person is nominated or installed, they must understand their role; watching someone rise through the board chairs might lead one to assume that that person is comfortable with governance.

The job requires the chief elected officer to be a model of good governance. Other directors will follow his or her example.

Governance is different from management. An executive director is responsible for managing the organization; the chief elected officer leads the governance. Therefore, assuming the role of chief elected officer requires one to be a model of good governance, as other directors will follow his or her example.

> The chairman said that **governance is not something he's comfortable with** and suggested that I attend on his behalf

Directors unfamiliar with governance tend to slide into micromanagement. Their discussions become tactical, bordering on staff and committee work

Fiduciary duties bolster goverance. Directors are fiduciaries acting as agents for members to make sound decisions. A fiduciary must use the utmost care in preserving the organization's assets to advance the mission.

Some organizations refer to their directors as "trustees." This serves as a reminder that members should be able to trust that directors are working on behalf of their interests.

Hearing an officer say, "Governance is not my thing" could be a sign that the coming year will be a difficult one.

NOT GOOD WITH FINANCES

The board is responsible for the assets of the chamber. In this scenario, the financial statement was distributed at the board meeting. Several directors began questioning the merits of $75 line item. (The "deep dive" often starts with a director saying, "I just have a question …").

The $75 expenditure had to do with memorial service flowers. Directors deliberated for an hour questioning the purpose, continuation, and exchanging points of view. Eventually, a motion was made to increase the line item to $500 to take care of memorial service needs for members.

After the robust discussion, I asked the board chairman why he allowed an hour for a discussion that was slated to take ten minutes on the agenda. He said, "I'm not good with finances and I didn't fully understand their questions."

In this case, the chamber's assets were $2.4 million, as indicated on Form 990 and the board's quarterly financial statements. They had more than $1.4 million in savings. But directors focused on the smaller line items rather than the organization's comprehensive assets.

I questioned why they had amassed an amount far exceeding the annual budget. He said, "It's our rainy day fund." This spoke to a deeper trend of current directors being afraid to spend what had been built up before them.

That was regretful because the strategic plan, as well as the executive director, had suggested spending a small portion of the savings (less than three percent) on technology and a needed staff position.

I suggested that the board might spend less time on $75 line items and focus more on the $2.4 million intended to advance the chamber's mission and goals.

I SHOULD HAVE ASKED; DO WE HAVE A STRATEGIC PLAN?

The chamber chair in this scenario had served nearly half of his term when he turned to the executive director and said, "I should have asked; do we have a strategic plan?"

Before taking office, this chair developed a lengthy to-do list for himself and his staff. He explained to the executive that he wanted to "leave a legacy."

> I'm **not good with finances** and I didn't fully understand their questions.

During weekly calls with the executive director, the conversations were about what the staff was doing and how said to-do list was being advanced.

The chamber, however, had developed a strategic plan eighteen months earlier. But this chairman had missed that retreat and indicated that he didn't think the stragic plan represented his interests.

DO WE HAVE A FOUNDATION?

The chamber in this scenario had developed some subsidiaries in the past decade: a foundation to support research and scholarship efforts, and a political action committee to increase political influence. The foundation shared the chamber's logo and a few directors served on both boards.

When I asked how the foundation was doing, several directors directors replied, "I didn't know we had a foundation." There was no mention of it in the board manual, orientation proceedings, organizational chart, or meeting agendas.

While they did not have a direct responsibility for the governance of this foundation, its purpose was to complement the chamber's efforts. (I noted that the foundation had not filed IRS Form 990 in the past four years.)

These four scenarios are nearly verbatim examples of chambers that could be doomed from the start. Let their stories help you chamber avoid similar pitfalls.

Note: Bob Harris, CAE, provides governance tips and templates at www.nonprofitcenter.com

THE ECONOMIC NECESSITY OF HIGH SPEED INTERNET ACCESS

Kellsey Evers | Staff Writer

Libraries are incredible resources. Their utility spans generations—whether you're a child doing your first book report or a college student working on your thesis, your community library probably has something to offer. Today, however, libraries are key resources for a new demographic: job seekers.

While libraries naturally attract a diverse population, public libraries in particular are witnessing a high influx of people on the job hunt. The reason? Free internet access.

Applying for a job can be a grueling process for anyone, but for people who don't have access to a personal computer, let alone an internet connection, a trip to the library is the only way to create and send out a resume. While some companies do still keep physical, paper job applications on-hand, they're far more likely to tell someone inquiring about a job to apply online.

It doesn't matter if it's McDonald's or WalMart, companies are pushing to keep everything online. The world is online, so naturally, the process for obtaining a job is as well. Yet for many people, especially low-income citizens, something as seemingly easy as accessing the internet can become a more formidable hurdle when it can't be done at home. It also happens to make the job search an even more arduous task.

But it's not just the economically disadvantaged that have little to no internet access; it's citizens and businesses in remote and rural areas, too. Without access to the internet, a business misses out on opportunities to reach new customers and new employees, and generally closes itself off from a significant market segment.

In today's highly-connected world, the internet is what allows us to directly connect with others across town, across the country, and across the world. It permeates our personal lives and the business environment. For individuals, communities, and businesses, high speed internet access is no longer a luxury, but a necessity.

No one recognizes this more than the Allan O'Dette, President and CEO of the Ontario Chamber of Commerce in Toronto, Ontario. "There's an overwhelming response that high speed [internet] is not a luxury; it's a basic infrastructure piece, necessary for economic growth," O'Dette said in a phone interview.

With a diverse network of roughly 60,000 members, the Ontario Chamber of Commerce works to support economic growth throughout Ontario, Canada's largest province. The chamber represents local chambers of commerce and boards of trade in over 135 communities across Ontario. Covering such a wide area, the chamber counts businesses of all sizes among its members, with the vast majority being small- to medium-sized enterprises.

Recently, the chamber began focusing on the issue of high-speed broadband internet access, calling on the province to dedicate billions of dollars toward improving access to the web. "[The initiative] is driven out of feedback from our members," said O'Dette. "If our economy is going to be driven by technology [and] you don't have access to high-speed internet, it's … almost impossible to build a competitive business."

While many cities and larger businesses already have access to high-speed internet, the Ontario Chamber of Commerce is interested in finding a way to reach more remote and less densely-populated areas by "strengthening broadband [access] right across [the] province, including into the north of Ontario."

According to O'Dette, the issue concerns more than just access to a service; it's become an issue of basic infrastructure. "I think it's a 21st century issue," he said. Just as businesses and communities rely on roads, bridges, electricity, and telephone services to function properly, high-speed internet has become fundamental to Ontario's economic interests. O'Dette stressed, "It doesn't matter who you are, if you have access to these tools, you can do business literally from any corner of the globe."

Some smaller towns and cities have already started to feel the effects of inadequate internet access, specifically in their inability to retain younger talent. "We need our next generation to create businesses … to live, work, and stay in the communities in which they came from," explained O'Dette. "We've seen a trend here and in other areas of North America where next-generation people might grow up in Community A, but go off to another community or another larger, urban center to go to school, and they don't come back."

The younger generations are the key to continuing the life and economic development of a community. Yet, without something as essential as internet access, a community is doomed to see that younger demographic decrease, as they choose to venture out and pursue other opportunities in more highly-populated areas.

Even private companies, the most common providers of high-speed internet, favor more populated locations. The private sector tends to leave less populated areas underserved, as there is less of a business case to be made for "setting up shop" there. O'Dette and the Ontario Chamber of Commerce are calling for the government to fill in the gaps left by privately owned internet providers. "We think it's important that the government create a formal strategy which can prioritize their infrastructure investments in communities where internet speeds are less than, say, five [megabits] per second," said O'Dette.

Five megabits per second (or Mbps) is the standard broadband speed established by the Canadian Radio-Television and Telecommunications Commission. O'Dette believes that "there is an opportunity here for government, in the collective best interest of society and community, to fill this void." Getting high-speed internet to underserved areas could mean a world of difference in terms of business growth and job creation, and if the government took an interest in this issue, it would also show a commitment to shifting public services to the online world.

The community response to the chamber's call to action has been positive. "It's very powerful," O'Dette explained. "The community is very much behind this, and in fact, that's why we're driving it." With community chambers and leaders across Ontario calling for a solution to the lack of high speed internet access, the Ontario Chamber of Commerce continues to live up to its role as the voice of Ontario business by requesting that the government develop a strategy to address the issue.

Lack of high-speed internet access is an issue that exists in many communities, not just Ontario. If more chambers of commerce were to raise the issue with local government officials and community members, it could lead to increased economic development and prosperity for all communities. As online platforms become essential to how people live and conduct business, high-speed internet access must become a forefront issue for everyone.

PRINT MEDIA

FROM PAGE 1

By getting all residents involved in the publication, getting people talking about the magazine, and drumming up excitement for each issue, they provides a hyperlocal look at neighborhoods with tremendous results.

N2 Publishing has made their mark by embracing these tight-knit, exclusive markets, and has had incredible growth since they were founded in 2004. In fact, since 2011, they have made the Inc. 5000 list annually, including the most recent announcement in December 2016 that they have made the list yet again. Reported by PRWeb, an online news and publicity distributor, N2's most recent appointment to the Inc. 5000 list was due, in large part, to them being the second fastest print media company in the nation, now reporting over $100 million in revenue.

With nearly 2,000 magazines sent across the country every month, N2 and Best Version Media have a massive footprint in the local print media industry. But it's the way they construct each issue of the magazine that's really interesting.

Both companies strive to embed themselves in each and every one of these neighborhoods, becoming a part of their story and a vehicle for their residents to get to know each other better. Each month, a different family is interviewed and featured on the cover, allowing the rest of the neighborhood to get to know them. Inside each issue, members of the neighborhood share their favorite recipes, home improvement and gardening tips, movie reviews, graduation and birth announcements, and more.

It's a truly unique way for residents to get to know each other, and for businesses to reach an exclusive market of these affluent neighborhoods. With all of their Area Directors and Publishers being local residents as well, both N2 and BVM have a more keen perspective on what those neighborhoods need.

In fact, during our research, we discovered that many N2 Area Directors and BVM Publishers are also chamber members. This discovery, and their modern-day success in print media, caused us to want to know more. So we surveyed some of these magazine clients to hear what they had to say.

Here is some feedback from the survey. All responses were anonymous. "Incredible high-quality publication and proud to have my ad featured!" said one respondent. "The visibility is key and I was simply honored to be a part of it," said another. "Each month, I was awed by the quality of the publication." And, in specific reference to one of N2's Area Directors, another respondent said, "So professional, friendly, dedicated, ethical, fun, and she was a terrific 'face' for N2 Publishing. What a true asset she is to have on board!"

The excitement over their Area Directors is no surprise. During research, we also discovered that both N2 and BVM earned a "2017 Glassdoor Best Places to Work Employees' Choice Award" in the small and medium-sized business category. As everyone in the chamber world knows, happy employees lead to happy clients.

In an article, again from PRWeb, N2's co-founder and CEO Duane Hixon says, "Everyone needs to work to provide an income for their families and make ends meet. Our goal is to make that work meaningful, enjoyable, and full of purpose. It's very humbling that so many of our teammates feel this passionately about our culture."

The family values of N2 and BVM fit well in their mold of neighborhood magazines. It's a culture they promote, and one they also live and breath internally. It's easy to see how they've had success promoting these types of neighborhoods and communities because those values are ingrained in everything they do.

With the success of these types of publications in neighborhood markets, it causes you to wonder if the digital trend will ever change their relevancy. When you're dealing with residents and businesses in such tight-knit communities, it's easy to see why this hands-on approach is so successful. Based on the slower climb of digital in local markets, you can expect print media to remain a leader in hyperlocal markets for years.

BVM n2 PUBLISHING

CHAMBER SPOTLIGHT: 4 DIFFERENT CHAMBERS, 4 UNIQUE COMMUNITIES

Every Chamber of Commerce has a unique story to tell. In Chamber Spotlight, we take an in-depth look at 4 Chambers across the country and tell their story. Want to be considered for a Chamber Spotlight? Tell us why at nationalchamberreview@gmail.com

INDIANA COUNTY CHAMBER OF COMMERCE *(Indiana, PA)*

Carly Morgan | Head Writer

For Jim Struzzi, President of the Indiana County Chamber of Commerce in Indiana, Pennsylvania, determining how to market his community was a matter of recalling what it was that made him and his family decide to settle down there themselves .

Struzzi was working for the Pennsylvania Department of Transportation (PennDOT) when his job brought him from Indiana to Pittsburgh. So, he and his wife moved to Bridgeville, a borough in Allegheny County just outside of Pittsburgh, in 2006, "But we loved Indiana County," Struzzi recalled. "We found ourselves coming back here every weekend."

Consequently, Struzzi and his wife decided to head back to Indiana County in order to raise their family. And it's that experience that Struzzi is able to draw upon in his job at the chamber, as he works to promote the region and attract businesses and residents to the area.

"We really try to promote Indiana County along the lines of what brought me back," Struzzi explained. "It's a great place to raise your family. It's a great quality of life—parks; trails; clean, safe downtowns; an eclectic mix of arts and culture. It's really that wholesome sort of life experience that [young families] love."

In what is perhaps a perfect example of art imitating life, family-friendly Indiana County is also known for being the birthplace of Jimmy Stewart, America's Favorite Everyman. "I know he's a little bit 'older generation' at this point," Struzzi said, "but [he] really embodies the kind of character the community has." Struzzi noted that a major part of Stewart's continued legacy is the values that he had—his military service (he was a decorated general), his humility, and his morality. "I think that really is what this community tries to be," he said.

Board of Directors Credit : Indiana County Chamber of Commerce

While there is always a focus on attracting young families to the area, the Indiana County Chamber also works hard to attract new businesses. The Chamber board is quite diverse in its leadership: there are heads of industry, from prominent local banks and healthcare providers; the area's state representative; county commissioners; all sorts of different people bringing different perspectives to the chamber's leadership. But, Struzzi noted, "When we're trying to attract businesses, we're all on the same page about what kinds of businesses we want to attract, what we want our economy to look like, and what kind of brand we want to have for the county," he explained. "It all fits together."

Currently, Indiana County is the headquarters location for several major financial institutions, which help draw young, white collar professionals to the area. There are also several new business parks and retail locations ready for development, including the 200-acre Windy Ridge Business and Technology Park. For a long time, however, the economic vitality of Indiana County, which sits right in the center of the Marcellus Shale basin, was inextricably linked with the health of the energy sector. When gas prices tanked a couple of years ago, the local economy too a bit of a hit. So now, in order to mitigate the economic impact of a fledgling energy sector, the Indiana County Chamber has refocused its attention on bringing manufacturing jobs to the area, as well as expanding the community's retail base.

"We have a retail base here," Struzzi said. "We have Walmart, Lowe's, those kinds of things. But we don't have everything here that people want. And our chamber is trying to reach out to those hidden gaps that cause people to drive elsewhere to shop." Filling those retail gaps, Struzzi noted, means keeping people in Indiana County instead of having them go online, or to a neighboring community, in order to buy things. By expanding the retail base, local dollars stay in the local economy.

At the heart of that local economy the Indiana University of Pennsylvania (IUP), which Struzzi described as "a backbone of the community." Home to roughly 13,000 students, IUP is not only a financial asset—for every 100 students, about $1 million is injected into the local economy annually—but also a fundamental part of Indiana County's culture and community dynamic. For instance, IUP has a robust art department, so there are often shows to see on campus. (Struzzi noted that the university has even brought Broadway shows to the area in the past.) Also, IUP has 19 different Division II sports teams, so if you're not into theater, you can always catch a game instead.

"People come from other areas to see the sporting events, to see the shows," Struzzi said. "There's just a tremendous amount of activity that occurs on a campus that large. It's really woven into the community." Not to mention, of course, that just the number of students in the area alone is enough to shape the overall dynamic of Indiana County: "There's a lot of energy when you have that many college kids in your community," Struzzi noted.

In terms of the rest of the Indiana County economy, Struzzi has also done his part to transform the relationship between the Indiana County Chamber and its member businesses.

"Before I came to this chamber, the documentation for membership wasn't where it needed to be," Struzzi explained. "We had to clean up a lot of information. There were a lot of members that hadn't paid dues for some time."

So Struzzi and his staff (which, at that time, included only a part-time assistant) sorted through all of that information and established the actual number of real, paying members to be about 570. That was in 2013, and the number has since grown to 663.

The limited documentation, however, was perhaps only a symptom of a greater underlying problem: there was not a lot of communication going on between the chamber and its members. But Struzzi was quick to remedy that.

The Indiana County Chamber now sends out a weekly email to all of its members. They're active on social media. They even published a membership guide to help explain all of the benefits of a chamber membership to its member businesses. And, to help drum up business-to-business communication, Struzzi increased the number of networking opportunities, from one Business After Hours per month, to a Business After Hours every two weeks, on top of breakfast networking sessions, lunch networking sessions, happy hours, and a young professional's' group that hosts its own social mixers and educational events.

Struzzi recalled that when he first came to the chamber, "A lot of the chamber members didn't understand … the benefits of being a member. [They wondered], 'Why am I writing a check to you every year for dues, when I'm not getting anything in return?'" Which made Struzzi realize that, "first and foremost, I had to tell these businesses, 'Hey, you may not realize it, but your chamber membership includes this and this and this. And these things can help your business grow; help you be more of a presence in the community; help you make business-to-business connections.'"

The increased communication between the Indiana County Chamber and its members is a definite point of pride for Struzzi, but one of his proudest accomplishments since coming to the Indiana County Chamber has more to do with remembering past community members who helped shape Indiana County into what it is today.

"Before I came here, they did not have any way to recognize and remember business leaders in the community," Struzzi said. "So last year, we created, for the first time, the Indiana County Business Hall of Fame."

According to its website, the Indiana County Business Hall of Fame "recognizes past and present business leaders for their lifetime achievements in promoting and advancing the economic climate of Indiana County." The Hall of Fame is permanently housed at the Kovalchick Convention and Athletic Complex on the Indiana University of Pennsylvania Campus (which also happens to be where the college's Division II basketball team plays its home games). Struzzi said the community reception to the Hall of Fame has been outstanding so far.

I asked Struzzi what made him decide that the Business Hall of Fame was going to be one of the projects he took on as chamber president. "It was something that the chamber board had been discussing for many years, and it just never came to fruition," he responded. "When I came on board, we just made it a priority."

That answer effectively summarizes the general role that Struzzi and the Indiana County Chamber have carved out for themselves in the community: figure out what's missing, and then fill in the associated gaps.

For more information on the Indiana County Chamber of Commerce, visit www.indianacountychamber.com

PLYMOUTH AREA CHAMBER OF COMMERCE *(Plymouth, MA)*

Carly Morgan | Head Writer

There are few, if any, places in the country more representative of America's historical ethos than Plymouth, Massachusetts. It was in Plymouth that the Pilgrims, having set sail across the Atlantic on the Mayflower in order to flee religious persecution in England, landed in 1620 and established the second successful English settlement in North America (predated only by Jamestown, Virginia, founded in 1607). In the years that followed, Plymouth played host to some of the most prominent events in early American history, including the 1621 harvest festival that has come to be remembered as the "First Thanksgiving."

Known as "America's Hometown," Plymouth is a major tourism destination. Just 40 miles south of Boston, on Massachusetts' South Shore, Plymouth is home to such historically-charged points of interest as Plymouth Rock, Plymouth Plantation, the Mayflower II, and the Pilgrim Hall Museum. But modern-day Plymouth is so much more than just "the place with the Pilgrims"; today, it's a cultural hotspot with a vibrant downtown district, a thriving local economy, and beautiful natural scenery.

"Plymouth is definitely now, I would say, the destination for people that live on the South Shore," explained Bob Nolet, Director of Communications and Events for the Plymouth Area Chamber of Commerce. "Before, a lot of people would head north and go towards Boston. But Plymouth has so much to offer now—or, I should say, it has even more to offer now, especially the downtown district."

The distinction between "Plymouth: Before" and "Plymouth: Today" that Nolet makes is an important one, as it speaks to the transformation the community has undergone just in the last few years. In 2014, for example, a significant portion of the area's downtown was designated as a Massachusetts cultural district by the Massachusetts Cultural Commission (MCC). The definition of a cultural district, according to the MCC, is "a downtown area with a concentration of cultural facilities, activities and assets … [that] serves as a magnet for artistic and economic activity."

"It's a designation for the region which is pretty important for the tourism industry," said Amy Naples, Chief Operating Officer for the Plymouth Area Chamber.

The local economy has experienced some improvement in recent years, too: "Our downtown doesn't have a single open storefront, whereas five or six years ago, that wasn't necessarily the case," explained Nolet. The staff at the Plymouth Area Chamber has been carving out time for multiple ribbon cuttings each week, and as of right now, the local economy is strong enough to support 50 different restaurants, all within a two-mile radius of each other.

To the untrained eye, the transformation that downtown Plymouth has undergone in recent years might not be instantly recognizable. It happened gradually, after all, the tangible impacts on the average person's day-to-day life so subtle, that it is unlikely anyone noticed a profound difference in downtown Plymouth from any one single day to the next.

With one exception, that is.

As is the case for most any nonprofit institution, securing funds can sometimes pose a challenge to the Plymouth Area Chamber. In previous years, the chamber had received economic development grants from the state of Massachusetts. That funding stream, however, dried up last year, when state funds were instead directed to designated "gateway cities," formally defined as "midsize urban centers … fac[ing] stubborn social and economic challenges" resulting from the loss of manufacturing jobs. Plymouth, with its vibrant downtown and expanding economy, did not qualify as a gateway city.

To compensate for the consequent budget gap, the staff at the Plymouth Area Chamber did what anyone in their position would do: they brought in the giant lobsters.

Five foot-tall, fiberglass lobsters, specifically.

The lobsters, of which there are 29 in total, are a public arts display; a community tourism project; and a creative way of filling in the kind of budget gap that plagues so many chambers of commerce, all rolled into one. Here's how the project worked: a different local business sponsored each lobster which, in turn, was painted by a local artist. The chamber staff took care of everything else: from the permitting process (a lengthy endeavor, by the way, in a town with as many historical sites as Plymouth, Massachusetts), to the installation—to winning over the Plymouth Area Chamber's board of selectmen.

"We understood [their hesitation]," Nolet said, referring to the board's reticence. "It's hard to envision a five foot-tall, painted lobster at a major intersection, until you actually see it in the setting."

The lobsters have since become a community highlight, and it's not uncommon to see people out snapping photos with a number of them on any given day. "It absolutely beautifies so much and so many areas, especially areas that didn't have any art in [them], or parts of town that, you wouldn't say they're forgotten, but maybe a lot of people didn't travel to," Nolet explained. "It's now bringing people throughout the whole town."

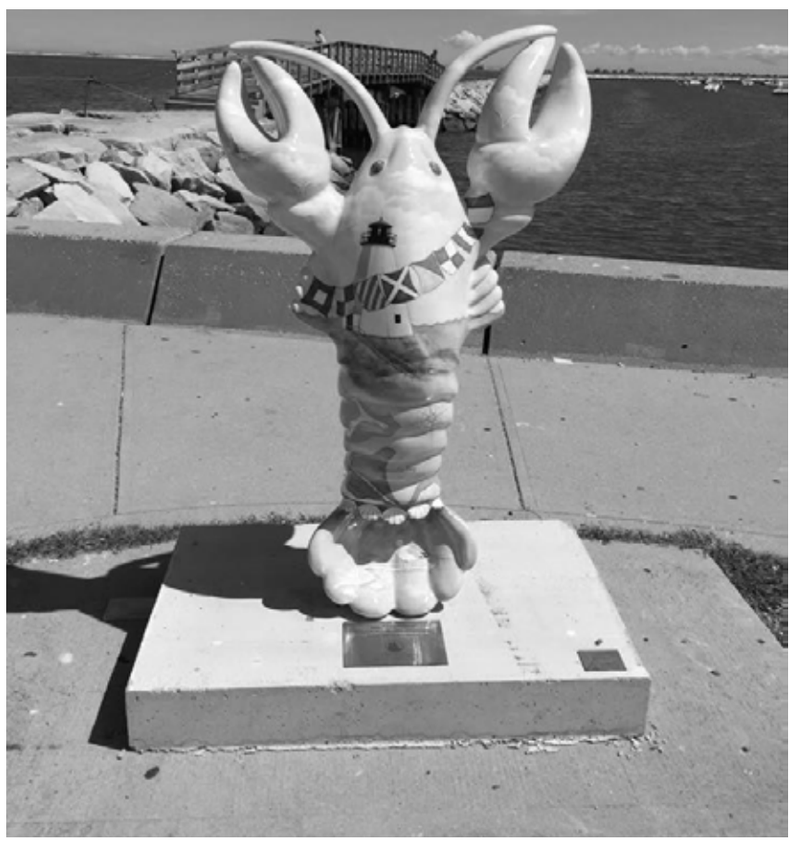
Most remarkably, Nolet added, is the way in which the lobsters have forged a connection between Plymouth's downtown district, and its waterfront district. Nolet said that it's not there ever was necessarily a division between the two, but that people visiting the area tended either to spend all their time downtown, or all their time on the waterfront. "With this project, it brings them to both [districts]," he said, "because people can literally walk them all."

There's a sort of underlying sensibility to the lobster project that perfectly encapsulates the Plymouth Area Chamber's approach to so much of the work that it does: lead the business community by serving the community at large.

Take, for example, one of the chamber's fastest-growing events, Halloween on Main. For this event, local merchants in downtown Plymouth give out candy on Halloween, providing a safe trick-or-treating environment for families, particularly those with small children. Nolet noted that last year, the event drew 3,000 attendees, and every year, that number only gets bigger. Last year, 70 different merchants participated in the event, many of which decorated their storefronts or turned their shops into haunted houses.

The event is open to members and nonmembers, and while the Plymouth Area Chamber did get some new members enrolled as a result of last year's Halloween On Main, "the goal is to provide something for the community, the kids and families," Nolet said. The staff at the Plymouth Area Chamber also gets in on the fun, doling out candy themselves and sponsoring an online costume contest as well.

Halloween On Main is, perhaps not surprisingly, great for business: "The number one thing we hear is parents saying, 'I never knew this store was even here,'"



Credit: Plymouth Chamber of Commerce

Nolet explained. "Or, 'I've lived in Plymouth my whole life and I've never gone into this art gallery'; 'I've never gone into this clothing store. I'm so glad I did today.' So anything we can do hear at the chamber, event-wise, that can also help our members, is what we do."

Events like Halloween On Main, and community projects like the lobster installation, speak to the Plymouth Area Chamber's commitment not only to advancing the goals of the business community, but also to enhancing the overall quality of life for community members in the process.

"I think you just need to look at the whole picture, especially of the community that you're in, and just kind of look at what you can do differently that can help your chamber, and also, in return, help all of your member businesses and your community as well," Nolet said. "So we do a lot, and it reaches all different aspects, from business owners to families and everything in between."

For more information on the Plymouth Area Chamber of Commerce, visit www.plymouthchamber.com

THE CHAMBER OF LAWRENCE, KANSAS *(Lawrence, Kansas)*

Carly Morgan | Head Writer
Sasha Pincus | Staff Writer

Cities are always looking for ways to attract entrepreneurs, young professionals, and even residents to their area. And today, with nearly one in four Americans qualifying as a member of the Millennial generation, attracting people to cities and communities has come to be all but synonymous with attracting Millennials.

And the Chamber of Lawrence, Kansas has grown particularly attuned to this trend.

Recently, Lawrence, Kansas has been cited by multiple publications (including Business Insider and Advertising Age) as the place for Millennials. This is a big deal: the generation's older cohort is done with college, poised either to start a new career, or with a career just starting to get off the ground. They're moving into positions of influence in their professional lives, and looking for someplace to settle down for the long haul in their personal lives.

So why are so many of them choosing to settle down in Lawrence, Kansas? What does a place like Lawrence, a college town on the northeastern edge of the state have to offer that makes it so appealing to today's youngest professionals? Lindsey Slater, Communications Director for the Chamber of Lawrence, Kansas says the city's appeal has a lot to do with its diversity of opportunity.

"Lawrence is a community that doesn't lack anything, but it's a small enough town where you can get everywhere in fifteen minutes," Slater explained. She said the area has a great music scene and several museums. For the sports fan, the University of Kansas right in Lawrence's backyard, so there are Big 12 basketball, football, soccer, and baseball teams to root for, not to mention KU's women's volleyball team, which is currently ranked fourth in the country. And should you find that you require something that can't be found in Lawrence, then Kansas City is within easy driving distance—just 40 minutes away on I-70.

Slater grew up in Southern Illinois, right outside of St. Louis. When she went off to college, it was in Chicago, at Northwestern University, so she's no stranger to the simultaneous convenience and hassle of living in a big city. With just under 90,000 residents, Lawrence is heavy on city-like convenience and accessibility, but without the traffic and high cost of living associated with urban living.

"One of my best friends from college is from New York City, born and raised," Slater said. "When i told her I was moving to Kansas, she could not believe it. She was just, 'Why would you move there? What's wrong with you? There's nothing there.' And now she comes to visit me every year because she loves it," Slater chuckled. "She thinks [Lawrence] is the coolest town."

Another part of Lawrence's appeal to young professionals is the number of work-related opportunities that constitute a bit of a departure from the typical desk-job. "We have a ton of nonprofits; we have a lot of small businesses; and we have a lot of start-ups," Slater explained. "There's a lot of support for entrepreneurs in our community, which I think is what's really popular with Millennials. There's this idea of, 'I don't want to work at a big corporation. I have this idea and I want to start a company.'" In Lawrence, there's room for that sort of creativity.

One way that the Chamber of Lawrence, Kansas meets the needs of entrepreneurs is through its collaboration with KU's Small Business Development Center, which is headquartered right in the chamber building. There, people can pitch their business ideas to staff members—who field about 360 proposals a year—who will help them flesh an idea out and lend practical advice for getting it off the ground.

The Chamber of Lawrence, Kansas also works with the Bioscience and Technology Business Center (BTBC), which is a partnership among the chamber, the city, county, and university leadership. Slater estimates that there are currently about 45 different companies incubating at the BTBC, and the institution has been a tremendous catalyst for growth in the area.

But perhaps the most distinctive collaborative endeavor underway at the Chamber is that of the Dwayne Peaslee Technical Training Center, otherwise known as Peaslee Tech. This initiative involves the Chamber, the Economic Development Corporation, the city of Lawrence, and Douglas County, as well as three community colleges in Kansas, with whom Peaslee contracts for instructors. Because of the number of players involved, Peaslee Tech is especially representative of the Lawrence Chamber's role in the community, as it speaks to the effectiveness with which the chamber and the university are able to work together toward a common goal.

One of the biggest challenges facing the city of Lawrence right now is workforce development. As Slater pointed out, this challenge reflects some national trends in workforce needs—it is not unique to Lawrence. What is unique, however, is the way in which the Chamber of Lawrence, Kansas has really stepped up to the plate in combatting the worker shortage in its community.

Chamber President Larry McElwain said that workforce training is an asset that had been missing from Lawrence for decades: "I think we were so focused on higher education for years and years, that we weren't paying much attention to workforce training in the technical area," he explained. McElwain added that even during his early years with the chamber, where he served four terms on the chamber board over a 40-year period, "We talked about how the industry's needed HVAC people and refrigeration people and people that could work on pneumatics and hydraulics. And we've finally addressed the issue."

That's where Peaslee Tech comes in. Prior to the training center's opening, the chamber's goal was to open it with 100 students enrolled. Fifteen months ago, Peaslee Tech opened its doors to 150 students. By Slater's estimates, they had about 320 students at the beginning of fall of this year.

"Our executive director over at Peaslee Tech [Marvin Hunt] and I were in a meeting a couple of weeks ago," Slater recalled, "and he was like, 'I'm already getting phone calls for our people that are going to graduate in 2017.' There's just a need for those technical training skills and for manufacturing and engineering [jobs]." Slater added that what makes Peaslee Tech even more remarkable is just how many players were involved in turning the idea into a reality.

"It's a really unique thing because it's the Chamber, the Economic Development Center, the city, the county, all working together," she explained. "It was a true partnership to get Peaslee up and running, because we all saw the need to help move Lawrence forward."

While developing workers in the technical fields is a major goal of the Chamber at Lawrence, Kansas, so is retaining the graduating students from the University of Kansas.

Credit: Lawrence Chamber of Commerce

"We have two efforts here at the chamber that are on parallel pathways," McElwain explained. "Number one is business attraction and recruitment, and number two is business retention and expansion." Fittingly, business retention and expansion deals with looking at the companies that already exist in Lawrence and finding ways to help them flourish and grow. Recruitment and attraction, on the other hand, also plays into keeping college graduates in town after they've crossed the stage at the University of Kansas.

"We're going to need to focus on bringing companies and industries here that will be attractive for graduates [from KU]," McElwain said, noting, specifically, the need to maintain plenty of opportunities in various "white collar" sectors. "Light manufacturing is the backbone of industry, and we'll continue to work to give young people, and older people, a chance for those kinds of jobs," he added, "but I think we also need to focus on trying to take an asset that's already here, coming out of the university, and find ways to retain them in the area by having companies here that will hire them coming out of KU."

Such partnerships with the University of Kansas not only serve to foster economic growth and prosperity, but they have also made for a stronger sense of community in the area. As McElwain explained, "When you have a positive relationship between a city, county, chamber, and the university, you don't have the old 'town/gown' split." McElwain said that such a divide is not uncommon in college towns, and it can make it harder for everyone to reach their goals.

"Yes, there are challenges, and yes, we are addressing those challenges, but I think the spirit that exists here is to work through those challenges and look at the good of the whole," McElwain said. "When any community can be looking toward the good of the whole, then I think that will be a community that does the right thing."

For more information on the Chamber of Lawrence, Kansas, visit www.lawrencechamber.com.

SOUTHWEST VALLEY CHAMBER OF COMMERCE *(Goodyear, AZ)*

Amie Salsbury | Staff Writer
Sasha Pincus | Staff Writer

"It's amazing how many people just want to give hugs."

That's according to John Safin, President and CEO of the Southwest Valley Chamber of Commerce, in Goodyear, Arizona, as he fondly declared that his chamber "is as much business as it is family." As a regional chamber, it represent "just over 500" members spanning four cities in Arizona: Avondale, Goodyear, Litchfield Park, and Tolleson.

In terms of economic diversity, the region is home to several major industries, namely healthcare, technology, education, tourism, and agriculture. But for area businesses across all industries, whether large firms or sole proprietor "mom and pop" shops, the Southwest Valley Chamber partners up with all four cities' economic development departments to help business owners accomplish what they need to.

In order to better tailor its services to meet the individualized needs of its members, the Southwest Valley Chamber categorizes its member businesses in terms of who their audience is. That helps them determine how to best set each member up for success.

For example, Safin elaborated, "for somebody that's a realtor or an insurance agent, they're a little more street-level, and they need to get their name out. They need to have more opportunities to meet people and get that one-on-one relationship going." However, Safin continued, even the needs of someone in those same industries will be different depending on how long they've been in business. "A real estate agent who's been in the business for twenty years is not going to have the same needs as somebody who's just starting in the business," Safin explained. "The more established person has a referral network, so they don't need to be on the streets so often. They just need to be visible and present when it's suitable for what they're trying to accomplish."

Then, there are banks, hotels, restaurants—places that need people tend to seek out, and have to go to themselves in order to receive their services. But even those types of businesses aren't all the same, as Safin pointed out, drawing a point of contrast between banks, hotels, restaurants, and shops, and another of the area's major employers: hospitals; in particular, the Abrazo West Campus in Goodyear, Arizona.

By Safin's estimates, Abrazo's trauma center takes care of just about everything for at least a quarter of the state's residents. "If somebody who was 300 miles away was to have their arm severed in a car accident," Safin explained, "they're coming here by helicopter." Which puts places like Abrazo in a unique class of businesses: yes, people have to seek them out for their services; but chances are, should they find themselves in need of those services, they're not having one of their best days.


Estrella Mountains, Goodyear, AZ Image Credit: Pyrat Wesly

"The hospital is not going to be at that street level. They want a different point of view," Safin said. "They want people to think of them as being part of the community, rather than just [where they go] when they're hurt or need medical attention." So, Safin added, "we adjust what's needed, in terms of services, to everybody."

One way in which the Southwest Valley Chamber strives to meet its members needs is with the SCORE Mentor program, which allows businesses to take advantage of personalized opportunities to grow and expand. SCORE is a free resource that offers representatives who will meet with business owners on an individual basis and help them devise a plan for reaching their goals. The Southwest Valley Chamber's partnership with one of the local colleges grants members further access to "a growing relationship with a small business development center." Other services that members can take advantage of include a networking events and educational seminars.

In addition to providing a wide array of services to its members, the Southwest Valley Chamber has also recently undergone a completely new look. Their re-branding campaign features a "new logo, new color scheme, [and] a new website"; it even includes the development of a chamber app. With respect to developing technology, Safin said, the chamber's new website addresses the evolving needs of modern businesses. "Everyone lives on their smartphone or other device," Safin said. So, in addition to having a chamber app that anyone can download for free, the Southwest Valley Chamber's new website "has information that would be helpful to a business owner who has an idea at 11:00 at night," he added.

With an acute awareness of the fact that that business owners already have myriad responsibilities on their plates, the Southwest Valley Chamber made a conscious decision to optimize the usefulness of the website by providing a comprehensive assortment of links and documents from the Small Business Administration, the chamber's city partners, and the IRS. The website also offers webinars, some of which are free to anyone. "This way," Safin explained, "if somebody needs to know about customer service [for example], then they can get a training class online whenever they want."

For people looking for a more hands-on, or face-to-face experience, the chamber offers a truly unique program called the Southwest Valley Chamber Skill Builders. Safin described the program as being in the tradition of the "lunch and learn" events that many chambers and organizations sponsor. What makes it unique, however, is that it's run by members, for members; anybody who wants to teach a professional development seminar or host some form of training event, can do so at any time using the chamber's facilities as site location for the event.

"It's winners all around with this one," Safin said of the Southwest Valley Chamber Skill Builders. "The chamber helps out a member by offering a space for them to promote themselves and what they can teach; the members get an opportunity to learn something new that can help their business; and all of the events are open to the community. So it brings no-cost or low-cost training to somebody who's looking for professional development," all while helping area businesses establish relationships and build rapport with other area business owners and consumers.

One of the more popular recent events was hosted by an area power company. "They had their media department come in here with their equipment," Safin explained. "Television cameras, a green screen—they set up a little mini studio in our conference room and gave a half-day training session on how to speak to the media," he said. "And the room was full."

As for what the future might bring for the Southwest Valley Chamber, Safin had this to say: "Business is always changing, and I've said since I arrived [at the chamber] that the chamber will continue to evolve to meet the needs of the businesses in the community." Not surprisingly, the chamber's ongoing conversation about the evolution of business has also included talk of the changes in workforce, and the growing role of millennials in the workforce.

As a growing number of millennials find themselves in leadership roles within the business community, the demographic continues to reshape the norms once governing the typical nine-to-five job. For example, Safin noted, many younger workers aren't really looking for a traditional office setting. "That's part of the reason why Lyft and Uber are attracting a lot of people," he explained, "because [workers] get to set their own hours. They make whatever money they want, and they go on with their lives."

Safin added that another thing to take into account in the future is the fact that, since the advent of Smartphones, just about everybody carries their office with them all the time. This, in turn, changes the role of the traditional workplace. "There will always be a need for an office, or a place to gather," Safin explained. "Anybody who thinks they can solely live on their phone has never asked anyone to help them move a sofa," he added with a chuckle. "Because I guarantee that if someone has 2,000 friends on Facebook, they're still going to have a hard time finding to give them a ride or to come start their car."

Formulating a workable plan for the future, then, means trying to stay a step ahead of the changing needs of businesses. "It's not that things are going to change completely," Safin said. "It's just evolution. Chambers will have to change too."

It would seem, however, that Safin and the Southwest Valley Chamber are more than equipped to navigate the changing role of chambers of commerce in a 21st-century economy. And, ultimately, the underlying goal driving the activity at the Southwest Valley Chamber will remain the same: to do whatever they can to help fellow neighbors and friends succeed. Fostering a strong, foundational sense of community is part of what makes the Southwest Valley Chamber so good at what it does. As a matter of fact, as Safin noted, it's not uncommon to hear members at a networking event expressing sentiment along the lines of, "This is the best darn chamber on the planet."

And, really, what could be better than that?

For more information on the Southwest Valley Chamber of Commerce, visit www.southwestvalleychamber.org.

MICROENTERPRISE GRANT GIVES ENTREPRENEURS A HEAD START

Patrick Harney | Staff Writer

For anyone interested in opening a small business, New York State is the place to be.

According to the U.S. Small Business Association's Small Business State and Territory Profiles, which feature data from 2007 to 2014, New York has 2,057,959 small businesses (i.e., "firms with fewer than 500 employees"). Additionally, the state also has a low turnover rate of small businesses. According to the profile, New York saw 40,765 businesses open in 2013, 80 percent of which managed to stay open into 2014.

Given the number of small businesses providing employment opportunities in New York (99 percent of all businesses in the state qualify as such), it would make sense for the state, counties, towns, and villages to initiate programs for local entrepreneurs that would provide assistance in training, equipment, or additional purchases.

Which is exactly what Albany County did this past August.

Called the Microenterprise Grant Program, the initiative is designed to "provide direct assistance to start-ups and small business entrepreneurs" in the county, according to a press release dated August 22, 2015.

The program is funded by New York State's Community Development Block Grant program (NYS CDBG), which is administered by the Office of Community Renewal. According to New York State's Business First website, the grant program, federally funded by Title I of the Housing and Community Development Act of 1974, helps to "foster the development and support the growth of microenterprise businesses by providing grants in conjunction with capacity building and entrepreneurial assistance."

In order to be eligible to receive the grant, applicants must be part of a "microenterprise," which is defined on Business First as: "a commercial enterprise that has (5) five or fewer full-time equivalent employees, one (1) or more of which owns the enterprise." Additionally, in order for a small business to qualify as a microenterprise, it must require no more than $35,000 in start-up capital.

For businesses in Albany County, applying for the CDBG program seemed to be the perfect opportunity for the region. The grant program's purpose was to help provide "entrepreneurial opportunities or jobs for persons who are low-to-moderate income," according to the press release issued by both the county and New York State's Business First website.

Additionally, the program would allow for another opportunity for the county to collaborate with the Capital Region Chamber of Commerce in Albany, which has worked with the county in the past.

According to Mary Rozak, the Director of Communications for Albany County, the county office "has been, and continues to be, a valuable resource, not only in Albany County, but across the region." The Capital Region Chamber even acts as a host for the Albany County Business Development Corporation, a local development corporation that handles oversight of the Al Tech Trust Fund. This fund grants loans of up to $1 million to be used for "acquisition or renovation of owner-occupied real estate, purchase of fixed assets, and working capital," according to a fact sheet provided by the chamber.

Given the close collaboration between the county and the chamber, both parties chose to work on a joint proposal for the Office of Community Renewal, submitting their application and receiving word that they had won the grant funds on December 10, 2015.

As a result of winning $200,000 in grant funds, the county and chamber set up a system through which those interested in receiving an application for the Microenterprise Grant program would reach out to Joseph Landy, who is the chamber's Director of Commercial Lending. Landy then teams up with Scott Siegel, Albany County's Senior Policy Analyst, to provide administrative support for the program. The Al Tech Loan Fund Board then selects and chooses applicants who would be most deserving of the award funds, which can range from $5,000 to $35,000, according to both Rozak and the county's webpage.

To ensure the applicants applying to the program are eligible to receive funding, a series of safeguards are put in place.

For applicants to be considered, they must own an existing business with "no more than five employees." Additionally, applicants must pass a "low-to-moderate income test," which is completed by submitting tax returns and financial disclosure forms provided by the Office of Community Renewal. Finally, those applying also must pass an approved training program for start-ups and entrepreneurs. According to Rozak, the Capital Region Chamber offers such a training program, along with others, including one under New York State Empire Development. While there are costs associated with these training programs, those costs can be included in the grant awards.

While the Microenterprise Grant Program in Albany County has just begun, it is far from being the first program in the state. There are a number of other municipalities and counties that either had a microenterprise program in the past, or still possess a program today.

Counties and towns that were reached for comment on their programs included the Town of Bethlehem, Oneida County, Fulton County, Livingston County, St. Lawrence County, and Greene County.

Out of these five counties and one town, Oneida County had just completed its funding cycle with the CDBG, which typically lasts for two years. Fulton County and the Town of Bethlehem are currently working on applications to the Office of Community Renewal to extend the funding for the program.

For towns and counties looking to attract entrepreneurs and start-up businesses, there are a few other opportunities available for applicants through the Office of Community Renewal (OCR).

In Livingston County, the Livingston County Development Group has several programs, including a "Brew In Livingston" competition. The goal, as the group's director Bill Bacon puts it, is to "create potentially four breweries in Livingston County," where applicants would pitch business plans for opening a brewery. Currently, Bacon added, there are not any "craft-brewing facilities in [Livingston] County." As of October, the "Brew In Livingston" program is not funded using CDBG dollars, although Bacon hopes OCR will approve it within the next few months.

Additional projects in Livingston County eligible for funds from OCR include the Downtown Partnership, designed to preserve and maintain buildings located in each of the county's nine towns, and the microenterprise program.

While many of these programs are administered by local development corporations, there are a few run solely by governmental bodies.

In the Town of Bethlehem, which was awarded funds in December of 2014, Elizabeth Staubach oversaw the administration and application process throughout the funding cycle. The decision to keep the program in-house without additional parties made sense from Staubach's perspective, given her position in the town as Economic Development Coordinator.

Given the evident success of microenterprise programs throughout New York State, it would seem as though it could be replicated in other states. However, the efficacy of such programs can depend largely on several factors.

According to Amit Batabyal, a professor of economics at the Rochester Institute of Technology, microeconomic programs can be used elsewhere in the country, although it depends upon the location.

In a recent phone interview, Batabyal mentioned West Virginia and Wyoming as examples of states that would benefit from a microenterprise program. For West Virginia, this would be due, in large part, to the state's reliance on coal mining as a source of income for a large majority of the state's population, where the miners had "little or no job skills," aside from mining coal.

Similarly, Batabyal also made note of how a microenterprise program could benefit Wyoming, where the state population is scattered, and without any help from the state government. He said that for people in such sparsely populated states, "it's difficult to see how private entities might actually do anything, because it would simply be hard for these people to access the private credit providing facilities," due to their rarity in rural areas, and possible exclusionary tactics for "dispersed rural folks."

Examples aside, Batabyal does find the possibility of microeconomic programs to be "generalizable," although it is important for officials considering such grants to look at the specifics of their state's economies.

"We have very, very different economies in all of these states, and that needs to be a significant part of the calculation before deciding if we should have something like this in place," Batabyal explained. He also emphasized the importance of each state conducting thorough evaluations in order to determine "who is the most likely to be the most useful beneficiaries." In other words, he added, consider "where am I most likely to get the biggest bang for my buck if I do decide to put into place a microenterprise loan program?"

The need for microenterprise loan programs in other states with low-income and low employment rates is evident, due to a number of other states possessing similar programs as a means of mitigating such challenges. According to the Corporation for Enterprise Development (CFED), 34 states currently "fund microenterprise development directly or have codified microenterprise in state law." Of these states, 23 of them use CDGB dollars support microenterprise.

Representing more than 80 percent of all businesses in the United States, microenterprises constitute an effective means of job creation and asset-building. For more information on the Community Development Block Grant program, visit www.hud.gov/cdbg.

THIRD WAVE

FROM PAGE 1

is a major contributor to the local economy. When the CEO of Ford announced that his company would be aiming to have self-driving taxis on the road by 2021, it became apparent that Madison insurance agencies would have to think big, and do it quickly.

"If you're in the insurance industry," Brandon said, "and cars don't crash anymore, or so infrequently that it's sort of unheard of, how do you insure against that?"

This is a moment of disruption; it's a distinct challenge that calls into question an industry's value, and sustainable relevancy. So how do they respond? By continuing on their current trajectory, they can almost guarantee an escalated decline. Though still a viable service now, should they refuse to get creative, they will almost certainly find themselves out of a job, having been rendered entirely irrelevant, within just a few short decades.

Alternatively, if they embrace the challenge and make methodical efforts to meet it, they'll likely emerge with renewed vigor and purpose.

So perhaps it's a matter of investing—supporting the thing that's coming for you. Additionally, there's the option to create new models. Rather than sell personal plans, perhaps the agencies can outline a policy that applies to manufacturers. No matter the solution, the key is to think proactively, and to open the floor for discussion. In Brandon's words: "You can either be disrupted, or you can disrupt yourself. And what we're positioning our companies to do is be the disruptor."

But how? It's one thing to talk about strategizing, and another to actually do it. In Madison, though, they're living true to Brandon's word.

"We're changing the Chamber model," Brandon said. "[It's] no longer about selling you a membership so you can get a discount on your office supplies. … It's about understanding what makes our economy work."

Another thing that Brandon and Case agree on is that what "makes our economy work" in fact involves two major factors: creating environments that attract and retain up-and-coming Millennials, and addressing the kinks in our economic structure that hinder social and fiscal mobility

STRENGTH IN NUMBERS: THE MILLENNIAL FACTOR

According to the Millennial Impact Report, Millennials are by far "the most populous generation in the country." (We'll come back to these findings in just a moment.)

In addition, Brandon adds that "their purchasing power and behaviors are already having a seismic shift on the economy." But it doesn't stop with what Millennials are buying, because they're now old enough to have begun comfortably integrating into the workforce.

"The shift from Baby Boomer to Gen X is going to leave about ten million jobs open," Brandon explained. "There's just not enough Gen X to fill the Boomer positions. So Millennials are, in many ways, a generation that's just going to have to move faster and be more willing to accept economic responsibility. … [T]hey'll be moving into positions of influence and decision-making faster than any previous generation."

So because of their rapidly increasing responsibility, the growth of many (if not most) economies relies on appealing to Millennials. Despite the meme-like urge to roll your eyes at the idea of another overly-sensitive kid in sneakers and a beanie, that beanie'd 20-something actually represents an enormous amount of potential.

Not only are Millennials extensively educated (they are frequently cited as the most educated generation in the country's history), well-rounded, and eager to build up their experience—they're also more charitable with their time and resources than one might expect, given the alleged "sense of entitlement" so often assigned them.

The Millennial Impact Report also cites Millennials' general desire for the opportunity to "do good." That said, their 2016 findings project that "the majority … have little or no trust that the government will do what is right." This doesn't translate into inaction, though. Instead, this skepticism manifests in the Millennial generation's focusing of its collective energy on volunteerism, cause-work, and career pursuits that they feel make a positive impact.

Brandon agrees with this assessment, saying that Millennials' values are geared strongly towards equity, diversity, and philanthropy. He (and Case) believe this value set has played a significant role in the success of the coasts. "The coasts have benefitted from that … because [they] have largely felt the same way," Brandon explained. "The challenge will be as Middle America has to adjust for things that maybe they didn't ever really think about [before]."

What Brandon is referring to are topics that we traditionally consider to be social issues; topics like LGBTQ awareness, and immigration; the issues that seem to come up, ruefully, at every Thanksgiving dinner (much to everyone's chagrin). These social concerns are becoming increasingly more economic in nature, though. With each passing year, Millennials take on more responsibility and are put into a greater number of decision-making roles. If a demographic this big is driven by needs for social justice, then that drive is going to manifest commercially.

Brandon's "for instance," in this case, comes in the form of Madison's examination of social mobility. After bringing author and historian Richard Reeves in to speak to more than 1,000 chamber members, those at the Madison Chamber have grown acutely attuned to the "in's and out's" of the issue of social mobility.

Reeves breaks our economy into quintiles, or five distinct classes, with the first being abject poverty and the fifth being, essentially, "the One Percent." While we're often mired in gaping over the difference between the first and the fifth, Reeves argues that it's far more important to focus on incremental movement among the quintiles in between: the first to the second, to the third, to the fourth. And it's especially important to allow that focus to speak demographically.

With Reeves' help, Brandon now strives to educate members of his chamber on this kind of social mobility. During our interview, he gave yet another illustrative example, saying: "If you are a black person in this country and you make it to the third quintile so essentially middle class, there's a 74 percent chance that your offspring are going to slide back. … [That's] completely anti-American Dream."

Brandon then goes on to talk about the "fend for yourself" attitude that so often accompanies those awkward holiday throwdowns; the voices insisting that "natural selection" (more or less) will decide who succeeds—and nature will always choose the smartest, the fastest, and the hardest-working. "But it's not that simple," Brandon noted. "When you take it all the way out and you think about it from an econom[ic standpoint], you can't do that. You can't write off whole pieces of your economy."

In his opinion, then, upward, economic mobility is "not really a social issue anymore. It's not specifically about racial equity. …[It's] about ownership and a belief that [everyone] has a seat at the table, and a role in the decision-making, [which] is very much a business methodology."

This is something that deeply resonates with the Millennial generation. According to the 2014 Millennial Impact Report, there are clear trends in what they support and work toward, what they consider valuable and consistently worthwhile. Of these is a commitment to supporting people, rather than institutions. Millennials support individuals and causes; they raise awareness for issues as opposed to organizations. And they do it together.

Further, Millennials are openly influenced by one another, and are drastically more likely to volunteer or donate at the request of a co-worker, than at the suggestion of a manager or CEO. To this effect, the Millennial Impact Report states, "87 [percent] felt encouraged to volunteer or participate in their company's cause work and community initiatives. … 77 [percent] preferred to [participate] with groups of fellow employees as opposed to independent projects. … 62 [percent] preferred to work with friends in their own departments."

The numbers go on and on, but they consistently return the same kind of message: Millennials want to do good, but find that to be better achieved through impactful work and benevolent company initiatives. They blur the lines between social and professional spheres, and "treat their assets (time, money, networks, etc.) as having equal value."

BRIGHT FUTURE; SHADES REQUIRED

This is a lot of information to process, and perhaps it even sounds skewed by a certain perspective. But in the words of Zach Brandon (yet again), "This isn't 'Liberal versus Conservative.' This isn't 'Republican versus Democrat.' This is about the economy."

Case's book reaffirms this understanding again and again. The technology we're seeing is already affecting our economy in ways that would have been unfathomable in the not-too-distant past. The same can be said of its impact on our culture and society—and that trend is only going to continue. It'll further permeate the country the more we shift from tech-centric, to tech-enabled mindsets, and, Case writes, "the key will [ultimately] be to to replace a culture of standardization with a culture of personalization."

Right now, we have a lot of broken systems and inefficient policies. This is due largely to the fact that we have yet to tailor our resources—fine tune them, so to speak—so that we're capable of using what we've built to help individual regions, businesses, and citizens with enhanced precision and efficacy.

As we continue to move forward, the most important thing to remember is that change is a beautiful and inescapable part of our collective existence. You can either initiate it, or succumb to it, but either way: you'll have to confront it eventually.

For chambers of commerce, navigating impending change is a matter of re-evaluating the role you want to have in your community. If you remain a protective force, your members will continue to enjoy certain benefits. But if you adapt to include a more pioneering attitude, they may not only sustain, but flourish. Consider adopting new educational themes, and taking up challenging "social" issues like class inequality and economic mobility. How might you promote movement through your region's quintiles? In what ways can you work to promote Millennial recruitment? What could your area add or remove that might create a competitive environment for young talent looking for the right opportunity?

Similarly, businesses (regardless of scale) need to be thinking of their individual attitudes and contributions. What kind of culture are you creating? Are you actively experimenting with new ideas, and taking the time to plan for future challenges? If Millennials are looking for companies that can "do well and do good at the same time," as Case writes, how can you improve the impact you're making both in your own community and on larger scales?

The Third Wave asks as many new questions as it affords answers, and if we're being honest—it's definitely a bit heavier on the former. There's a lot we don't know, and a lot that'll be overwhelming to plan for. But thinking this way now is instrumental in pushing through it later.

The Third Wave is upon us and, as Case puts it, "this is not an event you can afford to ignore."

THE BUSINESS CASE FOR PAID FAMILY AND MEDICAL LEAVE

Carly Morgan | Head Writer

*Of the **193 countries** in the United Nations, 185 provide paid family leave at the national level. Of the eight that do not, nearly all of them are classified as "developing" countries; all of them, that is, except one: **the United States.***

The United States is the only industrialized nation in the world that does not guarantee workers access to paid time off from work in order to care for a new child or a seriously ill family member. Since the turn of the century, three states—California, New Jersey, and Rhode Island—have enacted paid family leave programs. In April 2016, New York also passed paid leave legislation which, although not scheduled to take effect until 2018, will constitute the country's most comprehensive and generous plan of its kind to date. Still, though, even our country's most generous state-level plan pales in comparison to national leave policies throughout the rest of the industrialized first-world, and the United States remains its own unique anomaly in its unwillingness to adopt similar measures at the federal level.

Maybe, we're onto something; maybe the United States knows something that the rest of the world doesn't. By refusing to blindly follow the lead of the rest of the Western world, perhaps we've dodged an "anti-business" bullet. But it seems rather presumptuous to dismiss the possibility that what's worked for businesses the world over, might also work for American businesses.

FAMILY LEAVE IN THE UNITED STATES

In the United States, efforts to achieve paid leave at the national level have culminated—and, subsequently, stagnated—in the Family and Medical Leave Act (FMLA). Having passed in both the House and the Senate in 1991 and 1992, only to be met with a veto from President George H.W. Bush, the FMLA was finally ratified in 1993. It made its way through Congress (again) with strong bipartisan support, and was the first piece of legislation signed by President Bill Clinton following his inauguration.

Shortly thereafter, a congressional newcomer by the name of John Boehner lamented the "demise" of US businesses that he foresaw as the inevitable consequence of such legislation. Joining Boehner in his disapproval were "business-minded" Republican officials, and the US Chamber of Commerce. Conversely, Democratic officials, women's groups, and organized labor celebrated the victory, seeing the bare bones provisions of the FMLA as a great place to start on the road to paid leave. More than twenty years later, it's clear that the FMLA was neither the private sector's mortal blow, nor the source of legislative momentum that paid leave advocates had believed it to be.

The FMLA guarantees twelve weeks of job-protected leave that workers can use to care for a new child or a sick family member. It does not provide any form of wage replacement. Consequently, there are many workers for whom the FMLA has made little difference. When every paycheck goes toward meeting basic living requirements, for example, a new child or a severely ill family member leaves workers to choose between economic security, and the health and wellbeing of their families. The urgency of this decision is felt most among those in the bottom- and middle-layers of income distribution, as access to employer-provided paid leave is largely reserved for those in the upper levels of the labor force.

The employee eligibility requirements under the FMLA limit the law's reach even further: in order to qualify for job-protected leave, an employee must have worked for their current employer for at least twelve months, and have logged at least 1,250 hours in the year preceding the leave. This annual hourly minimum renders many part-time workers ineligible, as 1,250 hours in a year equals roughly 24 hours per week.

It is not unusual for low-wage earners to have to cobble together a livable income by working two or three part-time jobs, making them ineligible for job-protected leave at each of them. As it turns out, women are also more likely than men to work part-time, and are, therefore, less likely to meet the FMLA's annual hourly requirements than their male counterparts. Further exacerbating this shortcoming of the law is the fact that women are more likely to take some form of family leave in order to care for someone else, while men are, statistically speaking, more likely to take leave as a result of their own illness.

The FMLA was aimed toward shrinking two specific gaps in wealth concentration: the growing disparity between the country's highest and lowest earners; and the gap in earnings between men and women in the workplace. So far, it has had a negligible impact on both fronts.

The grassroots push for national leave gained popular support in the late 1970s, as the number of women in the workforce began to increase dramatically. And lately, the campaign for paid leave has only grown stronger, as women's (and mothers') participation in the workforce has only continued to grow: according to data from the United States Department of Labor (DOL), women made up 47 percent of the civilian labor force in 2010; and data from the Bureau of Labor Statistics shows that the workforce participation rate for mothers with children under the age of six rose from 39 percent in 1975, to 64 percent in 2015.

Once upon a time, women were considered the *de facto* family care providers, often withdrawing from the workforce entirely in order to raise children or care for family members. But dual-earner families are no longer the exception; they're the majority. And with inflation rate growth outpacing that of most workers' annual earnings, having two members of a household in the workforce has become a matter of economic necessity for many.Despite increased workforce participation, however, women are still earning considerably less than men: the DOL reports that in 2010, the median weekly income for women in full-time positions was $669, or roughly 81 percent of men's median weekly income of $824. Perhaps even more telling, though, is the fact that when comparing the median weekly earnings of workers aged 16 to 24, the discrepancy is much smaller, with young women earning 95 percent of what young men earn.

The phenomenon to which these statistics attest has since been dubbed "the motherhood penalty." Because what distinguishes the average 16-24 year-old female worker from her older counterparts? Babies. In 2000, the average age of first-time moms was 25; by 2014, that number had increased to just over 26. A fundamental source of gender inequality in modern society is the wage penalty typically incurred by women when they become mothers. According to a recent study conducted by sociologist Ruth Milkman, even when mothers do not drastically reduce the number of hours they work after having children, their average earnings are still less than those of childless women. This is especially true for women in managerial and professional positions; conversely, fathers in these occupational categories typically enjoy a wage premium, outearning their childless counterparts thanks to the aptly named "fatherhood bonus."

When women do not have leave benefits, they are more likely to exit the workforce or switch to lower-paid part-time jobs. Conversely, when women do have access to leave, they are more likely to return to the same company after childbirth.That likelihood increases the incentive for employers to invest in firm-specific training for women employees, better equipping women to move up the proverbial ladder and increase their earning potential. Of the twelve percent of the working population with access to employer-provided paid family leave, however, the vast majority of those workers are men; and even though women continue to provide a disproportionate share of childcare, those leave benefits are almost never extended to workers' spouses or domestic partners.

But access to paid family leave wouldn't just be of benefit to women; increasingly, men are citing "work-life balance" as a priority when deciding where to work, suggesting that women's increased presence in the workplace has precipitated a cultural shift in the home: the childcare load, though still unevenly distributed, is beginning to even out. Today, the ideals of so-called "New Fatherhood," a term coined by sociologists K. Henwood and J. Procter, require that fathers be actively involved in the daily lives of their children; caregiving is no longer a strictly maternal endeavor. This, in turn, has given way to the "daddy double-bind": the impossibility of successfully fulfilling both the role of "breadwinner" (a vestigial condition of the hegemonic male model) and "fully participatory parent" (a manifestation of gender roles becoming less restrictive).

Now, men are facing greater demands at home than in previous generations, and the youngest men in today's workforce (i.e., Millennials) have a more egalitarian understanding of familial roles than any generation preceding. In a similar vein, women are working more hours and participating more fully in the labor force, despite no matched decrease in their responsibilities as caregivers.

The FMLA, though limited in its provisions, constitutes formal acknowledgment by the federal government that there does exist a need for some form of intervention in helping people balance the concurrent demands of work and family life.

With an eye toward achieving that very goal, Senator Kirsten Gillibrand (D-NY) and Representative Rosa DeLauro (D-CT) introduced the Family and Medical Insurance Leave (FAMILY) Act to Congress first in 2013, and again in 2015. If approved, the FAMILY Act would guarantee workers 66 percent wage replacement for up to twelve weeks of maternity leave, paternity leave, personal medical leave, and/or spousal support. Leave packages would be bankrolled by employer and employee contributions of 0.2 percent of wages, or a two cent contribution for every ten dollars earned. That means that the average worker contribution would be approximately $1.38 per week, and payroll deductions would be capped at $4.36 per week for the highest earners. The disbursement of paid leave benefits would be handled by the Office of Paid Family and Medical Leave, which the FAMILY Act establishes within the existing framework of the Social Security Administration.

The FAMILY Act has been stalled in Congress since its reintroduction, but polling indicates strong bipartisan support: in a national election poll conducted this year, 79 percent of voters said that they thought it was important for Congress to consider laws that would provide workers with paid family and medical leave. Among the voting populace, the correlation between party affiliation and attitude towards family leave is quite weak; after all, striking a healthy work-life balance is a challenge with which everyone is likely to be confronted at some point in their life. At the level of the political and business elite, however, we can see a more traditional party-line divide between those in favor of, and those opposed to, paid family leave. In this way, the campaign for paid family and medical leave constitutes what Ruth Milkman calls "the prototypical case over work-family policy in the United States": the US Chamber of Commerce and small business groups are vehement in their opposition, while organized labor and the women's movement constitute the loudest advocating voice.

When it comes to the provision of paid family leave, the United States' divergence from virtually every other Western democracy represents a fundamental ideological difference between a neoliberal capitalist state, and a social democratic welfare state. In *Getting Paid While Taking Time: The Women's Movement and the Development of Paid Family Leave Policies in the United States,* Megan Sholar writes, "Citizens [in the US] embrace an individualist culture and free market rhetoric, and they are less likely to support … an active role for government than most other Western democracies." The United States government, she continues, "has taken a limited role in providing social welfare benefits" like paid family and medical leave due, in part, to the fact that the US, as a whole, "places greater emphasis on the private sector to provide such protections."

But what if our faith in the market is, in this case, truly *blind* faith? What if our fixation on the neoliberal ideals of our capitalist society has left us wilfully ignorant to the possibility of something better? As luck would have it, we don't have to resort to guesswork.

CALIFORNIA'S PAID FAMILY LEAVE POLICY

On September 23, 2002, California Governor Gray Davis signed the nation's first comprehensive paid family leave program. California's Paid Family Leave (PFL) provides up to six weeks of partial wage replacement (i.e., 55 percent of weekly earnings, with a maximum of $1,000 per week) for eligible workers who take time off either to bond with a new baby or care for a seriously ill parent, child, spouse, or domestic partner. In 2013, eligibility was expanded to include workers caring for a seriously ill parent-in-law, grandparent, grandchild, or sibling. In a nod toward gender equality, both new mothers and new fathers can take time off to bond with a new child; and, in recognition of the fact that not every family is structured in exactly the same way, paid bonding leave is also extended to domestic partners and adoptive parents.

California's PFL is funded by a modest, employee-paid payroll tax and, as a result, is revenue neutral; it is of no direct cost to employers or the state government. PFL was implemented as an extension of California's decades-old State Disability Insurance (SDI) system, first established in 1946. As such, it is funded by a slight increase to the employee wage deduction already in place to fund SDI. As of this year, the SDI tax rate is 0.9 percent on the first $106,743 in wages. Meaning: no employee is paying more than $960.68 per year into California's entire State Disability Insurance program, even after the introduction of a relatively generous paid leave policy.

While the eligibility requirements for the FMLA render nearly half of the US workforce ineligible, PFL's eligibility requirements are minimal, so access to coverage is nearly universal: claimants must only have earned $300 in wages from a private-sector employer in the state during any quarter in what's known as the "base period," which typically amounts to five to seven months before filing a claim. Though PFL does not offer any job protection, some California workers are able to use the FMLA in conjunction with PFL to that effect. For those who do not meet the FMLA requirements, though, PFL's lack of job protection leaves some unable to take advantage of the paid leave for fear of getting fired.

When PFL was proposed in 2002, the loudest dissenting voice was that of the California Chamber of Commerce and its affiliates. Their opposition, rooted in market fundamentalism, represented an ideological opposition to decommodification in virtually any form. The California Chamber argued that the bill would be a "job killer," particularly harmful to small businesses that lacked the resources necessary to contend with prolonged worker absences. The Chamber worried, too, about the potential for fraud and abuse of the system; that workers would come to resent one another if they had to shoulder a disproportionate workload in another's absence; that California businesses would be made less competitive; and that state-mandated paid leave would create a disincentive for outside investment in the state.

As it turns out, none of those fears materialized.

In *Unfinished Business*: *Paid Family Leave in California and the Future of U.S. Work-Family Policy,* Milkman cites a survey that she and her colleagues conducted of California business owners in 2008, five and a half years after the passage of PFL, to find out how the law had impacted their respective "bottom lines." The results indicate that the vast majority of employers saw "no effects or positive effects on their productivity and profitability (or, in the case of non-profit organizations, on their performance)." For the few employers who did report higher costs associated with accommodating employee absences, they also found that "to the extent that the PFL program reduced turnover ... the cost savings from improved retention helps to balance these additional costs." In a similar study conducted by the Center for Economic and Policy Research, California business owners overwhelmingly reported positive or no negative effects on productivity (89 percent), turnover (93 percent), and worker morale (99 percent) in the wake of PFL.

But wait a minute: just because the concerns of the California business lobby haven't materialized (same goes for Rhode Island and New Jersey, in case you were wondering), that doesn't necessarily make a case *for* paid family leave. To establish a strong business case for paid family leave, one has to go beyond merely disproving the worst Doom's Day predictions of its dissenters.

THE BUSINESS CASE FOR PAID FAMILY LEAVE

Despite the United States' lack of a federally sponsored paid leave program, twelve percent of American workers still have access to some form of paid family leave through their employer. Of the employer-sponsored packages

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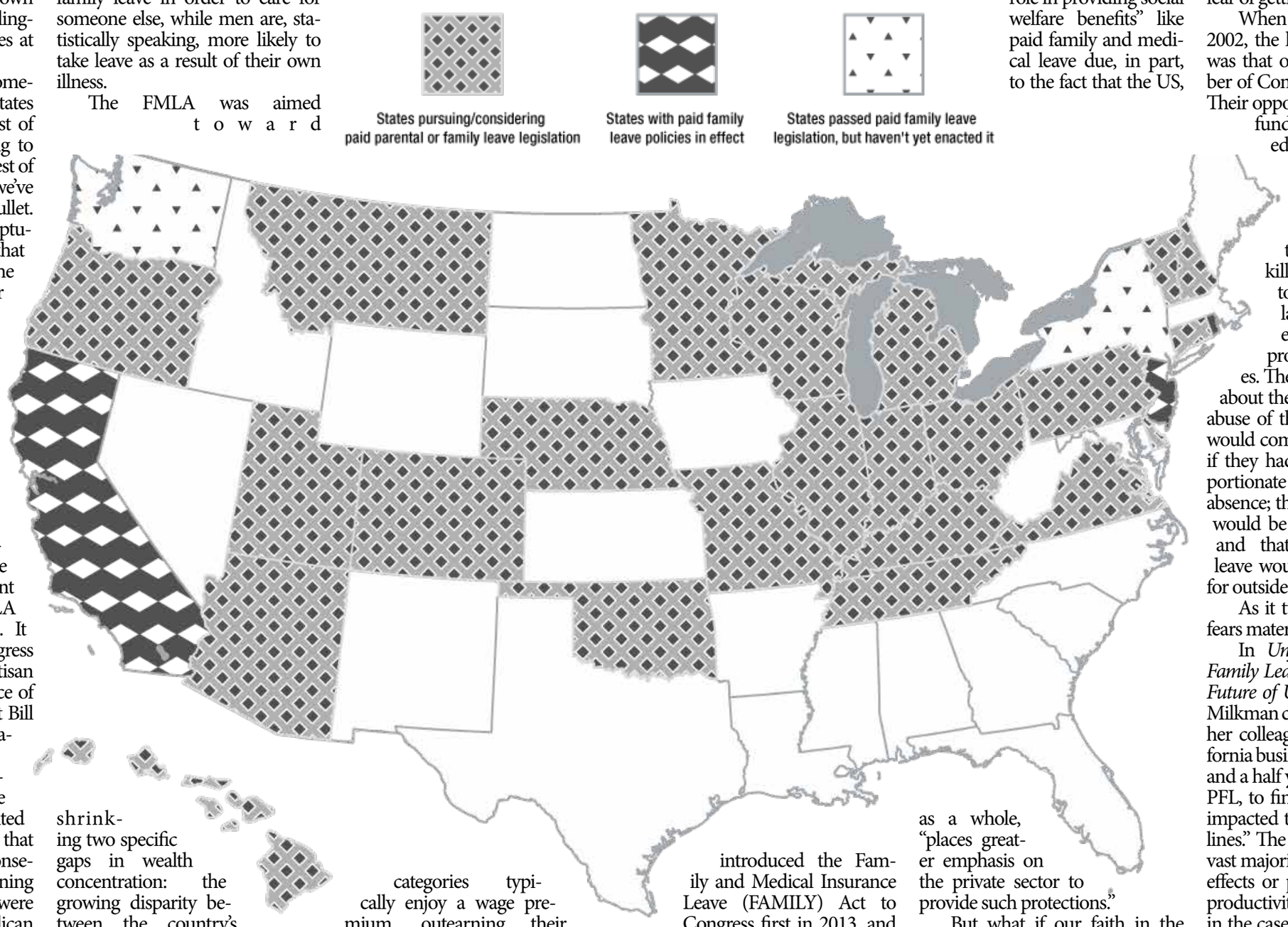

THE DYSFUNCTIONS OF A BOARD

Connie Hanner, M.Ed., and Bob Harris, CAE Contributing Writers

Volunteers are an integral part of any association or chamber of commerce. Members are asked to contribute time, energy, and resources on boards and committees.

Every nonprofit organization requires a board of directors. The model has proven consistent for more than a century: The board GOVERNS and the staff MANAGES.

The board is intended to be visionary in setting the direction of the organization. Chamber staff and committees are expected to implement the board's decisions, advancing the programs and initiatives necessary to fulfilling the overall vision.

The organization's mission statement and strategic plan communicate the organization's priorities and should frame nearly every discussion of the board.

GOVERNANCE VS. MANAGEMENT

While volunteers readily accept an offer to join the board, very few have experience with governance. It is an amorphous concept, influenced by state and federal laws, governing documents, culture, and established precedents by prior boards.

The most sought-after directors are members who are known to be successful in their field of work, whether that means owning a business or heading up an organization. Their success is usually based on their management skills, which they will then bring to the board table. However, management skills do not always translate to great governance skills.

Management includes hiring and firing, investing, purchasing, and marketing, to name a few examples.

Governance requires visionary perspective, maintaining relevance, ensuring sustainability, and increasing organizational awareness. Governance is the development of strong leaders and the creation of a strategic plan.

At the board table, directors sometimes revert to short-term thinking and tactical advice (familiar to management). However, these are the responsibilities of professional staff and committees—not the board.

FIDUCIARY ROLES

There are numerous dysfunctions that can affect boards. While all directors should be appreciated for their volunteer work, an organization wants to be cognizant of dysfunctions that may arise. Here are some areas of possible dysfunction.

1 Over-Extended: Organizations often seek out persons with board experience. That means the volunteers may be serving on other boards simultaneously. Be leery of a volunteer who is over-extended, cannot say "no," or may have a conflict of interest by serving on multiple boards with similar purposes.

2 Founder's Syndrome: The founders of an organization rightly have great pride, but sometimes they hesitate to allow future leaders to take over. It might involve some discomfort, but founders must eventually relinquish their powers and trust that future leaders will respect their values and purpose.

3 Engagement: Once on the board, directors must do more than just attend meetings. They are trustees of a corporation; stakeholders or members expect them to come to meetings prepared. Between meetings, directors may have assignments, reports to read or prepare, visits with members, or other committees to attend to.

4 Valued Contribution: Directors are expected to contribute to the mission and/or finances of the organization. They should continuously evaluate resources, recognizing that they are in a position to help raise funds, enroll new members, or personally give their time or resources. In-kind contributions are valued.

5 Pretty Face: Some organizations seek to increase their stature by adding people to the board because they are respected and recognizable throughout the community. The problem with this practice is that while the directors may have been added to increase organizational posture, they are still trustees who are expected to fulfill fiduciary duties and advance a plan of work, and should be able to do so.

6 Dominant Board: The board, or some of the directors, don't trust the staff. Directors meddle with programs best managed by staff. Staff should be respected as professionals in their field of work.

7 Dominant Staff: The staff babysits the board, not trusting them to develop a strategic plan or to head up committees. It takes a partnership of mutual trust and respect between the board and the staff in order to advance interests together.

8 Recruitment Failure: The number one lie of a nominating committee is, "You won't have to do anything when you get on the board." Equally as bad is to advise a member who briefly leaves the room, "Guess what, we've assigned new duties." The nominating process should be taken seriously. Consider it an interview process rather than simply a list of names on a slate.

9 Personal Agendas: A volunteer with a personal agenda to promote their interests is a distraction to the rest of the board. The IRS expects organizations to identify conflicts of interest, suggesting that everyone on the board is working towards the same mission without personal agendas.

10 Board Size: The average board in the U.S. consists of 15 persons. The IRS suggests that the board be adequately sized to allow for meaningful discussions. A large board is more costly to manage and staff, but it does make for more diversity and greater input. A smaller board, on the other hand, is easier to convene and more inclined to make nimble decisions.

11 Term Limits: The majority of organizations have term limits, suggesting a director must take a year off after serving two 3-year terms or three 2-year terms. This allows for new persons to bring fresh perspectives. No board wants to be characterized as the "Good Old Boys Club." If term limits exist in the bylaws, be sure they are respected.

12 Group Think: Some boards are characterized as moving through the agenda with minimal discussion. "Group think" is characterized by decisions made simply to support the ideas of peers. The board table is not the place to rubber stamp business.

13 Self-Evaluation: Directors are expected to evaluate programs and financial performance. Only a few boards are willing to keep a scorecard of whether or not directors are fulfilling expectations. Volunteers should implement a continuous improvement process through a board evaluation and discussion of director engagement.

The greatness of America is reflected in the 1.5 million nonprofit organizations working to improve a community or cause. In every instance, a volunteers are credited with governing the organizations.

Note: Connie Hanner, M.Ed., a doctoral candidate in Non-Profit Organizational Leadership, is President of the Colleyville Area Chamber of Commerce and Bob Harris, CAE, provides free governance tips and tools at www.nonprofitcenter.com.

PAID FAMILY LEAVE

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available to American workers, the most generous ones can be found in the tech industry.

For example: Google offers employees 22 weeks of paid maternity leave and 12 weeks of paid paternity leave; Facebook provides four months of paid leave to all new parents; employees at Microsoft can take advantage of up to 20 weeks paid maternity, and 12 weeks paid paternity, leave; and at Amazon, new moms and dads alike can take up to 20 weeks of paid leave to care for and bond with a new child. In the technology industry—and especially among the firms leading the field—attracting top talent is of critical importance. As it turns out, in today's economy, family-friendly employer policies are a key component in attracting that talent.

> "A fundamental source of *gender inequality* in modern society is the **wage penalty** typically incurred by women when they become **mothers.**"

As a chamber of commerce executive, you might be thinking, "Of course places like Google and Amazon can offer leave packages like that. But what about the small businesses that make up most of my member base? They can't afford to do that."

Which is exactly my point.

Many businesses, especially small businesses, cannot afford to fund generous leave policies on their own; tech start-ups can't compete with the Zuckerbergs of the world when it comes to providing paid family leave packages. That's why a program like California's PFL, as a revenue-neutral measure that is of no direct cost to employers, actually makes smaller firms *more* competitive by facilitating their ability to provide the kind of family-friendly leave packages that workers are looking for. In fact, according to a January 2015 report published by the Center for Partnership Studies, 83 percent of women, and 82 percent of men, ages 21 to 29, "put having time to spend with their families at the top of their priority list [when seeking employment], way ahead of a high salary and a prestigious job."

Of course, when it comes to any business decision, there are always two sides to the "cost/benefit" coin. Paid family leave policies might mean that an employer incurs some expense in arranging coverage of a worker's duties while that worker is on leave (as was the case for a small percentage of California businesses), but the present alternative is likely even more costly. Multiple studies have shown, for instance, that women are more likely to return to work for the same employer after giving birth if that employer provides some sort of maternity leave. In California, the reduction in employee turnover precipitated by PFL generated savings for employers by reducing (or negating) the costs associated with hiring new workers.

Employee turnover is expensive. In replacing an employee, time and money are spent advertising the open position and/or recruiting new prospects; reviewing resumes, conducting phone interviews and (sometimes multiple rounds of) in-person interviews; calling references and running background checks; and finally, actually training the new employee. Plus, there are the additional costs associated with the temporary decrease in productivity likely to manifest as a new hire "learns the ropes," so to speak. All told, employers can expect to spend roughly 150 percent of a salaried employee's yearly pay to replace them with a new worker. Replacing an hourly worker, though not quite as costly an endeavor, also doesn't happen for free, and employers are likely to spend anywhere between 50 and 70 percent of that worker's annual pay over the course of replacing them.

The main costs associated with family leave policies, on the other hand, include hiring a temporary replacement (though this would not be a universal necessity); the potential decrease in productivity as other workers strive to fulfill their own duties while covering for the absent worker; and the cost of benefits for the worker while they aren't working. Financially, the cost of replacing someone who feels compelled to leave the workforce due to increasing family obligations are likely higher than those incurred through their temporary absence and eventual return. Not to mention that the potential cost of not offering family leave policies includes the loss of talented, capable, workers, and difficulty attracting top-tier talent. It may not come as a surprise, then, that a 2001 study found that firms offering paid parental leave have 2.5 percent higher profits than firms that don't.

Paid family leave, far from being any sort of "job killer," has in fact proven to be a positive force in California's state economy.

WHAT CAN CHAMBERS DO?

In December 2015, consulting firm Luntz Global surveyed 1,000 C-level executives from small, medium, and large business all over the country on issues of workplace-related public policy measures. Of these businesses, two-thirds of them were members of their area chambers of commerce. When asked about paid parental leave, 72 percent of respondents said that they favored increased maternity leave time; 9 percent opposed. For either mandated or increased paternity leave, 82 percent of respondents were in favor; 7 percent were opposed. Also of note is the fact that support for increased paternity leave was found to be even stronger among chamber members (89 percent) than non-members (79 percent).

Workplaces that are equally as attractive to women as they are to men have access to a broader talent pool. With the mass-retirement of Baby Boomers already underway, the workforce is shrinking; in order to mitigate the detrimental effects that may have on local economies as businesses struggle to recruit new workers, it will be vital to keep women engaged and participatory as active members of the workforce. And, as Milkman points out, "Although critics claim that paid leave will reduce company profits, the fact that all other developed countries have paid leave demonstrates that such policies do not undermine economic growth and competitiveness."

> "Paid family leave, far from being any sort of **"job killer,"** has in fact proven to be a *positive force* in California's state economy."

Despite strong bipartisan support for paid family leave, both outside and within the business community, many chambers of commerce continue to publicly oppose any such measure. As the voices of business, it is antithetical to the very role of a chamber of commerce to actively oppose workplace reforms of which its members are in support. Of course, not every community is the same: it would be naive to assume that the majority of business owners in every municipality across the country would be in favor of paid family leave legislation. But there does seem to exist a sort of disconnect, somewhere; otherwise, chambers of commerce and business executives wouldn't appear to be on opposite sides of this issue.

For any chamber of commerce executive, therefore, it might be a worthwhile endeavor to formally poll business owners in their area to get their take on paid leave benefits. Currently, there are ongoing efforts in at least fifteen other states to pass paid family leave laws. Chambers of commerce could play an important role in getting those laws on the books, should they find that a majority of their members are in support of them. And, if state-level paid family leave doesn't seem like an achievable reality at this point, there remains the possibility of passing city-level paid family leave legislation by following the lead of such cities as Pittsburgh; Kansas City, Missouri; Austin, Texas; and New York City.

Business case aside, though, there is also a strong human case to be made for paid family and medical leave. Among children whose mothers who return to work less than twelve weeks after giving birth, for example, there is an overall decrease in the frequency of well-baby visits and immunizations. According to the Center for American Progress, women with access to paid family leave are more likely to stay in the workforce and off of public assistance. And in terms of caring for sick family members, studies have shown that elderly patients recover from illness faster, and have shorter hospital stays, when cared for by a family member.

What that tells us is that the costs associated with paid family leave don't just disappear in the absence of paid leave legislation; they are simply borne elsewhere. The costs are reflected, instead, in the diminished vitality of our elderly population; in the long-term effects of substandard infant care; in the number of people for ced to withdraw from the workforce and resort to public assistance in order to make ends meet during times of overwhelming familial demands; and in the frequency with which American workers are forced to make the impossible decision between providing for their family, and caring for them.

Chambers of commerce are, first and foremost, the "voices of business" in their communities. But when the whole community does better, so do businesses. This is not a zero-sum game; one person's gain need not be someone else's loss. Empowering workers through the provision of paid family leave ultimately strengthens the families upon which communities are founded; upon whose financial security hinges the vitality of local economies, and the prosperity of the business owners who shape our communities.

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THE IMPENDING BOOM OF THE HOME HEALTH INDUSTRY

Shelby Cook | Staff Writer

In 2010, one-sixth of the US population was 65 years old or older. By 2030, that number will jump to a quarter of the population—or nearly 100 million people. As the senior population grows, so does nationwide concern over what will happen to these millions of Baby Boomers who will soon be in need of more intensive care.

In the past, seniors in diminished or declining health would be admitted to nursing homes or taken in by a nearby relative. However, these options are becoming less attractive, and less reliable. Consequently, the home health industry has become one of the largest growing markets. Experts predict that by 2022, the demand for direct-care, home health workers will grow by 37 percent. The demand for entry level aides alone will increase by 49 percent.

For those of you scratching your heads, wondering what a home health aide is: in a nutshell, their job involves coming to an elderly person's house to perform simple, non-medical tasks for a few hours each week. These tasks can be anything from helping a patient walk up a flight of stairs, make a meal or get ready for bed. On the surface, the job might sound easy, but it isn't for the faint of heart. The problems facing the home health industry are many, and it takes the right people to do the job well—people like Jeffrey Thomas, 49, of Rochester, New York, who became interested in the field after the passing of his father.

"I felt like I could be of benefit to people of that age, where I really didn't get the opportunity to do that with my own dad," Thomas explained.

Home health care is the "Goldilocks" of the eldercare world, so to speak: it's cheaper and less disruptive than the altnerative, and it allows seniors to stay at home as they age, which, according to reports from the AARP, close to 90 percent of seniors would prefer to do, rather than relocate. Many seniors don't need the round-the-clock help that a nursing home provides, but they do need help. And the costs are not negligible: the average price tag runs around $70,000 a year.

Part of the reason that the home health industry is experience such a boon is the fact that a lot of adult children with elderly parents are continuing to work later in life: just since the recession, the average age of retirement has increased from 57 to 62. Logistically speaking, these workers don't have the time to provide the kind of care and attention their elderly parents may need.

On top of that, many of these adult children are still supporting their own kids: as of 2014, just over 32 percent of 18 to 34 year-olds were still living with Dear Old Mom and Dad. Thanks to shifting cultural norms and some rather bleak economic conditions, 18 to 34 year-olds living at home outnumber the 31 percent of 18 to 34 year-olds living with romantic partners for the first time since 1880. For workers trying to save for a delayed retirement while still supporting their financially dependent adult children, taking on the costs of caring for an elderly parent might actually be impossible.

Even when there is a family member (typically a spouse, sometimes a child) who is both willing and able to take up the cause, it's easy for someone in that position to begin to feel overwhelmed. This is especially true for relatives who care for someone suffering from Alzheimer's or any other mentally degenerative condition.

"They can feel trapped," Thomas explained. "It's so much time that needs to be devoted to this one person, and [these patients] frequently don't want to leave the house … so that can be frustrating." That's where home health aides come in, and the demand for them is growing at an alarming rate.

But while the home health industry is in high-demand, it continues to experience high rates of turnover. Some estimates put it at around 60 percent. How can this be? To put it frankly: this is a low-wage, part-time, often thankless job that offers little opportunity for advancement.

Alana Semuels, in an article for the *Atlantic*, summarizes it well: "On average, home care aides work 34 hours a week, and make an average of $17,000 a year. One in four live in households below the federal poverty line, and one in three doesn't have health care because their employer doesn't offer it or because they can't afford it." Not exactly a glowing recommendation.

According to the Paraprofessional Healthcare Institute, of the ten most in-demand professions in 2012, all but one was paid less than home care aides, who outearned only fast food workers. And oftentimes, the job's basic requirements cost them more than what they're earning: since most clients only need care for two to three hours a week, aides can have multiple clients they bounce between. Many home health aides swallow considerable transportation costs because their agency covers such a wide area.

Back in 2006, the National Association for Home Care & Hospice (NAHC) estimated that home care nurses traveled 4.8 million miles to be with patients. That's more than double the average UPS driver. Thomas shared that the agency he works for does reimburse for miles driven between clients, but not to and from his home. Further, the rights afforded to workers by the Fair Labor Standards Act (FLSA) (e.g., overtime pay, minimum wage requirements) are not extended to home health aides; in the eyes of the (labor) law, a home health aide for an elderly patient is all but indistinguishable from the fifteeen year-old who lives down the street from you and babysits your kids on date night.

There's also a personal aspect to the job that some people just aren't prepared for. "You're walking into people's houses, and lives, and you've never met them before," said Thomas. His clients, who he affectionately calls his "senior buddies," are just that: buddies. When you're not preparing a meal, or doing the laundry, you're listening to their stories, hearing their past accomplishments and sharing yours. You're ushered in, and then just as quickly ushered out. Thomas, who has been working as a home health aide for two-and-a-half years, has already had several clients pass away.

All of these challenges mean that the businesses whose job it is to provide care to elderly patients are struggling to attract qualified workers. Part of the problem with this, of course, is that even if people don't start clamoring to fill these positions, the population is still going to age; the Baby Boomers will still constitute the largest senior citizen demographic our nation has ever seen; the number of people over age 65 is still going to reach nearly 100 million whether we're ready for it or not. Something, somewhere, is going to have to give.

The importance of a thriving home health industry is partly economic: nowhere in the country is unemployment zero percent. People need jobs, and this industry needs workers. Hiring people to work and earn a living locally means a more robust local economy. But beyond that, it's also a matter of community, and of taking care of those who can no longer care for themselves. And, let's face it: once we "solve" the issue of caring for aging Baby Boomers, we won't be far off from having to address the issue of aging Millennials, who officially overtook Boomers as the nation's largest living generation in 2015.

So what should we do?

Perhaps the most immediate step is to make the job of home health aide more appealing by extending certain labor-related rights to those working in the field. After all, shouldn't a home health aide's wages reflect the rapidly growing demand for their services? Recently, home care agencies filed a lawsuit against the Department of Labor asking to restrict their employees' eligibility for minimum wage or overtime pay. In some ways, doesn't this defy the very principles of market fundamentalism that so many business owners hold dear? Blocking access to higher wages seems to have undermined the market's ability to correct the current—and inevitably worsening—supply shortage.

Then, there is also the issue of training. As I've mentioned before, this job is not for the faint of heart. Without proper training, education, and evaluation mechanisms in place, people may go into the field for the wrong reasons, or may take a job before fully realizing what it is that they've gotten themselves into. Of course, workers for whom this is the case do not typically last very long in the field, which means that turnover rates tend to run particularly high (and as any business owner knows, the costs associated therein are far from negligible).

Currently, there are no national standards for training or assessment of home care aides, although some states have established their own such programs. These programs, according to a congressional report from the US Department of Health and Human Services, are intended "to address a health workforce need to train competent direct care workers capable of caring for an aging population." The program was funded through the Affordable Care Act, which allocated $5 million annually for three years to pilot the program in six states.

This is where chambers of commerce have an opportunity to make a difference in how we care for our parents and grandparents. The decision not to expand the Fair Labor Standards Act to home health aides was made all the way back in 1974. The job is not the same today as it was then, nor is the service market in which it exists. Reassessing this decision in order to determine its practicality in an evolving economy, more than 40 years after the fact, seems not just reasonable, but necessary.

Though a lawsuit intended to keep wages in the industry low may seem like a "pro-business" initiative at first glance, it's important for chambers of commerce to keep in mind that the home health industry is rather unique in that "low wages" are not helping the industry, but in fact retarding its growth. Advocating on behalf of wage earners, though seemingly antithetical to the establishment of a "business friendly" environment, might be exactly what the home health industry needs from leaders of the business community, in order to grow to its full potential.

Attracting potential workers to the home health industry isn't creating jobs; it's putting people to work in jobs that already exist. The need is already there, and it's only going to continue to grow. If this industry continues to be treated like an extension of the teenage babysitting industry then the jobs are not going to attract the right kinds of workers. And even if it does attract the right kinds of workers, those workers are unlikely to stay in the field if and when they realize that they cannot afford to accept such low wages.

When it comes to taking care of senior citizens—our parents and grandparents; former teachers, coaches, and mentors; neighbors and community members—don't we want the peace of mind of knowing that we've put them in the most capable hands?

For more information on the home health industry, visit www.cms.gov. Click on the "Medicare" heading, and then select "Home Health Quality Initiative."

EAT HEALTHY, EAT LOCAL WITH CSA'S

Sasha Pincus | Staff Writer

As one of our most vital resources, food can spark conversations that are often controversial. Sure, trading guac recipes or reminiscing over favorite childhood snacks falls more under the purview of innocuous small-talk, but when it comes to food production—it's an entirely different story.

From an industry perspective, there are billions of people that need to be fed. On the other hand, environmentally speaking: there's one planet, and we're rapidly exhausting it.

Illustration by Katie Marcy

Before we go any further, it's worth noting that both perspectives are not only justifiable, but deeply well-intentioned. At the heart of the matter is simply the struggle to find the best way to provide for the most people.

That said, let's talk about Community Supported Agriculture.

Commonly referred to as CSAs, community sponsored agriculture programs are, above all, partnerships. They involve farmers and locals pooling their resources in order to better provide for one another. The US Department of Agriculture describes this arrangement as locals "pledg[ing] in advance to cover the anticipated costs of the farm operation and farmer's salary. In return, they receive shares in the farm's bounty throughout the growing season."

In other words, people support farms by paying a regimented fee at the start of the season (usually around April or May). That money goes towards everything from seeds and tools, to harvesting and transportation. In return, they receive fresh produce on a weekly basis.

With ideal conditions, it's an entirely symbiotic relationship. All the same, there are natural risks to be aware of.

Weather is unpredictable and insensitive; it does not bend to the will or wellness of humankind. Because of this, there are instances where crops can be slowed or even ruined. Local Harvest, a California-based website that connects people to local farms and sustainably grown food all over the country, refers to this as a "shared risk." This means that "in most cases, members pay up front for the whole season, and farmers do their best to provide an abundance of produce each week. If things are slim, members are not typically reimbursed. The result is a feeling of 'we're in this together.'"

Which brings us to the first major point in support of CSA's: Community.

When farmers and everyday citizens come together in this fashion, it creates a sense of togetherness. While this may seem a purely spiritual gain, it's also an effective lubricant for the system of production. People are brought face-to-face with those they've been unknowingly connected to for years. Either literally or figuratively, we've been putting food on each other's tables for generations. This relationship shows us the "who," "why," and "how" underlying that process.

Taking it a step further though, CSAs also play integrative, and instructional roles. By affording numerous volunteer opportunities, these programs allow families and farmers to work together—and not just financially, but physically, too. This fosters a sense of community, which, in turn, facilitates a sharing of information. Skills are developed, and techniques discussed.

Suddenly, even those once entirely disconnected from the farming industry have developed an understanding of the practice.

So for all these "feel-good" reasons, CSA's are a choice worth considering. But what about as an economic decision?

Returning to the argument mentioned earlier, industrialization developed out of a need to feed more people—particularly in those urban areas with little or no connection to farm-fresh resources. Aptly named "food deserts," these areas are more reliant on packaged goods. Without the means or funds to grow and transport large amounts of food, they're dependent on preservable resources, or much more expensive produce.

Or so we thought.

In reality, the options are not as few and far between as one might assume.

For one, many CSAs partner with co-ops and local grocery stores. Just as they would with an individual membership, these farms effectively stock at least a portion of a market's produce section. Participating stores are located throughout the country, and can be easily found on LocalHarvest.org.

Additionally, cities can partner with groups like Urban Farming, an organization continuing the legacy of victory gardens. In the years during and after World War II, victory gardens—which were, essentially, home vegetable gardens—were responsible for growing roughly 40 percent of our nation's produce. Through donations, education, and hands-on work, organizations like Urban Farming continue to challenge the assumption that farming is a purely rural endeavor.

But in some respects, we need more than a store-locator, or a helpful organization to make CSAs a viable alternative to past models of food consumption and production. We need the support of our community leaders, and economic pioneers.

For a chamber of commerce, the potential for catalyzing is almost unfathomable. Though some examples will be suggested in a moment, the key is to think creatively, and with the up-close knowledge only you have of your area.

To start, though, you can research. If land is available nearby, look into purchasing easements. Though standard development can be a tempting thought, in the long run, waiting to use the land as a city-farm could be exponentially more valuable, and more sustainable. Farms create jobs, food, and economic value, and the list of benefits those things yield in their own right is too long to recite.

Similarly, look into the needs of existing farms and gardens. From winter storage and better transportation, to securing greenhouse facilities and navigating tricky legislation, the leverage that a chamber of commerce brings to the table could make a huge difference. Are local producers having a hard time figuring out how to set up a system for accepting food stamps? Lend a hand. Is a communal gardening group struggling to gain access to an abandoned plot of city land? Speak up.

The argument for industrialized agriculture is that we need it; that it's the only way to ensure we are feeding as many people as possible. But the reality of the situation is that we're much more equipped to provide for ourselves than we think. And what's more, we might even be better off for doing so.

In the words of Sustainable Table, "while large-scale, single-crop farms produce a large output per worker, diversified sustainable farms produce more food per acre of land. In other words, sustainable farms require more workers, create more jobs...and [do] a better job of feeding people."

The Union of Concerned Scientists has a similar outlook. Their entire organization is built on the premise that large-scale farms hurt more than they help. From toxins released into the ecosystems, to health hazards derived from animal cruelty, "[large farms use] huge amounts of water, energy, and chemicals, often with little regard to long-term adverse effects."

To combat this, look up farms in your region, or land that could be developed as such. Consider setting up a communal membership that allows you chamber members to pitch in and receive a small amount of produce each week. One of the only complaints from members of CSAs is a reported feeling of guilt when they have too much. That's not a problem when everyone goes home with a single zucchini.

You can also encourage these kinds of communal plans for your members—have them suggest it to their employees.

In all, just take the time to deduce what works best for you. Sustainable options not only fundamentally support your home, but create an attractive environment for new residents, particularly Millennials. (For more on that, see the article on the Third Wave, also in this issue.) So as a chamber, consider this: what your area really "needs" is somewhat objective. People need food, water, and shelter. They don't necessarily need factory farms. And while such options may seem more efficient, upon closer examination, their benefits almost always come at an unreasonable price.

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