What Will Our Verse Be?

It seems we have entered yet another new phase of the COVID-19 crisis. I’ll call it the ‘protracted battle’ phase though I can certainly think of some more colorful descriptions. The last few weeks have been difficult for all of us. There’s a lot of anger in society right now.

Some are angry at the Governor, the President, the media, Congress, or even just a random person. Some are angry at the virus (well, maybe we’re all angry at that). Some are angry at what they have lost. Some are angry about masks. Some are angry at no masks. Some are angry at a lack of leadership. Some are angry at strong leadership. Some are angry at moving too slowly. Some are angry at moving too quickly.

Scrolling through social media (which I confess I do less and less because of this) it does not take long to see that everyone seems angry about something. It’s a struggle. The month of July for me was not a great one. I felt anger and great sadness to watch so many people hurting and so much of our work be put on the shelf. I am an optimist by nature and to be plainly honest – I struggled to find hope for a time.

A favorite older movie of mine is Dead Poets Society, starring Robin Williams in one of his first dramatic roles. He’s an English Professor at a boys prep school in New England who challenges the students to go beyond the basics of learning to appreciate the beauty of what the arts can give.

In one scene, he reads Walt Whitman’s poem called “O Me! O Life!” (published in 1892):

Oh me! Oh life! of the questions of these recurring,
Of the endless trains of the faithless, of cities fill’d with the foolish,
Of myself forever reproaching myself, (for who more foolish than I, and who more faithless?)
Of eyes that vainly crave the light, of the objects mean, of the struggle ever renew’d,
Of the poor results of all, of the plodding and sordid crowds I see around me,
Of the empty and useless years of the rest, with the rest me intertwined,
The question, O me! so sad, recurring—What good amid these, O me, O life?

Answer.
That you are here—that life exists and identity,
That the powerful play goes on, and you may contribute a verse.
(emphasis mine)
Robin Williams’ character then asks the students, “What will your verse be?”

My mind has gone back to that scene over and over the last couple months – both from a personal perspective and from a community perspective.

As a community, I think we’re at a crossroads. Do we double down on anger and rage? Do we keep waiting for someone else to come in and save us? Do we keep kicking the can down the road for the next generation to fix some of the things that we can fix now? Can we agree to disagree amicably without name calling and accusations?

We’re all hurting on some level whether we admit it to ourselves or not. We’re all grieving. Let us not tear each other apart in the hurt. Let us lift our eyes to a higher vision.

We CAN care for each other. We CAN take care of those who are hurting. We CAN support our local small businesses. We CAN support the unemployed. We CAN work towards creating jobs to get people back to work. We CAN support the sick. We CAN fight for the disadvantaged. We CAN contribute to the positive movement of our community rather than complaining on social media. We CAN choose to move some projects forward even though we can’t move all projects forward.

So Richland County, here’s my question – “What will our verse be?”

PS- We have been widening our email distribution. If someone you know would like added to our email list, email us here with the subject line “include in email list”.

Here is a link to our past emails and other great resources to help your business!
Wash Hands Often

In This Together, Richland County.

Richland Public Health
Prevent. Promote. Protect

Use Hand Sanitizer if Soap and Water is Not Available

#richlandhealth #RPHcares #washhandsohio

6 feet
Social Distancing

In This Together, Richland County.

Richland Public Health
Prevent. Promote. Protect

#richlandhealth #RPHcares #socialdistanceohio

GOING OUT?
MASKS ON!

In This Together, Richland County.

#richlandhealth #RPHcares #maskonohio
Did you know that OhioHealth Mansfield Hospital’s joint replacement program is nationally recognized? The OhioHealth Mansfield Hospital’s orthopedic joint replacement program was recognized as one of America’s 100 Best Hospitals by Healthgrades® for Joint Replacement in 2019.

OhioHealth Mansfield Hospital performed the area’s first robotic-assisted total knee replacement. Having this level of care available in Mansfield saves patients a trip to Cleveland or Columbus, and keeps them close to their support system. Robotic-assisted total knee surgery is a minimally invasive treatment option for adults living with knee pain that interrupts their daily life. The process begins with a CT scan of the patient’s knee, which is used to create a 3D virtual model of the knee. This model allows the Matthew Bernhard, MD to develop a plan before the actual surgery even takes place.

In the operating room, the robotic-assisted surgical technology helps the surgeon achieve extreme precision. “Having the ability to make adjustments within a millimeter is a huge win for the patient. Plus, minimally invasive surgery can offer faster healing than traditional surgery and gets patients back to their lives sooner,” says Dr. Bernhard.
YEA! is Accepting Applications!

We are currently accepting applications for the 2020-21 program year. Applications can be found at www.yeausa.org or by contacting the Chamber office. This summer we have planned multiple virtual information sessions so you and your families can learn more about this wonderful program. Each session takes place via Zoom from 6:00-7:00 pm. The dates for each of the virtual sessions are:

- Wednesday, August 12th
- Monday, August 24th
- Tuesday, September 8th

If you are interested in attending any of the sessions, please register by emailing Nikki Lewis at nlewis@richlandareachamber.com.
LENDING FAQ

Why isn’t RCDG just directly lending the money?
Your relationship with a bank is very important and we don’t want to step in the way. Additionally, banks have the capacity and the systems in place to take, review, and process loan applications and RCDG doesn’t. We are trying to use the existing systems to make this as easy as possible for the business applying, the bank, and RCDG.

What is collateral enhancement?
When banks make loans they require collateral, often small businesses already have everything pledged as collateral. RCDG will step in and provide the collateral for the bank to make the loan.

Is any portion of the loan forgivable?
No, this is a traditional loan that needs to be repaid.

What are the rates and terms?
The rates and terms vary for each application in the same way that they normally do for business loans, but the rates will be very competitive.

What can I use the money for?
Loan uses are very flexible, inventory, rent, payroll, advertising, but they must be business and not personal expenses.

Can I borrow more than the maximum?
Not through this program, please talk with your lender for additional needs.

Do I automatically qualify for this loan?
No, decisions are made by an independent review committee based on the application and bank’s credit analysis.

How are you deciding who gets the money?
The first 20 completed applications forwarded to RCDG from a participating banker will be considered for funding by an independent review committee. As funding allows we will continue to process additional applications.

Where do I start?
By contacting a participating commercial banker.

HOW IT’S DIFFERENT THAN OTHER LOANS

This loan program with collateral enhancement is aimed at helping to support Richland County small businesses!

Many local small businesses may need extra capital to help them fully reopen after the pandemic caused large scale shutdowns, but often have no additional assets to use as collateral to obtain a loan. With this program, companies will apply to a participating local bank for a loan, and these RCDG funds will be used as additional collateral for the bank to make the loan.

RCDG will be able to allocate up to $10,000 of collateral per loan. The terms of the loan (amount, interest rate, and repayment period) will vary by financial institution, but will be generally favorable for a small business.

For more information about the RCDG Small Business Loan Fund, you can visit the Chamber’s website at RichlandAreaChamber.com and click “Economic Development”. Barrett Thomas, Economic Development Director can be reached at 419-522-3211 or via email at bthomas@chooserichland.com.

LOCAL PARTICIPATING BANKERS
Mechanics Bank – Sally Gesouras – 419-524-0831 ext.1689 sgesouras@mymechanics.com
Richland Bank – Clayton Herold – 419-525-8769 cherold@richlandbank.com
Sutton Bank – Scott Them – 419-747-2007 sthem@suttonbank.com

This institution is an equal opportunity provider.
#RICHLANDCOUNTYSTRONG

SEE MANY MORE PHOTOS ON THE CHAMBER FACEBOOK PAGE!
Do you have #RICHLANDCOUNTYSTRONG photos to share?
Send them to ameyer@richlandareachamber.com
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Send them to ameyer@richlandareachamber.com

CommUNITY.

We consider Richland County to be one big community. We lean on each other, support each other, and show up for each other. And we know: together, we’ve got this.

Mechanics Bank | That’s Better.
What is Community Opportunity?

Simply put, Community Opportunity is a resource. It is a comprehensive website for students, job seekers, and area businesses alike to connect, network, and find/share employment opportunities within our community.

The goal of Community Opportunity is to ensure that everyone in our community is aware of the jobs and careers available. Our local companies are in need of our local talent, who all too often do not realize the great opportunity right here in our own backyard.

Why Should I Participate?

Community Opportunity is a free resource for you as a local business -- you will have access to local job seekers’ resumes, and you’ll also increase your organization’s visibility and community engagement at no cost to you. It’s a win-win!

How Do I Build My Profile?

It’s easy! Follow the three simple steps below to get started. You’ll just need basic contact information, a company summary, plus a photo and/or video.

Step 1:
Visit www.communityopportunity.com. Click “Register / Post a Job”.

Step 2:
Complete the Company Registration form. This includes contact information, company summary/profile information, and industry selection.

Step 3:
Click the green “Register” button.

Once you’ve submitted your information, you’ll be able to edit the content, upload photo/video, and post job openings. All profiles are subject to approval by the Crawford Partnership.

Once your profile is approved, you will be able to upload your logo, photos of your business, and more.

We’re happy to help!

Once you’ve set up your profile -- or if you have any questions during the process -- please set up a free in-person session with Adam Knapp, Community Opportunity Project Coordinator. Adam is also available to take professional photos of your organization for the website.

Phone: 419-569-8807
Email: adamk@communityopportunity.com
RIBBON CUTTINGS from July

Keller Williams Legacy Group, Mansfield

Yocum Law Office, Shelby

Charles Palm Park, Bellville
Thank you to everyone who participated in the Chamber Golf Classic at Westbrook Country Club on July 24.

We had a fun day with amazing weather!
The Mansfield/Richland Area Education Foundation 50/50 raffle winner of $327.50 was Chris Moyer from Skybox Packaging. Our Best Dressed team was DRS. They looked so sharp in their matching black and white ensembles!

We would like to give a special shout out to Jeremy Hawkins for his Hole In One! He won a $500 Visa Gift Card for that shot!

We here at the Chamber recognize what an unusual year this has been and so we are EXTRA appreciative of your support for our organization and the community. To our sponsors – thank you for returning each year to make this such a great event.

Special thanks to our friends at Westbrook Country Club for doing such a phenomenal job to keep things safe and fun.
Celebrate Small Business!

2020 Small Business of the Year Awards Nomination

To be considered for the Richland Area Chamber & Economic Development Small Business of the Year Awards, the nominated business must:

- Be headquartered in Richland County
- Employ 250 or fewer full-time equivalent employees
- In operation for at least three years
- Have annual sales revenue of less than $20,000,000
- Demonstrate an active concern for the community

To be considered for the Richland Area Chamber Small Non-Profit of the Year Award, the nominated organization must:

- Be headquartered in Richland County
- Total budget $1M or less
- In operation for at least three years
- Must be a 501c3 organization

Business Nominated ____________________________________________

Contact Person __________________________________ Title ________________________________

Address ___________________________________________ City __________ State _______ Zip _______

Telephone (day) ___________________ Fax ______________ Email ______________________________

Nominating Individual (Optional) _____________________________________________

Email __________________________________________________

Why are they deserving of the award (briefly):

_________________________________________________________________________

_________________________________________________________________________

_________________________________________________________________________

_________________________________________________________________________

Return To:
Richland Area Chamber & Econ. Development ~ 55 N. Mulberry St., ~ Mansfield OH 44902
F: 419-526-6853  E: lduckworth@richlandareachamber.com

Deadline for nominations is August 17, 2020
Watch for more information to come!
August 2020 BWC News from

We all know that the spread of Coronavirus (COVID-19) is an escalating global health concern. CareWorks Comp will continue to support our clients’ workers’ compensation and unemployment compensation needs. For the most current and up-to-date information from the Ohio BWC regarding COVID-19 topics, please visit the BWC’s website at: BWC COVID-19 Information.

2019 Rate Year BWC True-Up Due August 15, 2020!

2019 Rate Year True-Up: True-Up reconciliation must be completed by August 15, 2020 for the July 1, 2019 through June 30, 2020 rate year. Your True-Up Report will be available July 1, 2020 to complete on-line at www.bwc.ohio.gov. It is very important that your True-Up is completed timely or the BWC may remove your company from any discount programs, such as Group Rating or Group Retrospective Rating.

The BWC considers the True-Up complete when payroll is reported AND any related premium payments are made. Simply go on-line to your account at www.bwc.ohio.gov, login, and then go to Payroll True-Up. Follow the prompts to report your actual payroll dollars by Manual Classification Code. The BWC will then calculate how much workers’ compensation premium you owe compared to what you paid in Estimated Premium throughout the policy year. When complete, you will be shown how much additional premium you still owe, OR you will receive a credit for overpayment. If you owe any additional premium, it MUST be paid to the BWC by August 15, 2020.


Knowing which NCCI Manual Code to use when reporting your employees’ payroll for the July 1, 2019 to June 30, 2020 True-Up Report might be confusing. The following are guidelines from the Ohio BWC that we hope will help you:

- 8871 Teleworker can be temporarily added to your policy to report wages for operational staff teleworking during the “Stay at Home” order issued March 15, 2020 by Governor Mike DeWine. You are responsible for tracking the hours/days for which your employee works at home. Any employee working from home and performing the same duties of the regular operations needs to report those wages to their regular classification code.

- The employer must contact BWC to request the addition of classification code 8871 – Clerical Telecommuter for private employers and 9444 - Public Employee Clerical Telecommuter for public employer taxing districts to their policy. This will allow the employer to report teleworking wages to class code 8871 or 9444 during the true-up period. To request the addition of class code 8871 - Clerical Telecommuter or 9444 for public employer taxing districts to your policy, please call 1-800-644-6292 or send an email to RTSclass@ohiobwc.com. Remember to include your policy number in your email request. The employer is to cease reporting operational employees’ wages to teleworking class code 8871 or 9444 once the “stay at home” order has ended or if the operational employee(s) return to performing their previous job duties.

- If a worker continues to perform the same duties from home while teleworking, the employer will continue reporting that worker’s wages to the appropriate operational classification code, not to class code for teleworking.
  - For example: the employer manufactures surgical masks. The employer has sent workers home with the equipment and materials to continue making masks. These workers are not 8871 Clerical Telecommuter employees. They would remain under classification 2501 – Cloth, canvas and related products manufacturing. The exposures for them do not change.

- Additionally, operational employees working periodically at the business location but being paid a full wage must report all wages to the employee’s regular classification code. Once the state of emergency has ended or when the employee(s) return to performing their previous job duties, wages must be reported to the regular classification code

- Effective March 15, 2020 until the end of the state of emergency, wages paid to employees sent home and not performing any duties are NOT reportable to the Ohio BWC.

- Under voluntary work options, if employees chose to work their schedule as they regularly do, the gross pay will be reportable. For those who chose to stay home and receive the reduced shutdown pay, the shutdown pay would not be reportable.

- Private employer staff currently reported under class code 8810-Clerical will continue to be reported under class code 8810, not 8871.

- Sole Proprietors and Partners who have elective to cover themselves will continue to report their wages to the assigned operating class code.
The employer is responsible for recording, tracking, and documenting the wages associated with the operational employees now teleworking for premium audit purposes.

If the worker performs their regular duties on an intermittent basis, such as working at the employer location Monday, Wednesday and Friday and is paid to stay home Tuesday and Thursday, all wages are to be reported to the operating class code and not to class code 8871.

Payroll for employees receiving wages but not working during the emergency are not reportable to BWC. It is your responsibility to maintain payroll records for these wages separately so these wages can be verified.

Effective April 1, 2020 through December 31, 2020, wages paid by companies under the Families First Coronavirus Response Act for sick leave related to COVID-19 and leave time to care for a child whose school or childcare provider is closed or unavailable for COVID-19-related reasons are not reportable to BWC. Employers must follow the guidelines established by the Federal Government to exclude these wages from their reportable payroll and maintain appropriate records, including a report of Ohio Medicare wages.

This temporary revision to the class code assignment rule only applies during the time of Governor DeWine’s “stay at home” order, which he initiated March 15, 2020.

Do You Use a Payroll Service Vendor? Make Sure Your BWC True-Up gets Done Correctly!

After you complete the BWC True-Up for the 2019 policy year, the BWC will immediately let you know if you owe additional premium, or if you have a premium credit. If you owe additional premium, that payment is due no later than August 15, 2020.

If you use a payroll service vendor to complete your True-Up, be sure to find out from them if you owe additional premium, and more importantly, do you have to pay the BWC directly or will the payroll service company pay the BWC on your behalf? We often see problems arise due to employers not communicating with their payroll service vendors about the True-Up and any additional premiums that may be due.

BWC Safety Council Suspended for 2020 Policy Year

Due to the ongoing COVID-19 pandemic, Ohio Safety Councils will conduct all meetings virtually (online only) for the July 1, 2020 – June 30, 2021 policy year. The BWC believes that this is the safest way to hold meetings as we all work to prevent the spread of COVID-19 in Ohio. The BWC is expecting that most of the 88 Safety Council chapters in Ohio will choose to host virtual meetings this year. However, if that is not the case with your local chapter, the BWC will connect you with a neighboring Safety Council that will host you until in-person meetings resume.

In light of the difficult and unusual times, the Ohio BWC will not be offering a rebate for participation nor the performance rebate (for those eligible) to employers who participate in the BWC Safety Council program. While this is not the usual direct financial reward for attending, the BWC believes your business will still receive valuable workplace safety information and resources by attending meetings online. What you learn at upcoming virtual meetings can help with cost savings and keeping your workers safe from injuries and illness at work.

Look to your local Safety Council for information on upcoming meetings and programming as they remain a resource for occupational safety and health and workers’ compensation information.

Recognize Safe + Sound Week, August 10-16, 2020

Safe + Sound Week is a nationwide event held each August that recognizes the successes of workplace health and safety programs and offers information and ideas on how to keep America’s workers safe.

Why Participate?
Successful safety and health programs can proactively identify and manage workplace hazards before they cause injury or illness, improving sustainability and the bottom line. Participating in Safe + Sound Week can help get your program started, energize an existing one, or provide a chance to recognize your safety successes.

Who Participates?
All organizations looking for an opportunity to recognize their commitment to safety are welcome to participate. Last year, more than 3,300 businesses helped to raise awareness about workers' health and safety!

You can go to the OSHA website for more information and to see which employers in your neighborhood are participating.
Resuming Business Toolkit

The Centers for Disease Control and Prevention (CDC) has developed a toolkit to guide employers seeking to resume normal or phased business operations. It based the toolkit on its Interim Guidance for Businesses and Employers Responding to COVID-19. It is designed to assist employers in implementing this guidance in their workplaces. These tools help employers in planning, preparing, and responding to COVID-19.

CareWorks Comp offering 2020 Spring Seminars via Video due to COVID-19

In response to COVID-19 prevention measures and in consideration for the health and safety of our clients and our colleagues, CareWorks Comp is offering this year’s seminar content via video. If you have already registered for an onsite seminar, a CareWorks Comp colleague will reach out to you to discuss this video option. We are committed to maintaining services critical to client success. For questions or registration please contact Marcia Dennis at 614.956.2323 or Marcia.Dennis@careworkscomp.com

Workplace Exposures to COVID-19

Recording Cases of COVID-19

According to the Occupational Safety and Health Administration (OSHA), COVID-19 can be a recordable illness if a worker is infected as a result of performing their work-related duties. However, employers are only responsible for recording cases of COVID-19 if all of the following are true:

1. The case is a confirmed case of COVID-19 (see CDC information on persons under investigation and presumptive positive and laboratory-confirmed cases of COVID-19);
2. The case is work-related (as defined by 29 CFR 1904.5); and
3. The case involves one or more of the general recording criteria set forth in 29 CFR 1904.7 (e.g., medical treatment beyond first aid, days away from work).

Visit OSHA’s Injury and Illness Recordkeeping and Reporting Requirements page for more information. If you would like to discuss a specific situation with an expert, please contact CareWorks Comp’s Safety Consultant, Craig Lanken at 330.472.1656 or craig.lanken@careworkscomp.com

Free BWC Webinars for August 2020

The Ohio BWC is hosting four helpful webinars during the month of August. For more information, go to the Division of Safety & Hygiene-Ohio BWC Learning Management System website at www.bwclearningcenter.com. Login or create a new account and click on Weekly Webinars (non credit) on the Home Page. The following are the webinars planned for the month of August 2020:

Winning Management Commitment Instructor: August 4, 2020 from 11am-12pm
Inconsistent upper management presence and support is an oft-expressed frustration among Safety and H.R. professionals. This webinar will address methods helpful to those who endeavor to garner more strength and support for your department.

Help, My Confined Space Program Needs Work! August 11, 2020 from 11am-12pm
This webinar will cover the elements of an effective written permit-required confined space (PRCS) entry and work program. The discussion will include an overview of best practices and common pitfalls of written PRCS programs and procedures. Topics will include identifying and evaluating confined spaces, common PRCS hazards, and hazard control methods.

[Replay] Precision OSHA Recordkeeping: August 18, 2020 from 11am-12pm
This webinar will examine OSHA Recordkeeping forms, general recording criteria and specific situations that must be recorded on OSHA Injury & Illness Recordkeeping documents. Primary focus of the lecture will be determination of recordability to ensure accurate records are maintained. Session will also requirements such as reporting requirements, electronic submission of records, and recordkeeping considerations for COVID-19 events.

Who, When and How-to Inspect Personal Fall Protection Equipment: August 25, 2020 from 11am-12pm
Lack of proper fall protection is a major driver in injuries and fatalities in both construction and general industry. Using the equipment is not enough, you need to inspect it regularly. This webinar will walk you through the inspection of your fall protection system, including harnesses, lanyards or retractable and anchors.
TRAINED EMPLOYEE OUTSOURCING

- Document Management
- Lawn and Ground Maintenance
- Wood Products
- Packaging
- Pallets
- Assembly
- Custodial Services
- Document Destruction

Selecting the right health insurance plan shouldn’t be a guessing game.

CLEARLY THE RIGHT CHOICE

Learn more about a Medical Mutual health plan through the Richland Area Chamber of Commerce, and why it can be your company’s clear choice, by visiting RichlandAreaChamber.com.

THANK YOU TO OUR CATALYTIC LEADER INVESTORS

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