

Healthcare Reform:

Making empowered judgments with some of the staff at the NCR



Carly



Pat



Amie



Sasha

America's unique in that we started with a system of employer-sponsored healthcare coverage.



Shortly thereafter, we realized that such a system excluded the elderly and the unemployed, so the government stepped in and created both Medicare and Medicaid.



But by 2010, there were still enough people without access to coverage that the government decided to intervene again, this time with the ACA*

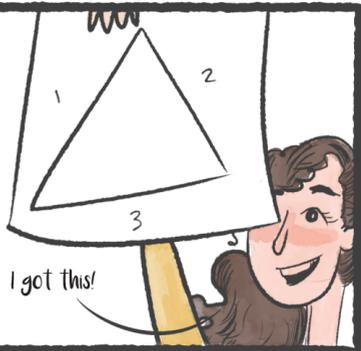


*The Affordable Care Act - AKA "Obamacare"



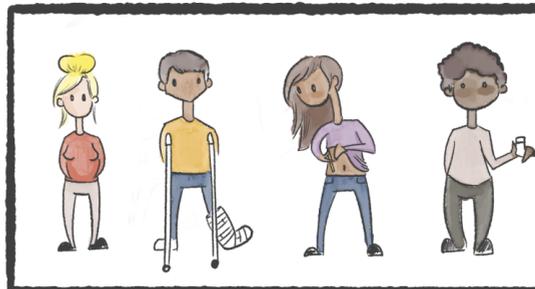
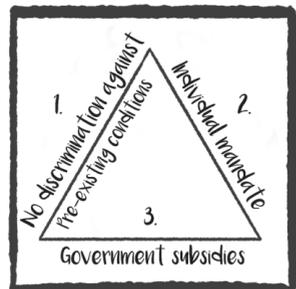
Quick aside: the designers of the ACA had 2 main objectives: expand coverage and cut costs. Given the complicated nature of American healthcare, though, they couldn't do both at once. Ultimately, they chose to expand first, and adjust prices over time.

So we should probably explain how the ACA actually works...



I got this!

Uh, Sash ... that's literally just a triangle. True, but it represents the 3 main provisions of the ACA.



The first main provision of the ACA states that insurance providers cannot discriminate against patients with pre-existing conditions (ex. pregnancy, asthma, diabetes). Prior to this, people with chronic conditions could be denied insurance, or dropped from their plans without dispute. This left many people without coverage, which was not only challenging for those affected, but ultimately the cause of a pretty unfortunate cycle ...

1. People without insurance inevitably require some sort of care (like everyone else).

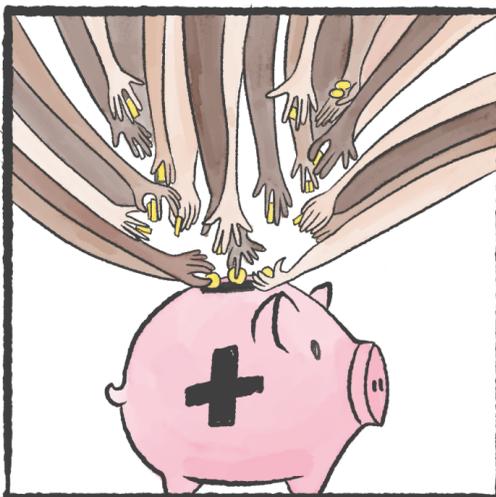
2. Having no doctor, they end up relying on emergency service providers, despite not being able to afford it.

3. After caring for these people, providers make up for their losses by billing insured patients at a higher rate.

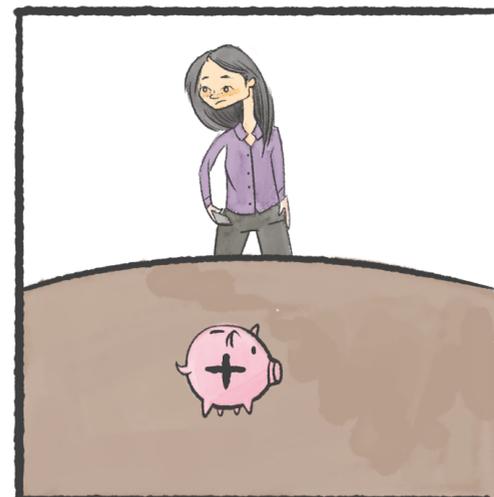
4. Those patients submit their claims to insurance providers who, in turn, raise their premiums to avoid losing money on their end.

Which brings us to "The Death Spiral"

In theory, the death spiral allows the cost of care for sick people to drive up premiums so much that healthy people drop out. In their absence, rising costs are shared among fewer & fewer people. It's a self-perpetuating cycle that stands to desimate the individual market.



Except that the second provision of the ACA established "the individual mandate," which required people to obtain coverage, or pay a fee. With everyone contributing, insurers could efficiently cover more costly care without raising premiums.



Unsurprisingly, this created some controversy. Many felt that government-mandated insurance posed an undue financial burden, but the ACA offered a third provision to help on that front: government subsidies.

*The same could be said for the ACA's non-discrimination clause: offer sick people insurance and premiums for healthy people will skyrocket ...

Bikes and Business: The Economic Side of Cycling

Sasha Pincus
Staff Writer

The conversation surrounding America's infrastructure is often overly sparing, particularly when it comes to biking. The dust kicked up by partisan debates over spending and investment settles down, and we turn instead to a quick round of Scattergories.

Ways to get from here to there: trains, buses, bridges, highways. I'm sorry, you used the wrong letters, save those for another round!

The thing is, though, by neglecting to include bicycle infrastructure as part of that conversation, we're passing up monumental opportunities—some of which come with much smaller price tags than you might expect.

Biking, in particular, offers a rare amount of reward relative to its investment risk. Of course, there are limitations (prohibitive distance between Point A and Point B, adverse seasonal conditions, etc.), but a strategic outlook reveals that such hurdles aren't nearly as insurmountable as they once appeared. And they're entirely worth jumping.

For the individual commuter, biking offers a clean, healthy, and cost-effective alternative to motor vehicles. Not only do bikes create zero meaningful pollution, but studies have also shown that people who bike to work are healthier and more productive, and require less time off. For communities, though, the possible returns on investment are even more profound.

In 2007, John Pucher and Ralph Buehler (researchers at Rutgers University) published a study titled "Making Cycling Irresistible: Lessons from the Nether-

lands, Denmark, and Germany." In it, they outline the cultural and economic benefits to building out biking.

"Not only do the Netherlands, Denmark, and Germany have high and growing levels of cycling, but their cyclists comprise virtually all segments of society," Pucher and Buehler write. Their research goes on to show that people of every age and demographic are taking advantage of their two-wheeled tools, and they're not just zipping around the block. According to Pucher and Buehler, people are shopping, exploring, and commuting via bicycle every day. Better yet, they're doing it safely.

Because it's such a socially accepted initiative, biking in Germany, Denmark, and the Netherlands is notably well-organized.

Children are taught to ride in the earliest years of their education, and are expected to pass an exam not unlike our driver's tests. They're taught about road safety, how to conduct themselves at intersections, and the appropriate signals to use when sharing the road. As children grow into society's adults, that implicit understanding—that the roads are for motorists *and* bikers—remains.

From there, infrastructure is put in place to reflect and sustain that compromise.

In Germany, Denmark, and the Netherlands, bike lanes are popular, and are often accompanied by precautionary guard rails. Specialized traffic lights neatly dictate right-of-way, and parking solutions are numerous. Traditional bike racks are situated throughout different areas, as are covered (and sometimes heated) structures to shelter riders in inclement weather. Trains and bus-

ses are prepared to accommodate bike storage, and the digital revolution has ushered in a variety of apps for renting and sharing bikes. "At the same time," Pucher and Buehler write, "car use is made expensive and less convenient through a host of taxes and restrictions on car ownership, use, and parking."

Each of the aforementioned elements, in and of themselves, are uncomplicated, and when executed as a holistic and systematic initiative, the results are unmistakable. People bike farther distances, and they do so well into the more mature years of their lives, using their bikes for everything from errands to daily work commutes. They can do this because their local and national governments have supported this transition to more bike-friendly roadways.

Again, from Pucher and Buehler: "In Germany, for example, the federal government contributed over €1.1 billion to doubling the extent of bikeways along federal highways from 1980 to 2000, and is now devoting €100 million per year for further bikeway extensions, cycling research, and demonstration projects. In addition, about €2 billion a year in revenues from the motor fuel tax are earmarked for a special urban transport investment fund, which provides 70- 85% federal matching funds for state and local governments wanting to build cycling facilities (paths, lanes, bridges, traffic signals, signs, parking, etc.)"

It's only been in the past thirty years or so that these countries have shifted the focus of their infrastructure spending to better accommodate cyclists. In so doing, municipalities have prioritized urban plans that are more people-friendly over those that are strictly

car-friendly, thereby making their cities more livable and more sustainable than their American, British, and Australian counterparts.

So, what can we do to follow their lead?

Some solutions are obvious: updated traffic lights, and integration with current public transport systems, for example. Others take more work. Bike lanes are particularly controversial, as they take up precious city space. The solution to that, though, is a seemingly counter-intuitive one: parking structures. And not for bikes, but for cars.

The Congress for New Urbanism powers a publication called *Build a Better Burb*. In it, Jocelyn Wenk recently published an article entitled, "Financing Parking Garages: Q&A with Parking Consultant Gerard Giosa." However disinterested your inner child may be by that premise, allow yourself a few moments to consider this conversation, in which Giosa explained two outrageous successes: "The Town of Morristown," Giosa said, "constructed a \$10 million downtown parking garage in 2000 that became the catalyst for over \$60 million in new residential and commercial development in the immediate vicinity over the next five years. A second 800-car downtown garage that was completed in 2008 at a cost of about \$16 million supported a new round of residential and commercial redevelopment totaling \$125 million."

When asked if the structures were worth the cost (as opposed to traditional lots), he explained, "Surface parking gobbles up so much land that it begins to negatively affect the character and walkability of a [community]. ...



Bicycle Club

Schw4r7z - Flickr

A garage ... can be tucked into the center of a downtown block."

This creates a major boon not just as far as biking is concerned, but for the community overall. Not only are the streets largely freed up to better share space (with parking spots converted to bike lanes), but the garages localize given retail communities. Shops, restaurants, and businesses pop up within an easy walking distance of the structure, enlivening the atmosphere and creating more surface area for economic growth.

Problems begin to arise, however, when there isn't enough follow through on a project. In 2016, Henry Grabar published an article for *Slate* titled "Why Bicycling Infrastructure Fails Bicyclists." Above all, he cites outdated infrastructure, and a lack of oversight as the biggest offenders. "Sometimes lanes suddenly switch from one side of the street to the other," he reports. "Sometimes they end without warning. Cars turn across them without signal permission. Mostly, they are full of double-parked cars."

Furthermore, despite the illegality of obstructing a bike lane, erratic enforcement of such regulations leaves little to no disincentive for motorists to do exactly that. For example, according to Henry, "in fiscal year 2015, the

NYPD issued 77,000 tickets to vehicles parked in bike lanes. That means that for every city block of bike lane, the department is issuing approximately one obstruction ticket every three months."

An increase in biking cannot work without communal support. Fortunately, we live in a remarkably connected and innovative time, and as towns, cities, and counties continue to grow larger, we can work to promote not just cleaner lifestyles, but stronger economies.

Because, let's not forget: bikers buy things.

Distance cyclists need accommodations, food, and supplies. They also require regular repair services, be it for their bikes, their equipment, or medical care for themselves. Short term bikers have similar needs, and bring with them the added benefit of a more conserving lifestyle that localizes the expenditure of capital, while also protecting the environment.

As a community, consider what cycling can do for you and yours. Then consider what it might take to pursue it. From infrastructure updates and stronger oversight processes, to member incentives for businesses who provide accommodations for cycling employees, the avenues are endless. Give it a shot. Odds are, it'll pay off in the long run.

Unpaid Internships: The New Entry Level Job?

Shelby Cook
Staff Writer

Last November, British Parliament voted on a bill proposing a ban on all unpaid internships. The bill didn't pass, but its introduction into the House of Commons raised some questions about the legality and ethics of unpaid internships—an issue college students and recent grads alike are all too familiar with.

Somehow, in the last ten years, internships have become all but synonymous with career success. In fact, if you don't land at least one internship during your four years of college, you're probably already behind before you've even crossed the graduations stage.

This is especially true today: one out of every three Americans has a Bachelor's degree, meaning that a college education alone isn't enough to distinguish anyone from other job competitors. Couple that with the fact that economic fallout from the recession continues to make jobs scarce, and you're left with millions of graduates scrambling to find for ways to set themselves apart. Even if it means working for free.

According to the National Association of Colleges and Employers, nearly half of all internships in the United States are unpaid. Of course, that means there are also many paid internships, but students and graduates who are desperate enough for a job, particularly in more competitive fields like finance, communications, or politics, are willing to trade a paycheck for a line on their resume.

So, what legally constitutes an unpaid internship? In 2010, the US Department of Labor (DOL) outlined six criteria against which to determine the legality of an unpaid internship. If an employer doesn't comply with any one of these criteria, their intern is considered an employee and, as such, must be paid. Some of the standards set forth by the DOL, however, are not entirely clear, which leaves them open to interpretation by employers.

But even that doesn't get to the heart of the problem; the real problem lies in the fact that these guidelines are rarely, if ever, enforced.

That's because the Department of Labor only investigates employers based on complaints from workers. And interns, who are taught to be practically invisible, are hesitant to report a company when it might endanger a future job.

After graduating from college, I held three different unpaid internships in the field of video production. During my time at each one, I helped create content for the associated company, which the company then used as promotional material. According to the fourth criterion under the Fair Labor Standards Act (i.e., "The employer that provides the training derives no immediate advantage from the activities of the intern"), every single one of my internships was illegal.

In fact, I'd argue that *most* unpaid internships are illegal. And it's not because the majority of employers are mistreating their interns, but more because both employers and interns don't understand the law.

What started out as a good thing, a way to gain job experience during school or after graduation, has become a breeding ground for unregulated, unchecked free labor, in the hopes that that labor will translate into future employment: *If I work an extra hour... if I file another report... if I come up with a smart strategy, then maybe they'll hire me.*

But this is rarely the case. According to Ross Perlin, author of the book *Intern Nation: How to Earn Nothing and Learn Little in the Brave New Economy*, "Since 2008, rising college tuition, record levels of student debt and high levels of youth unemployment have exacerbated the dismal prospects for unpaid internships." The reality is that it's become less and less likely for an unpaid internship to lead to a job.

Additionally, a study conducted by the National Association of Colleges and Employers stated that students who held an

unpaid internship during their college career were actually more likely to be unemployed six months after graduation.

Yet unpaid internships are repeatedly pushed and praised in thousands of universities throughout the country. Between 1992 and 2008, the percentage of graduates that held an internship during their college career jumped from 17 percent to 50 percent, and many universities even require students to complete an internship in order to graduate.

Essentially, unpaid internships have become the new entry level job. Unless your dad knows a guy, or you happen to graduate with the right in-demand degree into the exact right market (I'm looking at you, engineering and computer science majors), most entry-level positions are going to ask for a level of professional experience that recent grads just don't have. The only way to get that experience is often through an internship.

Ironically, an influx of unpaid interns in your industry may be the reason there's so few entry level positions available. According to Investopedia, a leading financial news and education website, a large number of unpaid internships "creates a cycle of fewer jobs and more job seekers willing to work for free to open the door." That's because the only people able to get their foot into said door are those who are willing to forego a paycheck to do so.

Some economists even contend that unpaid internships are harming the economy at large. Without wages, young people cannot contribute to the income tax pool, or to social security, or to economic growth in general. Instead, they're forced to leech off of their parents (decreasing their parents' purchasing power in the process), or to apply for government assistance. Considering how many recent grads are saddled with mountains of student loan debt, we really should be helping our newest members of the workforce dig themselves out of that financial pit, not fall deeper into it.

Another compelling argu-

ment for paying interns is that unpaid internships work to inhibit class mobility. Generally speaking, unpaid work opportunities are resume-builders available only to those with some form of financial "safety net"; to young workers who can afford to live without any income for the length of an unpaid internship. This places students from working-class families and/or of lower socioeconomic status at an unfair disadvantage. The larger implications of these trends are not only that employers might be missing out on some of the best and brightest workers, but also that powerful industries and influential agencies (including those in government) are less in touch with the lives of everyday Americans than they might believe themselves to be.

While there are benefits to unpaid internships, like learning to work in an office environment, and making valuable contacts in your field, their overall mission has failed. Instead of decreasing unemployment, promoting economic growth, and affording talented, ambitious young professionals a means of setting themselves apart, unpaid internships have done just the opposite. They're holding recent grads back, rather than propelling them forward. If you believe in equal opportunity, then make no mistake: this system runs entirely counter to that goal. And if that isn't enough to cause you to reevaluate unpaid internships, then perhaps the economic implications will be.

To put it simply: what's good for interns is good for businesses. When young job-seekers hear that a company offers paid internships, it can only do good things for your reputation, which will lead to a larger number of applicants for any given job opening. Studies also show that employers who pay their interns design programs that are more individually tailored and beneficial to interns, because—and this should come as no surprise—by paying interns, companies end up more invested in their success.

Masthead

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CHAMBER SPOTLIGHT: 3 DIFFERENT CHAMBERS, 3 UNIQUE COMMUNITIES

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

Greater Portsmouth Chamber of Commerce

Portsmouth, NH

Brian Groth
Staff Writer

Halfway between Boston, MA and Portland, ME, where the Piscataqua River meets the Atlantic Ocean, sits the City of Portsmouth, NH. Having the makings of a natural harbor, Portsmouth was settled in the 1600's and flourished as an ideal location for trade, fishing, and shipbuilding in the colonial and post-revolutionary eras. As the Industrial Revolution ushered in the expansion of mill towns further inland, Portsmouth's growth slowed, but remained an important fixture for the military.

Beginning in the 1950's, Portsmouth was home to Pease Air Force Base, but was slated for closure in the late 1980's. Since its closure, the city and other visionaries have worked tirelessly to develop the site as a major employment center, Pease Tradeport. As a result, industry is once again capitalizing on the advantageous location and quality-of-life found in Portsmouth, breathing new life into this historic city.

Today, its evolution has reached new heights. Portsmouth is a popular destination for business and culture, and continues to strengthen its position as an idyllic place to live, work, and play.

In 2016, National Geographic dubbed Portsmouth "the best small town in the USA". Imagine a quintessential coastal New England town: brick and tree-lined sidewalks, tugboats bobbing in the harbor, architectural craftsmanship that harks back to a different era, the smell of the salty sea air, and the hubbub of singing voices echoing from a corner pub—that is downtown Portsmouth.

It boasts an impressive swath of culinary options and world-renowned chefs. It is an international hotspot of craft-brewing. The arts are alive and well, fostered by theaters, galleries, performance venues, film festivals, and

craft co-ops. Summer concerts and seafood festivals highlight a long list of public events held at Prescott Park, a historic, seaside park downtown. A system of parks provide recreation throughout its neighborhoods. To put it plainly, Portsmouth embodies the new American dream of a balanced, high-quality lifestyle, flush with economic, social, cultural, and recreational opportunity.

But it wasn't always this way. "Growing up in North Andover, MA, we were never allowed to go to Portsmouth. It was not a place where young ladies went, period. You didn't go there," reflects Valerie Rochon, President of the Greater Portsmouth Chamber of Commerce.

"When [Pease AFB] closed and they were looking for new development, Portsmouth could have died, but I credit the city, [City Manager] John Bohenko, his predecessor, Dave Mullen of Pease Tradeport, Renee and Dan Plummer of Two International Group, the folks who had vision; the vision to develop Pease Tradeport and turn it into the bustling, vibrant area that it is [today]."

Still, with greater geographical mobility than before, today's workforce wants not only a job, but also a desirable place to live and raise a family.

"Now part of that [success with Pease Tradeport] is because [we] also had a city attached to it, that is beautiful and has quality of life; a vibrant city of restaurants and things to do. You could think about moving your family here because you have good schools, you have a vibrant community."

And so the quality of life in Portsmouth is the yin to the yang of its job opportunities. Rochon explains, "The synergy between the community, the tourism and hospitality industry, and the ability to bring in employers of other industries—that synergy is beautiful. It took a lot of really high level planning. It would never have grown the way it did without leadership and vision, and they

continue to do that."

It begs the question, then, with so many things going right, what challenges face GPCC? In short, adapting to the digital landscape.

"We need to communicate better, electronically," says Rochon. And not only communication, but content and programs also need an update. In the 80's, seminars such as The State of the State, which is attended by the governor, would attract well over 100 people. These days, even with membership over 750, the same event draws around 75 people. Educational seminars, breakfast forums, and other programs have also seen a decline in attendance. Rochon and her team believe this is due, in part, to the nature of the digital age.

"People are getting their information in so many different ways. It used to be the only way you could find out, speak to the governor, or learn what the governor was doing was to go to The State of the State (a chamber event). Well, now you can find out what the governor is doing anytime of the day or night by going online. People are getting information and news in so many ways, they don't need to go to a meeting."

This phenomenon is analogous to that of the plight of brick-and-mortar retail locations in the face of e-commerce. The difference here, though, is that businesses aren't necessarily getting the information and resources they would've otherwise gained at a meeting. So how do you get people to actually attend meetings?

"Well, first of all, you decide they should be. Should they be attending meetings, or should they be having webinars so people can, on their lunch hour, dial in and participate, for example, in an educational seminar through on a webinar? What should we be doing to get the people information they need and want in a way that they can 'claim' it?"

Rochon points out that the travel time associated with attend-

ing a meeting can leave information "unclaimed". "If I have a busy day I don't want to waste twenty minutes. So if you can service a webinar to me when I eat my salad at my desk, which I'm going to do anyhow at lunch—cool!" says Rochon.

"But is it a webinar that I want to attend? I don't know. So, that's the thing. How do we learn what people want to know, what they need help with, what's of interest to them, and how do we deliver it in a way that makes them happy? And that's got to include a lot more digital than what we're doing."

GPCC's approach to answering these questions is in a community-driven comprehensive strategic planning process, Mission Forward. The goal is to "revolutionize the organization, creating new opportunities for engagement by a broader group of community businesses with present and future business leaders." The project, managed by GPCC's VP of Membership and Development, Ben VanCamp, is currently underway, but feedback is already shedding light on the subject.

"The thing we're learning is that the shotgun approach doesn't work anymore. When you Google something and you're searching for brown socks, you know that for the next month you're going to get ads for brown socks. To that point, marketers know that you need to specifically target, laser target, not shotgun blast, what people are looking for. So how do we laser target what people want?"

"Overall, with a broad brush, everyone wants networking opportunities," says Rochon. Yet, the traditional after-hour gatherings don't meet the networking needs for the entire community, and tends to represent the 'shotgun' approach. By example, Rochon points to Sig Sauer, a firearm manufacturer headquartered in Pease Tradeport. An after-hour would not likely meet the networking goals of upper management. They want to meet with other manufacturers, learn about

their challenges. Workforce education is another major need for large business leaders. But what is desired in terms of content and format in such cases?

"That's the search for the brown sock. How do we get the information to them, or whatever event that they want to attend that helps their business?" Rochon asks. Where business after-hours are the shotgun approach, small group lunches of manufacturers might be the laser. Rochon concludes, "So that's what we're looking for, how do we parse out networking opportunities for the different industry segments, and also by tiered career tracks."

An example of a successful 'laser' shot by GPCC is Restaurant Week. After meeting in small groups with representatives of the restaurant community, the chamber learned that the community wanted to increase business during the 'shoulder' seasons of Spring and Fall. By developing very targeted marketing plans and working closely with the restaurants, the chamber has helped to grow the two annual RWs into much-anticipated events that draw over 70,000 people to the 44-51 participating restaurants over a ten day period. Attendance may jump anywhere from 50% to 150% higher than the ten day equivalent periods pre- and post-RW.

As GPCC prepares for its 100th anniversary in June, Mission Forward positions the chamber to become more nimble in adapting to the changing needs of a community looking to sustain the economic momentum present when everything is going right.

Specifically, an issue that has reared its head after years of economic windfall is the need for a renewed focus on the workforce.

"I think its going to become more and more important for us to be focusing on workforce. I think we are still on the upward side of the bell curve, but Portsmouth still has the opportunity to grow," Rochon elaborates. "I think its always a question of the qual-

ity of life balance. If you've got a beautiful place then you want to plan very, very carefully how you're going to grow it when it starts to be successful. The staff at city hall, the planning and zoning department, have done a herculean job in converting the city from what it was.

"But at some point you have residents starting to push back, and that's when you have to re-look at it. Previous planning efforts were right for when the city was at the bottom of the curve, but now we're reaching the top of the curve and you have to rethink that—and I think the city is doing that. Because of our success, you can't buy a house in Portsmouth, you can't rent an apartment in Portsmouth, and that speaks to workforce. If you can't find workforce, or you have to pay them ridiculous amounts of money, beyond competitive salaries in our region, you start to lose the workforce. And then you start to lose businesses."

For example, Rochon looks again at Sig Sauer. Because of high energy costs and workforce costs, they are building their new facility in Arkansas rather than New Hampshire. "That's the canary in the coal mine. We need to be really her aware of that. The chamber's responsibility is to figure that out."

At a recent planning board hearing, Ms. Rochon testified in support of affordable housing, but there were many more there against it. Still, she says, "[The] chamber has to be realistic. There's going to be some that can't afford Portsmouth. So for those, we need to provide public transportation."

There are three pillars, as Rochon explains, "You have workforce, housing, and the third pillar, that's transportation. If we don't have those three things working together, we don't have it. And that's where the chamber comes in."

For more information on GPCC, including Mission Forward, please visit portsmouth-chamber.org.

Newport County Chamber of Commerce

Middletown, Rhode Island

Amie Salsbury
Staff Writer

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Staff Writer

When you think of a chamber of commerce, one of the first qualities that comes to mind is advocacy. But, what other attributes are important for the success of a business community? Communication, versatility, and adaptability are a few that are immediately evoked. Newport County, Rhode Island is a thriving and active business community. We spoke with Erin Donovan-Boyle, Executive Director of the Newport County Chamber of Commerce in Middletown, Rhode Island and found out how her chamber embodies all of the aforementioned characteristics and more!

Having grown up in the area, Donovan-Boyle's career has "always had some sort of connection with the chamber." She got her professional start in government relations, working for a small, lobbying firm based in Providence, Rhode Island. Since then, she's witnessed many changes and seen firsthand how the Newport County Chamber continues to grow and evolve.

Donovan-Boyle "started out doing defense related initiatives and projects with the chamber," and noted that the economic development initiatives related to that industry have grown exponentially since she started her career. Donovan-Boyle elaborated on that point, adding that a lot of that growth has to do with the birth of the Southeastern New England Industry Alliance, or

SENEDIA, a trade association that started out as part of the chamber. Today, SENEDIA is a successful, stand-alone organization engaged in targeted workforce development and support for the defense sector.

SENEDIA isn't the only organization to gain momentum from the chamber; the same is also true of the Rhode Island Marine Trades Association. Being in a coastal region on an island state, much of Newport County's business community "focuses on defense industries," Donovan-Boyle noted. However, as a whole, the goal of the Newport County Chamber is to foster "a good, healthy economy," and doing so means taking a more holistic approach to economic development, and remaining cognizant of the fact that many different sectors play equally important roles in supporting "the lifeblood of the economy."

Some of the major, local industries include marine trades and defense, and hospitality and tourism. "From a general economic development, state investment, and opportunities for growth [perspective]," Donovan-Boyle explained, "it's all across these industry sectors." Diversity, of course, speaks to a wide range of people. But with such breadth of sectors comes certain challenges. In order to advocate for such a range of industries, Donovan-Boyle said that the chamber is continually working to develop "a variety of programming to meet the needs of all those different types of organizations."

Of the approximately 1,100 members at the Newport County Chamber of Commerce, 60 percent have under 10 employees. Donovan-Boyle said that

it's the chambers job to stay true to their mission in serving those small business, and provide them with the right tools to help each member grow their business. By "trying to identify what the main needs of the general businesses are, and complementing what [they've] already been doing with those qualitative programs," those at the Newport County Chamber strive to fulfil their role and act "as a resource for all those types of businesses."

How is that done? Well, Donovan-Boyle explained that it all starts with an introductory process: "For all of our members, they sit down with staff individually when they sign up, and depending on what the company is and what they're looking to get out [of a membership] and why they're interested in being a member ... we can pinpoint and say, 'Well, it looks like you're trying to get this out of a chamber membership, so you should pay attention to X,Y, and Z.'"

One of the programs the chamber offers is a Chamber 101 seminar every other month. "It's for new members and members with maybe some new employees, or just [employees who] need a refresher about what it is that the chamber offers," Donovan-Boyle said. From there, people can prioritize why and how they want to benefit from the chamber.

Other events are quite popular as well, especially for current members. One such example is the quarterly economic update luncheon series. At these events, business members have the opportunity to listen to a speaker talk about relevant topics: "Whether it's something that we know locally, or statewide ... or if it's more

broad and general," participants gain critical information about the state of the economy.

In terms of networking events, members are always eager for opportunities. "We do business after hours events on a monthly basis," Donovan-Boyle said, "and they are still very popular. The sexier the venue, you can imagine, the larger the turnout, and we have some sexy venues down here," she added with a laugh. With such a prime geographic location, it's easy to see why! The Newport County Chamber takes advantage of such venues as the Rosecliff Mansion and the restaurants at the Newport Harbor Hotel when it comes time to host an event.

Also, in recognition of the fact that soon half the nation's workforce will be members of the Millennial generation, the Newport County Chamber has an Emerging Leaders group, which is similar to what other chambers might call their "young professionals committee."

Donovan-Boyle explained that the Newport County Chamber is adapting its Emerging Leaders programming "to how Millennials like to get their information, like to network, and like to learn for professional development." Recognizing the importance of this generation is essential for maximizing the economy's potential, and the Newport County Chamber is right at the helm of that in their community.

For example, "Millennials don't necessarily want to network for the sake of networking. They're looking to get some real qualitative content and connections out of their networking," Donovan-Boyle said. Specific ways in which the chamber is actively working to

accommodate this generation is by launching a blog on its website, which will include guest blog posts from members of the Emerging Leaders committee. To further attract Millennials, the chamber is also working with a local company called Super Fun Activities Club, which brings gaming and different types of activities to networking events. Morphing team building and networking into a fun and unique get-together engages conversation and fosters the type of meaningful connections that so many of Millennial population crave.

But that's not all. Often, when people think "chamber of commerce," they think solely about small businesses and developing the economy. And, often, that's true. But, to further its fulfillment of that role, the Newport County Chamber engages in extensive volunteer work and community involvement as well. Donovan-Boyle noted that because the chamber "is a membership-led organization ... [they] can get feedback from individuals about what types of projects they want to do." She hopes that the chamber will be able to make a yearlong commitment to one nonprofit organization, so that that organization becomes synonymous with the chamber, in a way; people will come to understand that if you participate with the young professionals group, or with the Emerging Leaders group through the chamber, you'll also be participating in another type of volunteer program.

In fact, 75 of the Newport County Chamber's members are nonprofit organizations themselves, and Donovan-Boyle says that those nonprofits face many

of the same issues that any small business faces. With such a significant membership, the chamber actively works to support these nonprofits as much as the business community. The chamber itself "has a 501c3 nonprofit organization called the Newport County Development Council. The council helps rebuild projects throughout the community (though it specifically targets high-tech firms and businesses in the undersea technology field), and offers a co-work shared space.

One such co-work share facility funded by the council is called the Cambridge Workbar, which Donovan-Boyle described as "a microcosm of what the chamber does." This type of program is beneficial for people who, for example, have a primary office in Providence, but live in Newport, and want to be able to work from their hometown on occasion.

Overall, Donovan-Boyle said, "our role [at the chamber] is just to enhance the opportunity and provide services for the business community, but also for the local community as a whole." She believes that the Newport County Chamber should be a resource for its entire community, and that staying true to its mission of fostering a thriving local economy with good opportunities will help to improve all other aspects of life in the community.

A community is like a machine. By working together as a collective device, the machine drives itself forward. Newport County Chamber of Commerce is certainly a very well-oiled vehicle.

For more information on the Newport County Chamber of Commerce, visit www.newport-chamber.com.

Delaware Small Business Chamber

Newark, Delaware

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“We just wanted something other than chicken dinners.”

That’s according to Bob Older, founder and President of the Delaware Small Business Chamber in Newark, Delaware. And although the above statement was made in reference to the chamber’s Beefsteak Dinner (more on that later), it serves just as well to capture the ethos of the Delaware Small Business Chamber’s business model: a new take on an old tradition.

The Delaware Small Business Chamber was officially founded on December 27, 2011, but for the sake of convenience, the staff recognizes January 1 as the chamber’s anniversary. Before starting down the path of creating his own chamber, Older already had a career’s worth of experience in the small business world: currently the owner of a travel agency, Older has been an entrepreneur for his entire adult life, and has many years of experience with other local chambers.

Prior to the chamber’s inception, there were already fourteen other chambers of commerce in the state of Delaware. There were also chapters of the Small Business Association, and SCORE—all of which, Older said, are great organizations, doing good work in their own right.

“But I was finding that the definition of ‘small business’ was getting lost in translation between [local] organizations, and the state and federal organizations,” Older explained. “Many of them say 250; 500; or 1,000 employees is a small business, and I don’t agree with that. I think a small business is really zero to 50 [employees], maybe 100 at most.” And, Older added, despite all of the available options for Delaware-based small businesses, “nobody was really focusing on the demographic that we were looking at.”

Enter: the Delaware Small Business Chamber.

In order to join the ranks of the Delaware Small Business

Chamber’s 200-plus current members (who span the entire state of Delaware, plus parts of New Jersey, Maryland, and Pennsylvania), there are specific criteria that an institution must meet. For starters, any member must be a small business, as defined by the chamber; that is, between zero and 100 employees. Any bigger than that, and if the company wants to join the chamber, it must support or do business with other local small businesses.

What does that mean, exactly? Well, first of all, it means that, technically, no business would ever be too big to join the Delaware Small Business Chamber, unless they stopped doing business with other local businesses. That business-to-business relationship, however, can come in many forms: does the bigger company have its business cards printed by a small, Delaware-based firm? If so, they’re eligible for membership. Does a local agency handle their advertising or marketing? That counts, too. What about water delivery? Or landscaping? Does the larger business contract with small, local businesses?

If the answer to any of those questions is “yes,” then that business might be eligible to join the Delaware Small Business Chamber, regardless of how many employees it might have.

“We’re probably the only chamber in the world that will turn down members,” Older explained, noting that his chamber has had to do that in the past. “If they’re a [larger] business that is just one-sided and they’ll take business away from the small business community, but not do business with them [in return], that’s not someone we want as a member,” he continued. “So, we’re proud to say that Wal-Mart will never be a member of ours.”

But there’s another important stipulation to joining the Delaware Small Business Chamber, and it’s one that Older believes further separates his institution from others like it: it’s an ethics clause.

“You have to be an ethical business person; you have to be in good standing with things to become a member of ours,” Older said. “We’ve actually removed businesses due to ethical reasons

... and we’ve not accepted businesses because of ethical concerns.”

Some disqualifying factors include a business owner with a felony record, or an owner who has a known propensity for shady business practices. Another possible cause of exclusion is numerous online complaints against a business, or a poor rating with the Better Business Bureau.

The reason for this is actually fairly simple, and also quite understandable: “It’s our name,” Older said. “When we’re talking about small businesses doing business with each other, it’s our reputation, our name on the line. So we only want companies that represent that.”

Like I said before: a new take on an old tradition. Older is proud of the fact that, at the Delaware Small Business Chamber, “just writing a check isn’t good enough to become a member.” But the departures from the industry standard at the Delaware Small Business Chamber don’t end with the enrollment process; they continue to color the entire chamber experience.

For one thing, the Delaware Small Business Chamber was the first chamber in its area to do away with basing the cost of member dues on the number of a firm’s employees. “If you had zero to one employees, you paid one amount; two to ten [employees], a different amount; eleven to twenty, this amount,” and so on, Older explained. “And then I started thinking to myself, ‘Wait a minute, why am I penalizing small businesses for growing?’ Because that’s exactly what we were doing.”

“We were saying, ‘If you get more employees, we’re going to charge you more,’” Older said. Under this model, a company that pays \$4,000 a year because it has 300 employees is not getting a single benefit more than a business that has one employee and is only paying \$300 a year. Older noted, “It made no sense to me.”

So, true to form, Older and his staff reimagined the traditional “tiered membership” model. Here’s how it works: to be a first-tier member, a business can’t have more than 25 employees. To be in the second tier, it can’t have

more than 50 employees. Other than that, member dues aren’t based on size, but on value, and different memberships have different things attached to them. For example, if a business wants to sponsor an event, or maybe just have a table at the chamber’s expo, there’s a price value attached to those things. You can buy them individually, or you can sign up for them all at once. Here’s how Mr. Older explained it:

“I’ll give you an example,” he started. “If somebody wanted to be a gold sponsor of all of our events, we have a price attached. To be a gold sponsor of this event is \$2,000; to be a gold sponsor of this event is \$1,500; to have a full-page ad in our program is \$395;” Older explained. “If somebody wanted to be at the top level of everything we do for the year, it would cost them \$9,500; if they had to buy a la carte style. ‘Well, I’m not going to charge anyone \$9,500. I’d never get it,’” Older continued. “But, if somebody says, ‘Look, we want to do everything across the board at the highest possible level, we’ll still give them that \$9,500 value, but we’ll only charge \$4,000 for that membership level.’”

In the end, the package deal can mean a membership valued at more than twice the cost of the annual dues. “We knew we were going to take a loss doing it this way,” Older stated, “but it was the right way.”

Which, again, speaks to a greater foundational principle at the Delaware Small Business Chamber: they’re definitely not in the chamber business just for the money—and that’s something that Older really prides himself on. It makes sense, then, that it would only be further reflected in other aspects of the chamber.

The Delaware Small Business Chamber gives 72 events a year—for free.

You read that right. 72 events a year at zero cost to chamber members.

“When we started this chamber,” Older said, “a big issue I had was ‘pay to join,’ or ‘pay to participate.’ I have a problem when a chamber gets something for free, and they charge their members for it.” It is, of course, entirely in

keeping with Older’s approach to running a chamber that when he sees something he doesn’t like, he does it differently. “We won’t do that,” he said. “If it’s free to us, it’s free to our members.”

Now, when it comes to prospective members, well, that’s a different story, and rightfully so: Older says that those businesses will absolutely be charged, in the hope that they’ll realize the value of a membership.

Older also noted that this particular practice has begun to take hold in other area chambers as well. “It’s funny how some of these organizations have been around for 100 years, and now that we’ve come along, everyone’s changing the way they do things,” Older explained. “[Other local chambers] would never give anything away for free.” Now, because of the Delaware Small Business Chamber, other chambers in the area are doing exactly that.

Another area in which the Delaware Small Business Chamber is at the helm of innovation in the chamber industry is in its organization classification.

“There’s another thing that I felt was broken about chambers, and we did not do that here at this chamber,” Older said, on the topic of upsetting the industry status quo. “We’re not a nonprofit.”

Chambers of commerce are typically registered as 501(c)(6) organizations and, as such, may not oversee any profit-generating enterprise. But to Older, that seems like an almost counter-intuitive move for an organization looking to help businesses, and the local economy, grow.

“This was my philosophy: If we’re going to help small businesses, if we’re going to help them do it right, then we should be one of them, too,” Older said. “And to me, that meant that we had to operate the same way that [our members] would operate.”

That isn’t to say, however, that the Delaware Small Business Chamber simply pockets all of its money; they give it back to the community. Older says that one of the drawbacks of being a nonprofit is that any extra money has to be “earmarked” every year; without that nonprofit status, the Delaware Small Business Chamber has sig-

nificantly more leeway in how it spends the money it makes. And while not going the nonprofit route is ultimately beneficial to the chamber, the chamber’s tax status doesn’t affect members at all: their annual dues still qualify as a business expense, so all of the chamber’s members still qualify for tax write-offs either way.

If you’re wondering what all of this has to do with the Beefsteak Dinner I mentioned earlier, it’s this: where most chambers of commerce host an annual chicken dinner, Older and his staff have opted to go a different route.

“We did it last year for the first time and it was such a success we’re going to do it again this year,” Older said. “It’s called our Beefsteak Dinner.”

“An old beefsteak dinner back in the day, in the last 1800s and early 1900s, was a big long table filled with ... politicians, business people, and criminals,” Older explained. “Sometimes the same person was all three,” he added, chuckling. All of these people would gather together at one table and eat together, typically with their hands, and often with a generally jovial atmosphere. “So we brought this event to Delaware, but we’ve elevated it quite a bit,” Older continued.

For the Delaware Small Business Chamber’s Beefsteak Dinner, three regional steakhouses (and, given the nature of Delaware’s geography, they could be from Delaware, Pennsylvania, New Jersey, or Maryland) compete with each other, each serving three dishes. The guests end up with a nine course meal, and then vote on their favorites. “We have a blast,” Older said of the occasion. “It’s a very unique signature event.”

The Delaware Small Business Chamber, with everything from its membership and pricing policies, to its decision to forego the traditional nonprofit status, to its slate of unique events, is fairly well summarized in Older’s analysis of his own approach to the chamber industry: “I have to be different. I don’t like copying people,” he said. “I think that shows quite a bit.”

I’m inclined to agree.

For more information on the Delaware Small Business Chamber, visit www.dsbchamber.com.

RENEWABLE ENERGY

FROM PAGE 1

“The resulting loss of intelligence causes diminished economic productivity that persists over the entire lifetime.” The economic damage “amounts to \$8.7 billion annually.”

This is because “health effects linked to prenatal and childhood methylmercury exposure include problems with language, memory, attention, visual skills, and lower IQs” as stated in National Wildlife Federation’s article pertaining to mercury pollution from coal-fired power plants.

Additionally, the U.S. Energy Information Administration says of renewable energy, “Unlike fossil fuels, which are finite, renewable energy sources regenerate.” As a result, not only are the costs of producing, maintaining, and replenishing renewable energy sources significantly less than those of fossil fuels, but the energy is also replenishable, and therefore, more sustainable.

State Level (Varies by State):

The transition from fossil fuels to renewable energy is not shocking from an economic perspective. As highlighted in an August 2015 *Bloomberg* article, “The cost of producing electricity from renewable sources such as solar and wind has dropped significantly over the past five years, narrowing the gap with power generated from fossil fuels and nuclear reactors, according to the International Energy Agency.” Additionally, *energyinnovation.org* states that, “solar and wind installations are now competitive with conventional coal- and gas-fired power plants.”

The lowered costs associated with renewable energy make for an easier transition for state level governments that may want to offer their own types of incentives.

While every state will have unique economic programs for businesses to participate in, let’s focus on Texas—where, according to Turley, there are several such opportunities.

According to the State Energy Conservation Office, Texas “does not have a tax exemption program at this time that provides funding of renewable energy equipment on an individual basis, [however] there are a few allowable tax exemptions and deductions.” For example, the Solar and Wind-Powered Energy Devices Property Tax Exemption, which “allows residents to take an exemption from taxation of the amount of the appraised value of the property that arises from the installation or construction of a solar or wind-powered energy device.” This is important for businesses of any size who might be considering a transition to solar or wind power. They can invest in renewable energy without being taxed for the additional property.

Similarly, the Solar Energy Devices Franchise Tax Deduction “allows a corporation to deduct the cost of a solar energy device from the franchise tax in one of two ways: (1) the total cost of the system may be deducted from the company’s taxable capital; or, (2) 10% of the system’s cost may be deducted from the company’s income.”

Additionally, Texas offers the Solar Energy Devices Business Franchise Tax Exemption. A company is eligible to apply for this incentive if it is “an entity that is solely engaged in the business of manufacturing, selling, or installing qualifying solar (wind) energy devices.” This encourages businesses in the industry to relocate to Texas because they are automatically tax exempt.

These statewide incentives provided by Texas’s state government encourage businesses to

come to the area and also to invest in renewable energy sources for their company. Turley states that in addition to these incentives, Austin has a variety of services to help both big and startup renewable companies. The Austin Technology Incubator, for example, which is out of the University of Texas, “is where startups can go to grow and they help walk them through the funding stages and then they graduate and send them on their way,” Turley explained.

Additionally, renewable energy is a great field for job creation. Since it’s a technology-driven industry, there’s always new technology and room for fresh ideas. According to the International Renewable Energy Agency’s Annual Review of Renewable Energy and Jobs, “global renewable energy employment increased by 5% in 2015 to reach 8.1 million.” The review also states that, “the total number of jobs in renewables worldwide continued to rise, in stark contrast with depressed labour markets in the broader energy sector.” The United States was even listed among the top job producing nations in the world.

Local Level (Chamber is your Liason, Conduit):

Last but not least, your local government also has the power to initiate the shift from fossil fuels to renewable energy. Your local community and chamber of commerce are powerful vehicles for inspiring change. The reason why the city of Austin has focused so much attention on renewables is, in fact, because “There was an interest there from both the business community and the utility [company] as well as the city in renewables,” Turley explained. “And there was a decision to push that.”

While the sheer size of the Austin Chamber of Commerce isn’t a factor to be overlooked,

Turley believes that smaller chambers also have the capacity to spark change. “If you talk to your industry base and find out what’s important for them,” she said, “then the chamber can really focus on trying to help them get that relationship started.”

One of the key factors for Austin was using the resources at their local university. Turley stated that local startup businesses often turn to the Austin Technology Incubator (ATI) for business support. Within ATI is the Clean Energy Incubator (CEI), which helps businesses grow through their startup phase and then continue to build on that momentum. Through their team of full-time staffers, students and faculty at the UT-Austin, and a network of mentors, advisors, and investors, the Austin Technology Incubator is able to help equip startups to compete successfully in the capital markets.

Another contributing factor in Austin’s success is the support of their surrounding chambers. This network of support is especially advantageous for smaller communities, and in Austin, it’s made manifest in Opportunity Austin, a regional economic development initiative aimed at fostering job-creating investment in Central Texas’ five-county region. For example, Georgetown, a community just north of Austin, is “100 percent sustainable,” as Turley put it. That community, then, is a great resource for the City of Austin, as Austin can look to Georgetown as a model for achieving its own similar goal. “Being able to work with ... all of the different communities and having such a strong bond with them is really important,” Turley noted.

Austin Energy is the community’s utility company, and they also share common sustainability goals. As the eighth-largest pub-

licly-owned electric utility company in the nation, Austin Energy has been committed to renewable power since the 1990s, when they “blazed a trail by purchasing power from the state’s first commercial wind plant.” Since then, Austin Energy has “continued to responsibly build [its] renewable portfolio, with plans to continue well into the future.”

Many chambers of commerce also have an advocacy team which can act as a liaison between the local community and state and local governments. At the Austin Chamber, the advocacy team “can help work with [local governments] to see what’s important to local business,” Turley explained. “Those businesses can then get involved if there’s something that they feel really strongly about and they would like to take a stance, politically, on policy.”

Turley passionately stated, “You’ve got the University, you’ve got the city, you’ve got the chamber, and you’ve got the energy company, as well as the other local clean energy companies all coming together to try and make this work.” Ultimately, with a common goal, chambers of any size can also collaborate to make a more sustainable future.

So, are you ready to (quite literally) save the world, but feeling unsure about where to begin?

First, take a deep breath: Rome wasn’t built in a day. You can start with a simple survey. After all, strategies that have worked for cities like Austin, Texas might not be the best answer for meeting the needs of a community in, say, rural Pennsylvania. Find out what your local entrepreneurs are interested in. Are there shared goals amongst your business community? If so, it’s your job as the business’ representative to be responsive to those concerns.

And, don’t forget about your Millennials! The term “Millen-

nial” has become something of a buzzword at this point. But that’s almost to be expected, considering that, according to the Pew Research Center, in 2015, Millennials surpassed Gen Xers as the largest generation in the U.S. labor force. This datapoint is significant to any employer trying to tease out what’s important to the majority of their workers—because whatever it is, it probably looks pretty similar to whatever is most important to Millennials.

In keeping with their nickname as “the Cause Generation,” Millennials have a strong drive to feel like they’re making a difference in their communities, both local and global. In fact, there’s been so much conversation about this motivation that it inspired the Millennial Impact Report, which is considered “the most comprehensive and trusted study of the Millennial generation (born 1980-2000) and their involvement with causes.”

The study conducted in 2015 found that a group of employees is “most inspired to get actively involved when [their employer’s] program evokes their passion for a cause.” Just like a Millennial will stay loyal to a company if they share similar passions, so, too, will a Millennial be drawn to a community that demonstrates a passion for a cause like sustainability.

Sustainable energy is the energy of the future, and the future starts now! Considering the economic and health benefits, potential for job creation, and the significantly lower costs of renewable energy compared to fossil fuels on all levels of government, chambers of commerce across the nation should invest in cleantech. Not only will these investments benefit local communities, but they have the merit to ignite change further up the governmental food chain, eventually influencing a global impact.

THE OBAMA ADMINISTRATION

SCOTUS

May 26, 2009: Nomination of Sonia Sotomayor
President Obama nominated Sonia Sotomayor to replace the retiring Justice David H. Souter on the Supreme Court. Upon confirmation, Sotomayor became the first Latina, and third woman to sit on the High Court. Since then, she's ruled on major cases like *Citizens United v. Federal Election Commission*, *Obergefell v. Hodges*, and voted to uphold the Affordable Care Act.

May 10, 2010: Nomination of Elena Kagan
In 2010, President Obama nominated Elena Kagan to replace Justice John Paul Stevens on the Supreme Court, making her the youngest sitting justice, the fourth female, and the first justice to serve without any prior judicial experience.

June 28, 2012 & June 25, 2015: Affordable Care Act Cases
Since its inception, the ACA has been debated on the floor of the Supreme Court on two separate occasions. The first case, *National Federation of Independent Business v. Sebelius*, was heard in 2012. Defendants argued that the ACA's "individual mandate" was an unconstitutional attempt by the federal government to regulate commerce. In a 5-4 decision, the justices refuted this by saying the mandate could be "reasonably characterized as a tax" and was thus within the scope of congressional authority. The second, *King v. Burwell*, was handed down in 2015. Defendants in this case were concerned with the system of tax credits, and argued that the bill's wording could only be extended to state-operated exchanges. The Court rejected this, saying that as tax credits are an essential element of the ACA, it can be assumed that it extends credits to both state and federal exchange markets.

June 26, 2015: Obergefell v. Hodges
Class action suits filed by same-sex couples in Ohio, Michigan, Kentucky, and Tennessee raised the question of whether or not same-sex marriage should be recognized by law. Complainants argued that their right to marry was guaranteed by the Fourteenth Amendment's Equal Protection and Due Process clauses. In a 5-4 decision, the Court ruled that as marriage is a protected liberty, and same-sex partnerships present no legislative differences, same-sex marriages must be awarded legal recognition and protection.

February 12, 2016: Death of Justice Antonin Scalia
Scalia is considered one of the best writers and most influential justices in the court's history. Upon his passing, President Obama nominated Merrick Garland, the Chief Judge of the United States Court of Appeals for the District of Columbia, to fill the court's vacancy. However, Senate Republicans refused to hold confirmation hearings for any nominee put forth by President Obama, stating that responsibility should fall to the next sitting president. The seat has since been filled by President Trump nominee Neil Gorsuch.

MILITARY

December 22, 2010: Don't Ask, Don't Tell Repeal Act
Enacted by President Clinton in 1994, "Don't Ask, Don't Tell" prohibited openly gay, lesbian, and bisexual Americans from serving in the US military. The law ended an outright ban on gay people in the military, instead allowing them to serve, but on the condition that they remain silent about their sexuality, or face discharge. The repeal of this bill prohibits discrimination based on sexual orientation for every member of the US military.

May 2, 2011: Assassination of Osama bin Laden
SEAL Team Six succeeded in a special mission to kill the world's most wanted man, the founder of Al-Qaeda, Osama bin Laden, during a night raid on his com-

pound in Abbottabad, Pakistan. As the mastermind behind the September 11th attacks—bin Laden was the subject of one of the longest and most expensive international manhunts in history. His body was buried at sea, with no photos of his corpse publicized (unlike the deaths of Saddam Hussein and Muammar Gadhafi). Unfortunately, while bin Laden's death carried a great deal of symbolic value, it actually did little to mitigate the spread of global terrorism, as Al-Qaeda's relevance at the time of bin Laden's assassination had diminished to a point of near-negligibility.

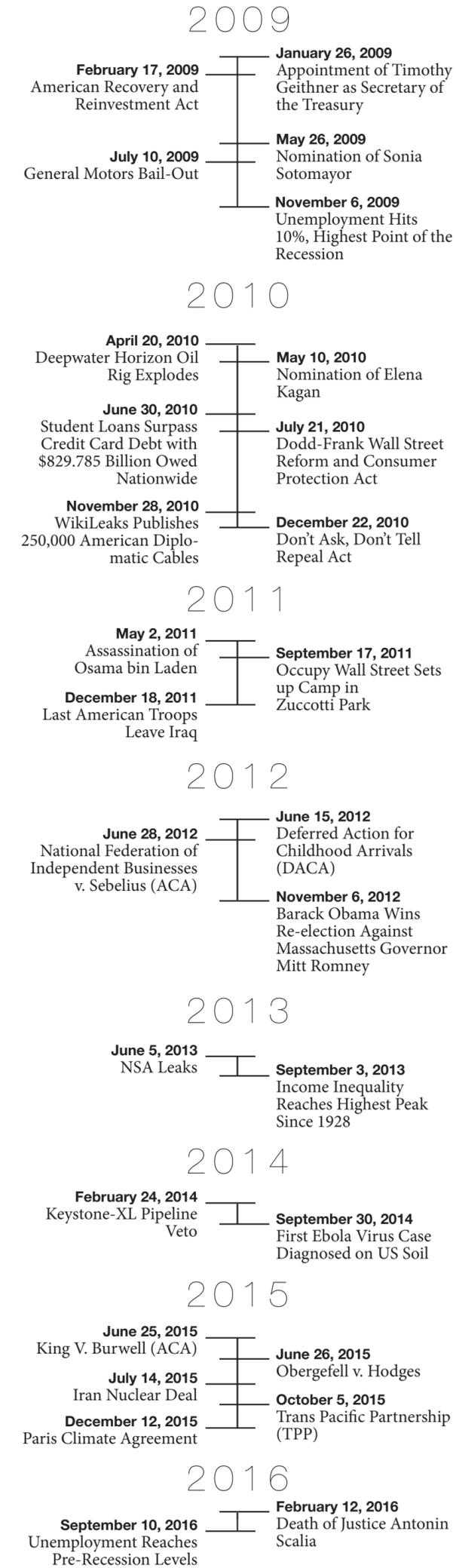
December 18, 2011: Last American Troops Leave Iraq
By withdrawing all US combat forces from Iraq, President Obama put an end to Operation Iraqi Freedom and, in so doing, delivered on a central promise of his presidential campaign. The military occupation began in 2003 with the removal of the Baath regime, led by former Iraqi President Saddam Hussein. The days following America's exit, however, gave way to a sectarian battle between Iraq's Sunni and Shiite Muslims that destroyed the Iraqi army and ultimately tore the country apart. In 2014, amidst the resulting turmoil, the Islamic State advanced, seizing control of much of northern Iraq. While some blame President Obama—and the power vacuum created by his withdrawal of American troops—for the rise of ISIS, there existed a real and known threat of a militant takeover in 2003 when President Bush ordered the invasion.

ECONOMIC POLICY

January 26, 2009: Timothy Geithner Confirmed as Secretary of the Treasury
Geithner started his career at Kissinger Associates in Washington, D.C., before joining the International Affairs division of the U.S. Treasury Department in 1988. He left in 2001 to join the Council on Foreign Relations. He was director of the Policy Development and Review Department at the International Monetary Fund from 2001-2003. In October 2003 he was named president of the Federal Reserve Bank of New York. During his confirmation, it was disclosed that Geithner had not paid \$35,000 in Social Security and Medicare payroll taxes from 2001 through 2004 while working for the International Monetary Fund. The issue, as well as other errors relating to past deductions and expenses, were noted during a 2006 audit by the Internal Revenue Service. Geithner subsequently paid the additional taxes owed. Although President Obama expressed strong support for Geithner, outrage over hundreds of millions of dollars in bonus payments by the American International Group, which had received more than \$170 billion in federal bailout aid, undermined public support in early 2009. Geithner left the Obama administration on January 25, 2013, succeeded by Jack Lew.

February 17, 2009: American Recovery and Reinvestment Act
When President Obama took office, the economy was collapsing as fast, or faster, than at the start of the Great Depression by almost every measure. This ten-year, \$787 billion stimulus package was based on the Keynesian principle that during a recession, the government should offset decreased private sector spending by increasing public spending in order to mitigate the damages of an economic downturn. Though the bill fell short of its goals, a poll conducted by the University of Chicago found that 56 percent of leading economists "strongly agreed" that its benefits outweighed its costs.

July 10, 2009: General Motors Bail-Out
The acquisition of a 61 percent stake in, and \$50 billion loan to, GM was the largest component of the auto industry bail-out, which also included



federal assistance for Chrysler. The manufacturers were hemorrhaging money, and with no private lenders willing to work with them, liquidation seemed imminent. Instead, the government intervened, throwing a lifeline that allowed the companies to stay in business if they each agreed to a comprehensive re-structuring. Both companies returned to profitability by 2010, paid back their obligation to the Treasury in 2015 (two years ahead of schedule), and continue to thrive today.

June 30, 2010: College Tuition Rates Continue to Increase Faster than Inflation Causing Student Loans to Surpass Credit Card Debt with \$829.785 Billion Owed Nationwide
From 1995-2015, the average tuition and fees at private national universities rose 179 percent. Out-of-state tuition and fees at public universities rose 226 percent. In-state tuition and fees

at public national universities grew the most, increasing 296 percent. For reference, the total consumer price index inflation increase from 1995 through the first half of 2015 was 55.1 percent, according to the U.S. Bureau of Labor Statistics, meaning tuition at four-year national universities is outpacing inflation by nearly three-to-five times. With the issue getting stronger national attention, the Obama administration implemented a bill to allow borrowers to lower their monthly payments based on their income, but this is proving to be a more expensive measure than originally thought. The Government Accountability Office estimates that loans issued between 2009 and 2016, originally projected to cost \$25 billion, will cost \$53 billion.

July 21, 2010: Dodd-Frank Wall Street Reform and Consumer Protection Act
Like so many other of President

Obama's early policy initiatives, the Dodd-Frank Act was also a response to the 2008 financial crisis. At 2,300 pages in length, the law re-shaped the American banking industry and rewrote the rules of Wall Street, effecting the most significant changes to financial regulation in the U.S. since the Great Depression. The law addressed what policymakers believed to be the root cause of the 2008 financial crisis: banks that were "too big to fail." Aimed toward preventing a recurrence of the 2008 crisis by decreasing risks in the financial system, the Dodd-Frank Act marked the end of an era of deregulation that began under President Reagan.

DOMESTIC POLICY

June 15, 2012: DACA
Deferred Action for Childhood Arrivals (DACA) suspends deportation of undocumented immigrants who arrived in the US before the age of 16. In addition to a temporary freeze on deportation, approved applicants can gain work authorization, obtain driver's licenses, and enroll in college. Many on the political right oppose the policy, arguing that it incentivizes the flow of migrants from Central America to the US. Others viewed it as a political move meant to earn more Hispanic votes, as the policy was announced months before President Obama's re-election campaign kicked off. The Obama administration touted the measure as a way of protecting kids who were raised in the US, and as a way of conserving the resources of immigration enforcement by diverting attention away from "low priority" individuals. As of February 2017, more than 750,000 people have received permission to stay in the US under DACA.

February 24, 2014: Keystone-XL Pipeline Veto
When President Obama vetoed a bill authorizing the construction of the Keystone XL pipeline, it marked only the third veto of his presidency, but remained one of the most significant of his tenure. The basis for the president's veto was his concern about the environmental impact of the 1,179-mile pipeline that would transport oil from the Alberta Tar Sands in Canada to the Gulf of Mexico. The Republican-controlled Senate attempted to override the veto, but couldn't secure the required 67 votes. Ultimately, the debate surrounding the construction of the Keystone-XL pipeline became more emblematic of the partisan divide between a political left increasingly focused on addressing climate change, and a political right that saw the bill's defeat as a direct attack on job creation and American infrastructure.

CYBERSECURITY

November 28, 2010: WikiLeaks publishes 250,000 American Diplomatic Cables
The source of the leaks was American soldier Chelsea Manning (born Bradley Manning). The cables contained classified information sent to the US State Department by foreign consulates all over the world, and included diplomatic analyses from world leaders and diplomats' assessments of host countries. The diplomatic cables came as the third wave in a series of "mega-leaks" proliferated by WikiLeaks: the whistleblowing organization leaked documents related to the Afghanistan War in July, and to the Iraq War in October, of 2010. Manning was convicted of violations of the Espionage Act in 2013 for her involvement in the leaks, but her sentence was commuted by President Obama in 2017 as one of his last acts before leaving office. Manning is expected to be released in May 2017.

June 5, 2013: NSA Leaks
Thousands of classified intelligence documents pertaining to the collection of phone records and metadata by the NSA were leaked to two reporters and a documentarian by former NSA contractor-turned-whistle-

blower, Edward Snowden. Before leaking the information, Snowden fled the United States to Hong Kong. The leaked documents indicated such controversial practices as the provision of customers' phone records by virtually every telephone company to the NSA. They also revealed that the NSA was spying on some of America's closest international allies, including German Chancellor Angela Merkel. The leaks sparked a fierce debate over national security and individual privacy.

Due to the theft of the highly classified information, and the concern that some of the documents could pose a significant threat to national security, Snowden was charged with violating the Espionage Act as well as with the theft of government property. He currently resides in an undisclosed location in Moscow, having been granted temporary asylum by Russian authorities through at least 2020.

INTERNATIONAL RELATIONS

July 14, 2015: Iran Nuclear Deal
The Iran nuclear deal aims to prevent Iran's acquisition of a nuclear weapon by dramatically limiting its nuclear program. In exchange, the US, the UN, and the EU lifted sanctions that had crippled Iran's economy. While the deal does allow Iran to maintain a non-military nuclear program (a point of major criticism from its opponents), the controls it imposes extends Iran's "breakout time" (i.e., the amount of time needed to make enough highly enriched material for a nuclear bomb) from two to three months, to approximately one year. The terms of the deal expire in ten to fifteen years though, at which point the breakout time will have diminished to essentially nothing, but the UN Security Council believes that the time the agreement buys other nations to deepen its understanding of Iran's nuclear program and its capabilities is highly valuable.

October 5, 2015: Trans Pacific Partnership (TPP)
The largest regional trade accord in history, the TPP is a free-trade agreement between the US, Canada, Mexico, and nine Pacific Rim nations (most notably: Japan). The TPP was part of the Obama administration's "pivot" toward Asia, where the growing trade dominance of China and India could be detrimental to US economic interests, if left unchecked. It was designed to create a Pacific Rim free-trade zone, similar to the single market of the European Union. On his first day in office, however, President Trump signed a statement formally abandoning US commitment to the deal, making its ratification virtually impossible. Instead, the Trump administration has expressed a desire to pursue bilateral trade deals with each of the member nations.

December 12, 2015: Paris Climate Agreement
President Obama was a central broker in the world's first comprehensive climate agreement, adopted by 195 countries. Its aim is to reduce greenhouse gas emissions enough to keep global warming below two degrees Celsius (widely regarded as the "tipping point" for massive effects of climate change). The Paris Agreement allows countries to independently decide how to lower emissions, and in the absence of sanctions for failing to control pollution, or emissions-reduction targets, its efficacy hinges on global peer pressure and public scrutiny. Enactment of President Obama's climate change commitment under the Paris Agreement (i.e., a 26 to 28 percent reduction of greenhouse gases by 2025), however, has fallen to President Trump, who has vowed to withdraw from the agreement, prompting discussion in the global community of imposing trade barriers on the U.S. if it does withdraw.

THE TRUMP ADMINISTRATION

Secretary of State Rex Tillerson

Preceded by: John Kerry
What he does: As the head of the State Department, the US Secretary of State is the President's principal adviser on foreign policy. Any nonmilitary negotiations related to foreign affairs, namely international treaties and agreements, are conducted by the Secretary of State, who spends the bulk of his or her time traveling all over the globe, meeting with world leaders and representing the US in international organizations and agencies (think: NATO).
What he did: Tillerson spent the last 41 years at ExxonMobil. He was hired right out of college as an entry-level engineer, and by 2006 had worked his way up to CEO. In 2016, he was ranked 24th on Forbes' list of the world's most powerful people, outranking the likes of Barack Obama (#48) and Chief Justice John Roberts (#50).

Where he stands: Tillerson's political views mostly align with mainstream conservatism: he believes in free trade, championing such deals as NAFTA and the Trans Pacific Partnership, and he opposes US sanctions against Russia, believing them to be ineffective. On issues of climate change, Tillerson's views diverge from President Trump's in that he believes climate change is happening, and has, in the past, advocated for a carbon tax to help reduce greenhouse emissions. Tillerson supports the Keystone XL and Dakota Access pipelines, but has also expressed his support of the Paris Agreement, the world's first-ever climate agreement, adopted by 195 countries and aimed toward reducing greenhouse gas emissions.

What to know: Tillerson isn't the first Secretary of State to come from a "big business" background, but he is the first Secretary of State without any prior military or government experience. Successful execution of the job's responsibilities requires an in-depth knowledge of history, international relations, and foreign policy. To this end, Tillerson has decades of experience establishing and building relationships with foreign leaders on behalf of ExxonMobil—a corporation so geopolitically responsive that it wouldn't be a stretch to think of it as a state unto itself. (Incidentally, if ExxonMobil were a country, it would have the world's 30th-largest economy.) Tillerson's experience cutting deals with foreign leaders, however, also brings with it some concerns from Congress: he has a particularly strong rapport with Vladimir Putin, for example, who awarded Tillerson the Order of Friendship (one of the highest honors given by Russia to foreign citizens) back in 2013.

Secretary of Defense James Mattis

Preceded by: Ash Carter
What he does: The Secretary of Defense heads the Department of Defense (the largest organization within the federal government) and acts as the principal adviser to the President on defense policy. Outranked only by the President himself in authority over the military, the Secretary of Defense is tasked with everything from planning, developing, and executing policies concerning military affairs and national security, to navigating the more bureaucratic side of military operations by overseeing research and development, training, and resource management.
What he did: Mattis is a retired four-star general, making him the highest-ranking military official to lead the Pentagon. In his 41 years with the Marine Corps, Mattis served as a field commander in the Persian Gulf War, the War in Afghanistan, and



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the Iraq War. Because Mattis only retired from the military in 2013, however, his appointment required a congressional waiver: the Secretary of Defense is a civilian position, and any former military personnel appointed to the post are supposed to have been retired for at least seven years. Mattis is the first exception to this rule since President Truman appointed George Marshall to the position in 1950.

Where he stands: To many outside observers, Mattis was a surprising addition to the Trump cabinet. He disagrees with the President on some key issues, including the use of "enhanced interrogation techniques," the Iran Nuclear Deal, and the call to restrict travel from Muslim-majority countries. According to a profile of Mattis in Politico, his worldview is that of "an old-fashioned America-firster who couples his belief in military strength with a sober hesitation to use it."
What to know: Despite technically being ineligible for the job of Defense Secretary, the Senate approved Mattis's nomination with a 98-1 vote (the one objection was lodged by New York Democrat Kirsten Gillibrand). Such a wide margin of approval is especially remarkable given the fact that Trump's cabinet nominees garnered more "no" votes in the Senate than those of any other first-term president in the country's history. Widely respected throughout the military community, Mattis is considered a gifted commander and strategist. His reputation as a "warrior monk," however, poses a stark contrast to his brash exterior, which has earned him the nickname "Mad Dog." Mattis will face challenges posed by this unfamiliar terrain: while he has an irrefutable wealth of combat skills and military strategy acumen, he has minimal experience with global politics and foreign policy, and will have to learn the ropes of his job as he goes.

Treasury Secretary Steven Mnuchin

Preceded by: Jack Lew
What he does: The Treasury Secretary serves as the President's primary adviser on all issues relating to the economy and plays a key role in shaping fiscal policy. Functionally analogous to the CFOs of the corporate world, the Treasury Secretary manages the nation's \$19 trillion public debt by making interest payments and overseeing the auctioning of bills, notes, and bonds. Other responsibilities include manufacturing currency and enforcing federal tax and finance laws.
What he did: As a former hedge fund manager, Mnuchin is no stranger to large sums of money. He got his professional start at Salomon Brothers, but eventually ended up at Goldman Sachs, working his way up to executive vice president during his seventeen-year tenure. He's the third former Goldman Sachs executive to serve as Treasury Secretary since the Clinton administration. Mnuchin has also dabbled in the entertainment industry, and the hedge fund that he founded, Dune Capital Management, was behind the production of films such as Avatar, Suicide Squad, and American Sniper. In April 2016, he was made the national finance chair of Donald Trump's presidential campaign.

Where he stands: Mnuchin is not considered to be a political ideologue; he'll go for a good idea, regardless of which side of the aisle it happens to originate on. For example, Mnuchin has publicly entertained the possibility of the Trump administration establishing an infrastructure bank (an idea also



JIM MATTIS - FLICKR

proposed by Hillary Clinton during her presidential bid), but he also supports low taxes and fewer regulations. Mnuchin has also donated to prominent Democrats in the past, including Senate Minority Leader Chuck Schumer, and President Barack Obama. Among his top priorities in office, Mnuchin has cited the extraction of Freddie Mac and Frannie Mae from government control, as well as focusing on issues of cybersecurity.

What to know: There's one point on Mnuchin's resume that raised a lot of eyebrows during his confirmation process, and it has to do with his acquisition of IndyMac bank, a defunct mortgage lender that Mnuchin purchased and reopened as OneWest Bank. OneWest was only operational for six years, and was ultimately sold for an estimated profit of nearly \$1.5 billion, but during those six years, came to be known as a "foreclosure machine," foreclosing on more than 36,000 homes under Mnuchin's direction. As Treasury Secretary in the Trump administration, Mnuchin will likely play an integral role in attempts to dismantle Dodd-Frank, a major piece of legislation put in place by the Obama administration to strengthen regulations on the financial industry.

Attorney General Jeff Sessions

Preceded by: Dana Boente/Sally Yates/Loretta Lynch
What he does: The Attorney General is the head of the United States Department of Justice. As such, the Attorney General prosecutes cases in which the US government sues an individual or corporation, and defends the US government in court when it is sued. The Attorney General is the President's primary legal adviser.
What he did: Sessions was first elected to the Senate in 1996, representing Alabama. He spent two decades on the Senate Judiciary Committee, which votes on the confirmation of federal judges and conducts oversight of the Justice Department. Prior to joining the Senate, he spent two years as the Attorney General of Alabama.

Where he stands: Sessions has a very conservative record on questions of civil rights, voting rights, and environmental law. He's a proponent of a "law and order" approach to criminal justice, and would like to slow the effects of Obama-era efforts to reduce prison populations through clemency and more lenient sentencing, particularly in drug-related crimes. In keeping with that view, Sessions is firmly anti-legalization of marijuana, having stated that "good people don't smoke marijuana." Sessions has criticized the federal government for "overreaching" by investigating the practices of local branches of law enforcement. He has also expressed support for restricting immigration from Muslim-majority countries, and for the construction of a physical wall along the US/Mexico border.

What to know: In 1986, Sessions was nominated for a federal judge post by Ronald Reagan. The Republican-majority Senate at that time, however, found Sessions' civil rights history so troubling, that they refused to confirm him. As the head of the Department of Justice, Sessions will be responsible for providing the legal defense of the administration's immigration policies, overseeing federal investigations, and halting and investigating terrorist attacks. Sessions' Senate confirmation broke almost entirely along party lines, with only one Democrat (Senator Jim Manchin from West Virginia) voting to confirm him.



STEVEN MNUCHIN - TWITTER



GAGE SKIDMORE - FLICKR

Secretary of Homeland Security John F. Kelly

Preceded by: Jeh Johnson
What he does: The Department of Homeland Security was only formed in 2002 (prompted by the September 11th attacks), but it's tasked with the vitally important job of preparing for, preventing, and responding to domestic threats, particularly terrorism. The Secretary of Homeland Security serves as the head of the department which, on top of antiterrorism efforts, also focuses on issues of border security, immigration and customs, and cybersecurity.
What he did: Like Mattis, Kelly is also a retired Marine Corps general with over forty years of military service under his belt. He served three tours in Iraq and spent four years as the commander of the US Southern Command, which encompasses 32 countries in the Caribbean, Central America, and South America, as well as the Guantanamo Bay Detention Center. The Southern Command has a history of focusing less on combat than other regional military commands, instead throwing its weight behind issues related to migration, drug smuggling, organized crime, and disaster relief—a list of priorities similar to those of the Department of Homeland Security.

Where he stands: Kelly is definitely a hardliner when it comes to national security, though he doesn't necessarily agree with the Commander in Chief about how best to secure the borders. Kelly has expressed skepticism about the effectiveness of a border wall, for instance, suggesting that no physical barrier will stop immigrants fleeing violence and poverty, and that aid packages to South and Central American countries might be a more effective route to curbing immigration. As head of the Southern Command, Kelly focused a lot of energy on curbing drug trafficking, and is on the same page as Attorney General Jeff Sessions when it comes to enforcement of drug laws: "The solution there is for Americans to stop doing drugs," he said in an interview with the Military Times, adding that "we've got great programs to convince Americans not to do things."

What to know: Kelly will be in charge of overseeing some of President Trump's most controversial policy initiatives, such as the hotly-contested immigration restrictions on Muslim-majority countries, and mass deportations of undocumented South and Central American immigrants. Kelly's tenure as head of the Southern Command gives him unique insight into the challenges inherent in defending the southern border. Kelly has stressed the importance of cooperation, humanitarian aid, infrastructure development, and human rights education to address immigration. He'll most likely be the person in charge of building President Trump's border wall.

**Chief of Staff
Reince Priebus**
Preceded by: Denis McDonough
What he does: The Chief of Staff is traditionally the highest-ranking White House employee, overseeing the Executive Office of the President. The Chief of Staff does not require Senate confirmation, but that doesn't mean the role doesn't come with its own degree of influence. The exact nature and responsibilities of the Chief of Staff vary greatly from president to president, but they're typically in charge of managing all communications and information flow to and from the Oval Office, and deciding who makes it onto the president's schedule. Given his close relationship with the president, the Chief of Staff is also a



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top adviser and sounding board on issues domestic and international, weighing in on both political and policy decisions.

What he did: Priebus has never held public office, having launched an unsuccessful bid for a Wisconsin State Senate seat in 2004. Still, as the longest-serving chairman of the Republican National Committee (serving from 2011 to 2016), Priebus is the ultimate "Washington insider." Hailing from Kenosha, Wisconsin, a union town, Priebus came of age as a staunch Republican surrounded by Democrats. He became chairman of the Wisconsin Republican Party in 2007, and is credited with helping transform his home state from a Democratic stronghold, to a thoroughly Republican political entity, flipping both state legislatures and helping Scott Walker win his 2010 run for Governor.

Where he stands: As RNC Chairman, Priebus spearheaded the famous "autopsy" of the GOP following Mitt Romney's defeat in the 2012 presidential election. In the years in between the study (titled "Growth and Opportunity Project") and President Trump's candidacy, Priebus urged his party to abandon its anti-immigration platform and do more to court the LGBT community. Priebus has also explored the GOP to do more to attract women voters.

What to know: Priebus is seen as a peacemaker on Capitol Hill, and is highly adept at brokering political deals. For that reason, his appointment angered swaths of President Trump's conservative base, who see Priebus as the embodiment of everything President Trump rallied against during his campaign, and worry that, in the interest of party unity, Priebus will be quick to encourage President Trump to compromise on issues like tax reform, immigration, and healthcare reform—all issues he's expected to challenge the establishment on. Also, given the president's emphasis on personal loyalty in determining his cabinet make-up, Priebus poses yet another surprise: after the release of the Access Hollywood tapes, Priebus publicly suggested that President Trump should drop out of the presidential race. However, it seems that the assets Priebus brings to the table outweigh those criticisms: he'll be in charge of steering President Trump's agenda through Congress, a role that will be of the utmost importance under President Trump, given the president's lack of political experience and minimal connections to important Washington figures. In this capacity, it helps that one of Priebus's close friends is House Speaker Paul Ryan.

Chief Strategist Steve Bannon

What he does: The position of Chief Strategist was created specifically for Bannon. The same day that President Trump announced the appointment of Reince Priebus as his Chief of Staff, he announced Bannon's appointment as well.
What he did: Bannon served as the chairman of the far-right Breitbart News website. Prior to that, he worked as a banker for Goldman Sachs, and also spent four years at sea with the Navy. Bannon amassed most of his current fortune after acquiring a stake in the royalties of a little show called Seinfeld.

Where he stands: As the most controversial appointment to President Trump's cabinet, it seems fitting that Bannon espouses some of the most extreme views of anyone in the current administration. His worldview is

said to hinge largely on his belief in American "sovereignty." Bannon said that countries should protect their citizens and their essence by reducing immigration, legal and illegal, and pulling back from multinational agreements.

What to know: Democrats and Republicans don't seem to agree on much these days, but they sure have found common ground in their opposition to Bannon's appointment. Of course, this matters little, since Bannon (like Priebus) did not require Senate confirmation. President Trump restructured the National Security Council (NSC) to make Bannon a permanent member, effectively demoting the chairman of the Joint Chiefs of Staff and the director of national intelligence (the highest-ranking military officer and intelligence officer in the country, respectively). However, on April 5, President Trump removed Bannon from this position. Up to that time, Bannon's level of influence in the Oval Office could best be measured by the fact it was Bannon who wrote the executive order aimed toward restricting immigration from several Muslim-majority countries.

Senior Advisor Jared Kushner

What he does: "Senior Adviser to the President" is a title given to any of the president's high-ranking assistants. It's a broad designation, its exact roles and responsibilities dictated by the president's needs, the adviser's strengths, and the nature of the relationship between the two parties. Kushner, for his part, has been tasked with heading up the newly-established White House Office of American Innovation. In an interview with the Washington Post, Kushner said of the initiative, "The government should be run like a great American company. Our hope is that we can achieve successes and efficiencies for our customers, who are the citizens."

What he did: The son of real estate developer Charles Kushner, Jared took over as CEO of his family's billion-dollar real estate enterprise in 2008, when he was 27 years old. He was thrust into a leadership position with the company even earlier than that, though, taking the reins in 2004. He is also President Trump's son-in-law, having married Ivanka Trump in 2009.

Where he stands: It's hard to pin down Kushner's political leanings, if for no other reason than he hasn't made it a habit to comment publicly on President Trump's policy initiatives. According to Politico, Kushner is "a supporter of gay rights," and in the time since he became involved with Donald Trump's presidential campaign, "has emerged as a moderate voice" in the president's inner circle. An

Orthodox Jew, Kushner supports pro-Israel policies, and has expressed disappointment over Washington's acceptance of the Iran Deal.

What to know: For a minute, it looked like Kushner's role in the White House might be thwarted by an anti-nepotism law prohibiting the appointment of the president's family members to government jobs or Cabinet positions. Kushner was cleared by the Department of Justice back in January, though, and he appears to be one of few people to have earned the President's complete trust. Despite Kushner's lack of political or foreign policy experience, President Trump has entrusted him with some of the most sensitive and complex diplomatic issues of today, including resolving the dispute with Mexico over the construction of a border wall, and brokering a peace deal between Israel and the Palestinians.



LORI BERKOWITZ



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The Importance of Play for Adults

Kellsey Evers
Staff Writer

When I started my first full-time job after graduating from college, the first thing I complained about was that it seemed like I no longer had enough time for myself. It felt like my job had become my entire life, right from the beginning. Sure, there were those few precious hours following work and before bedtime, along with the much sought-after weekends, but it never felt like enough. I needed more free time, more time to do what I wanted to do, rather than what I had to do. While I still struggle to carve out that time for myself, I've begun to wonder why I, and many adults, long to have time to enjoy an activity—to “play”—and why it's necessary.

“Play” is a term typically associated with children. After all, children play games to learn and grow. “Work” is more associated with adults, and is sometimes considered the opposite of “play.” Work is more serious, more focused, and more results-oriented than its childhood antithesis. You rarely hear anyone talk about adults “playing.” It just sounds, well, childish. Yet, play is not something that ends with childhood, or at least it shouldn't be.

Dr. Stewart Brown, founder of a nonprofit organization called the National Institute for Play, offers his own definition of play: “Play is something done for its own sake,” he asserts. “It's voluntary, it's pleasurable, it offers a sense of engagement, it takes you out of time. And the act itself is more important than the outcome.” By referring to play in this way, Dr. Brown removes it from its context of childhood and instead gives the word a broader meaning: anything and everything we do for the sake of enjoyment.

But play is even more than that. Many activities that fall under the umbrella of “play” involve teaming up with others. Whether it's a board game, a soccer league, or even karaoke, these activities require us to engage with others and, as a result, help maintain our social well-being. We bond, strategize, and enjoy ourselves together. Without such interactions, we would have few opportunities to connect with others, build relationships, and grow as individuals in a relaxed environment.

Another way we play is through common hobbies. From collecting and painting, to building miniature ships in bottles, our hobbies say a lot about us. In a 2016 article for *Quartz*, Alex Preston writes a “defense of hobbies,” claiming that hobbies “should be a form of dissent, a radical expression of our individuality.” Hobbies, more than a career or a job title, are a true showcase of who a person is, what they enjoy, and what they value.

Preston also discusses how hobbies give us a sense of accomplishment, saying that they are “a sphere in which we feel we can achieve a kind of mastery usually denied to us in our wider personal and professional lives.” Many aspects of our lives can be draining, unfulfilling, or even left unfinished. Hobbies offer us the opportunity to find the purpose, satisfaction, and conclusiveness we crave.

Interestingly enough, one of the most popular and more recent hobbies among adults is coloring. While coloring books for adults have been around for decades, they have seen a significant surge in book sales in recent years. According to the *Washington Post*, Neilsen Bookscan estimates that some 12 million were sold in 2015, quite a leap from the 1 million sold in 2014. But what exactly makes coloring books so appealing to adults all of a sudden?

First and foremost, coloring is relaxing. In “Why Adults

Are Buying Coloring Books (For Themselves),” published in the *New Yorker*, Adrienne Raphael contends that part of this newfound popularity is due to “marketing that associates [coloring books for adults] with such therapeutic ends as anxiety- and stress-reduction.” Coloring offers a chance to unwind and briefly escape from the demands of everyday life, something surely desirable to most adults.

Coloring also, naturally, harkens back to childhood. Raphael explains that coloring for adults is “part of a larger and more pervasive fashion among adults for childhood objects and experiences.” Since many adults perceive childhood as a simpler period of their lives, characterized by creativity and exploration, it makes sense that they would want to return to the activities associated with that time.

With so much pressure placed on adults and working individuals today, play is a necessary component of a well-balanced life. But the importance of play is not restricted to the personal realm alone; it's important in the professional world as well. In fact, many businesses are discovering that prioritizing play can drastically improve the work environment. In the same article for *Quartz*, Preston also notes, “Google discovered that its 20% rule—allowing employees to spend 20% of their work time pursuing projects of their own choosing—led to more focused, productive employees.” This suggests that facilitating workers' pursuit of play could be equally beneficial to employers and employees alike.

To take Google's idea a step further: if companies want to see more productivity, then they need to encourage active play during the workday, not just tacitly condone it. When someone takes a break from their work, it's important that they keep their brain active and engaged. Passive activities, like scrolling through social media newsfeeds or watching a YouTube video, are enticing because they're quick and easy, and provide instant gratification. But the benefits of passive diversions are minimal at best, because they don't allow us to learn or engage in critical thought. A far better alternative is something playful and active—perhaps even a game.

According to Dr. Jane McGonigal, author of *SuperBetter: A Revolutionary Approach to Getting Stronger, Happier, Braver and More Resilient—Powered by the Science of Games*, “Playing games is not a waste of time. It is a skillful, purposeful activity that gives you direct control over your thoughts.” Games and other similarly playful, engaging activities foster creativity and cognitive thinking and in so doing, enhance one's ability to learn new things, reason through problems, and retain and recall information. If such activities are integrated into an average workday, it could lead to increased productivity and a happier, healthier workforce.

If businesses chose to make it a priority to afford their employees more opportunities for play, then they would stand to see vast improvements to worker morale and the work environment. More chances for creativity and self-exploration would not only prove to employees that their well-being is valued, it would also foster a positive, reinforcing professional atmosphere where the focus is not just on fulfilling tasks, but also on learning and growing as a worker and as a person.

Happier, more fulfilled workers are more likely to become focused, engaged, and productive employees. Play has a significant impact on our personal lives, but interestingly enough, it can be an integral part of a successful business, too.

Nicole Milano
Staff Writer

It's no secret that arts and cultural institutions rely on outside funding to survive. (You have probably received an appeal at least once from your local public radio station asking you to donate, for example.) According to recent data from the National Endowment for the Arts, contributed income—money from individuals, businesses, private foundations, and government institutions—accounts for 45 percent of an arts group's revenue, on average.

That's a significant percentage, and while these organizations' earned income is respectable, averaging 41 percent of total income (the remaining capital accounted for in the form of private endowments), you might wonder about the value of directing such a significant amount of funding to a sector that is focused on entertainment. Do arts and culture organizations positively impact their communities and the surrounding economy, beyond their capacity to provide “something to do” on a night out?

Statistics and historical data suggest that they do.

The national conversation around jobs and employment has been at something of a fever pitch ever since the Great Recession, and a thriving arts community creates jobs. In the United States in 2013, the arts and culture sector employed 4.7 million workers and paid those workers a total of \$339 billion in wages, salaries, and supplements. This job-creating potential can be seen at the state level as well: even in Arkansas, for example, a predominately rural state, creative enterprises are the third-largest employer, and Arkansas arts and cultural institutions generate \$927 in personal income for citizens.

PARKS FROM PAGE 1

Military Park in Newark, NJ as an example of a public space crippled by negative perceptions. Newark is often thought of as a dangerous place, and although it shares the problems that many mid-sized cities face, downtown is much safer than its image. Redevelopment of Military Park changed it into a pleasant, walkable amenity in downtown, and the inclusion of a restaurant helped turned peoples' thinking of downtown. Donsky points out that, “People need to walk through a place a few times for their perception of a place to change,” further noting that, “it took about two or three months” to see a shift in public perception.

Sometimes, there is no crisis or poor perception. Sometimes, a public space is merely underutilized. And though underutilization may not harm property values or retail sales as real or perceived danger - it still hurts. There is a growing recognition that active public spaces add value to retail and property values alike by extending peoples' stay in downtowns and increasing foot traffic. BRV recently worked with Greensboro, NC to transform an underutilized block that was half-lawn/half-parking lot into LeBauer Park, now a significant cultural and recreational asset for the community.

In the case of Greensboro, as in many other successful initiatives, revitalization of the park was spearheaded by a group of various downtown stakeholders. “You have to have public-private partnerships,” advises Donsky. Support of local government is critical and should be in place very early in the process. Private sector stakeholders are typically business and property owners, non-profit organizations, and philanthropic groups. Philanthropic support, and businesses pursuing their “enlightened” self-interest (to increase sales or the value of their real estate), are often the source of initial seed capital and advocacy. In Greensboro, a donation by the LeBauer family, via The Community Foundation

THE ECONOMIC SYMPHONY:

How arts and cultural institutions affect local economies and communities

Consumer spending on the arts has been on the rise in the last two decades, which means good things for national, state, and local economies. According to the National Endowment for the Arts, consumer spending on the performing arts grew 15 percent from 1998 to 2013. Over that same time period, the overall arts and cultural contribution to the United States' economy grew an impressive 32.5 percent to \$704.2 billion in 2013. This data suggests that even when economic times are comparatively tough, one thing remains clear: where there is quality art to be consumed, people will spend money on it.

Beyond the hard numbers, there are other ways in which a thriving arts scene positively impacts its community. Arts organizations such as theatres, symphonies, and public radio are a big draw for both tourists and prospective movers—especially young professionals, who are more likely to spend discretionary income on entertainment than on tangible goods.

The presence of these institutions in a community also increases the quality of life for residents. For example, a recent study out of the University of Pennsylvania investigated the contribution of cultural engagement to community life in Philadelphia neighborhoods. The results of the study indicated a “strong relationship” between culture resources in neighborhoods and a much lower level of stress among residents. Another study of Philadelphia neighborhoods showed a correlation between large numbers of arts and cultural resources and lower levels of violence in neighborhoods. It's not surprising, given that art can be a positive way of driving dialogue between communities and bridging racial and ethnic gaps.

While these correlations are promising, the challenge remains

for arts organizations to maintain affordability for all populations. According to a recent NEA study, approximately 13 percent of Americans each year are interested in attending arts events but don't, due, in part, to affordability. It's no secret that theatre tickets are expensive; just look at as the thousands of dollars it cost to score a pair of tickets to the Broadway smash-hit *Hamilton* in the later half of 2016. The price exclusion factor doesn't just apply to Broadway, either—it applies to regional and community theatres as well.

If arts organizations are to significantly improve the quality of life in their respective communities, they must be able to keep ticket prices affordable and offer valuable cost-free programs to low-income populations. Many arts organizations offer these programs, but funding is needed in order to keep them high-quality and free to the public. That's why government entities like the National Endowment for the Arts—which makes up a measly 0.012 percent of the federal budget—are so important.

Now that the impact of arts and culture on economics and communities is clear, businesses may still be asking: “What's in it for me?” If a local arts organization reaches out about a donation or sponsorship, why should a business say yes? For one, these organizations won't be able to maintain their economic contributions without support and partnership. It takes a village to nurture a thriving economy, and not-for-profit and for-profit businesses must work together to keep moving forward.

There are also significant marketing and exposure benefits to partnering with arts organizations. As mentioned earlier, more consumers are spending more money on the performing arts. That translates to valuable opportunities for local businesses to

of Greater Greensboro, made their transformative project possible.

Most cities/towns have an existing platform where a cross-section of community stakeholders convene, such as chambers of commerce, community foundations, or business associations. “Chambers may be a good vehicle for initiating a project because they already have the organizational structure in which community stakeholders are co-operating and connecting,” says Donsky. While not typically an operational entity, these organizations can serve as incubators, providing a platform for education, consensus, and discussion which can make decision-making easier early on.

Inception of public space initiatives is often a cooperative, political effort that is composed similarly across the country. Implementation, however, which requires the practical matter of operational capacity and finance, is solved in a variety of ways.

In Tempe, AZ, BRV worked with the Downtown Tempe Authority (DTA) to develop a comprehensive strategy to improve public spaces, most of which are privately owned, and the streetscape of downtown. Despite the sound of its name, DTA is a business association (not a government agency) that previously created a Business Improvement District and manages downtown parking lots and garages. Recognizing they had underutilized gathering spaces and the shifting demographic to downtown living, DTA sought a strategy of short-term and long-term actions with the goal of catalyzing and channeling future investment by enlivening its downtown. DTA was necessary in implementing the plan, as the City did not have the capacity, while the DTA already had staff in place. Tempe found themselves in the rare and convenient position of having an implementer in place, and several of the downtown spaces had been activated with new, free classes, amenities, and events within six months of BRV providing its recommendations.

The Indianapolis Parks

Foundation, a non-profit whose mission is to “enhance the recreational, educational and cultural life of the Indianapolis community by encouraging and soliciting support for the City's parks system,” reached out to BRV as they saw a need to improve organizational capacity and make that same transformation into an entity that operates parks and plazas.

“In a lot of places, city parks departments have seen large budget cuts, leaving a vacuum of expertise and labor that the private sector has to fill,” says Donsky. Because of that, it is not uncommon that a new nonprofit organization forms where no appropriate entity already exists.

Yet another scenario occurs when an existing organization alters its role and structure to address operation and management of public spaces. BRV encountered this in Houston, TX where a pre-existing non-profit, the Upper Kirby District Foundation, agreed to expand beyond their current operation providing below-market rent office space to non-profits and accept the role of public space management, evolving into the Levy Park Conservancy. Levy Park re-opened after renovation on February 25.

The type of organization charged with stewarding public spaces varies based on each place's unique circumstances, and is often driven by efficiency.

“Public spaces should strive for self-sufficiency, though [it is] not always possible in smaller markets,” says Donsky. “That's why the support of local businesses and property owners, who stand to economically benefit from upgraded parks, is so critical.”

While more and more studies being published show the financial benefits of high quality public spaces in terms of rents, retail sales, and tax revenue, functional operation and management cannot rely on abstract, external value. As mentioned above, philanthropic support sometimes provides the necessary capital.

Alternatively, as in Houston, creating a public space presented

make an impression when a patron sees their name or logo in the program, on signage, on the institution's website, and more.

There's also the endorsement factor: it's common sense that consumers are more likely to support businesses that they see as endorsing or supporting the same causes that are important to them. That means that having a business name associated with the local symphony makes symphony patrons more likely to become new customers of that business.

Finally, there are basic tax benefits to supporting local arts charities. Most donations to local cultural institutions are tax-deductible. Though businesses should always confirm that this is the case if a tax deduction is part of what's important to them, it's more likely than not that your local arts organizations are not-for-profit, so a donation to one of them could make for a nice write-off come tax time. If a business is going to make charitable contributions for tax purposes, it makes sense for those donations to support organizations that can continue to benefit the business indirectly by stimulating the local economy and improving the quality of life in the community.

Arts funding and partnerships may seem like frivolous expenditures at first glance, but the evidence is clear: a thriving economy needs thriving arts and cultural institutions. With government funding continually at risk, and funding from private foundations becoming more competitive each year, local businesses can and should step up and support cultural institutions as a partner. Not only will it result in valuable exposure and positive associations for the business, it will contribute to the overall betterment of the local economy and well-being of the community. And those are things we could all benefit from right now.

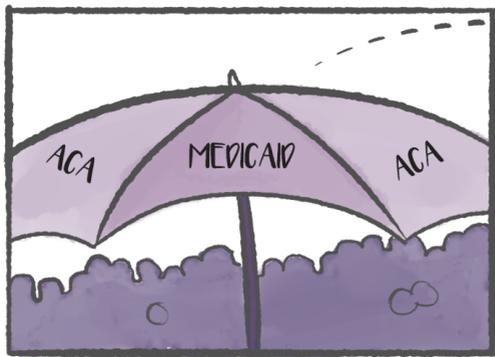
new development opportunities. As part of this development, the ground leases of the new development support about three-quarters of the public space's budget. The remaining quarter is gapped by programming, sponsors, and eventually a new restaurant and retail kiosks within the park. Programming, such as retail and event-related amenities, is an oft-employed revenue stream. Corporate sponsorships tend to be more typical in large cities, although companies with a major presence in small to mid-sized cities are also a factor in sharing the cost of public spaces. Public space sponsorship is an attractive marketing opportunity that may also align with corporate responsibility directives. Further, sponsoring a public space as an economic development project may be more appealing than a pure charitable donation.

Public space revitalization projects are not an exercise in aesthetics, they are tangible opportunities for economic development. Navigating such projects requires cooperation, consensus, and creativity in terms of organization and funding. But the returns are real.

Following the development of Klyde Warren Park in Dallas, TX, nearby asking rents went up about 70%, Class A assets saw large increases in value, Class B assets' value doubled, and new residential and office buildings replaced surface parking lots. This kind of success is not limited to big cities, either.

“Although typically thought of in big cities, the same dynamics are in play in small cities [...] in terms of improvement of real estate within a five-minute walk of a project,” says Donsky.

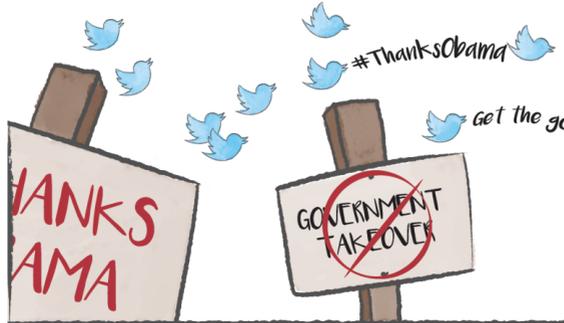
The essentials to execution, Donsky says, can be broken into two categories: political, and practical. Politically, a successful project requires cooperation and consensus among all major parties affected and having local government involved from the get-go. Practically, financial solutions must be achieved within local context, and stewarded by leadership that champions the project.



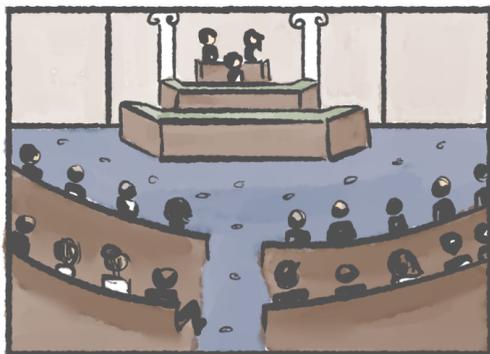
Subsidies are the biggest expense associated with the ACA. They're used to expand Medicaid to more of the country's lowest-income earners, and to provide tax credits to those who "earn too much" to qualify for Medicaid (but who might still struggle to afford insurance).

The philosophy of the ACA suggests that our country depends on a symbiotic relationship between citizens, and the systems that govern them. To this end, healthcare is a must. If society relies on those within it, they must be healthy and well enough to support it. No one should fall victim to a financial catastrophe in the event of an injury or illness. So with that in mind, care must be as affordable as possible. And for those who might still find the cost prohibitive, there must be a healthcare infrastructure in place that's capable of lending support. In this case... that comes in the form of government subsidies.

That said, the ACA was met with a lot of criticism, and the controversial law prompted dozens of congressional votes for its repeal. (None have been successful.)



Breaking news: the ACA is breaking the bank!



So that's where we're at as far as the timeline goes, but we at the NCR want to keep the conversation going just a bit longer. In the coming months and years, there's sure to be continued debate, and we feel it's our job to help you participate. As we move forward, it'll be important to know what our options are, and the impact that each one is likely to have on us, our communities, and the country as a whole. Since that's a dizzying process we've put together a spectral overview for your consideration.

It's important to note that the ACA was passed without any Republican support. Because of this, the GOP presidential campaign centered on promises to "repeal and replace" the plan. When President Trump was elected, he followed through on that by urging Republicans to draft up a replacement bill. This led to the announcement of The American Health Care Act.

The bill garnered very little support, though, which led to it being pulled from the floor. This means we'll be working with the ACA for the foreseeable future.

The fundamental question of American Healthcare is this: to what extent is the government responsible for its citizens' care?

Single-Payer

All-Payer

Public Option

The ACA

Free-Market

On the far left, you're going to hear about the single-payer system, aka "Medicare for all." Its tenants are simple: everyone is covered, and it's paid for by the government (via taxes). One of the biggest criticisms of the plan is that it eliminates competition and, by extension, consumer choice. That said, under a single-payer system, no one has to worry about how to pay for healthcare services because everyone is guaranteed comprehensive coverage.

Right now, the amount a hospital receives per service from insurance companies varies, as each provider negotiates prices independently. In our competitive marketplace, this yields higher costs. In an all-payer system, though, a large group of insurers would collectively negotiate rates for each service. This would level the proverbial playing field among private insurers, Medicare, and Medicaid, which would ultimately translate into more affordable coverage for all.

Like the all-payer system, a public option seeks to regulate competition. Rather than getting involved with the affairs of private insurers, though, it proposes adding a government-sponsored plan into the mix. A federal plan would be inherently not-for-profit, which means it'd cost significantly less. This would spark competition, and ultimately drive down costs. That said, critics of this plan feel that the government makes for an unfair competitor on the private marketplace.

In this section, what you need to know about the ACA is that it's fairly conservative. Modeled after plans by Romney and Nixon, it aims to bolster the private market and mandate a certain amount of personal responsibility. You'll remember that by law, the ACA requires everyone to chip into the market. This ensures that everyone can receive comprehensive care, without sacrificing the system to "free-riders" who wait until they're ill to buy a private plan.

The free-market system seeks to minimize (or eliminate) the government's involvement in healthcare. With high-deductible plans and the use of health savings accounts (HSAs,) advocates believe that it'd necessitate people being more judicious about their expenditures. Critics, however, worry that working-class Americans would struggle to afford these plans, or to make deposits into their HSAs. This, they fear, might lead to people foregoing preventative care, making costlier services more likely down the line.

So listen... the two pages you just read took us upwards of a month to put together. It's a lot to talk about, a lot of information to process, and honestly we're exhausted. Healthcare is complicated. On the one hand, it's critically important to each and every one of us. On the other... it's infuriatingly dense. Stick with it, though. If we want to be a nation of self-made people, we'll need all the strength we can muster. Take what you learned here and think about it. Talk about it with your local representative, and most of all, VOTE! If you have questions along the way (which you definitely will), you can also write in to us at any time. We'll answer anything we can, and point you toward reliable resources as often as possible. Thanks so much for reading, everyone. This has been a really weird ride.





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