



## City Manager Spreads the Good News about Inclusion

Cincinnati City Manager Harry Black says he's proud of the accomplishments made thus far by the newly created Department of Economic Inclusion (DEI). Speaking before members of the Greater Cincinnati Northern Kentucky African American Chamber-Commerce and then at the Fifth Third Bank Supplier Diversity Summit, Black told both groups that the City is already seeing incredible results.



Black shared with the groups that since January 1, 2016 DEI has approved awards to MBEs and WBEs in excess of \$9.1 million. Of that amount, more than \$5 million has been approved for construction contract awards to MBEs. In addition to the contracts governed by Chapter 324 of the Cincinnati Municipal Code, the City, working with the development community, has approved another \$12 million of MBE and WBE participation in construction contracts not otherwise subject to mandatory inclusion goals. In all, the City has approved awards to certified MBEs and WBEs in an amount totaling more than \$21 million in eight months.

"I have to give credit to Director Thomas Corey and his staff in the Department of Economic Inclusion," said City Manager

Harry Black. "Thomas and the staff of the Division of Purchasing and various City departments have really worked hard to get minority-owned and women-owned businesses certified and then to create opportunities for those companies to bid on work with the City."

The City currently has a total of 175 certified minority-owned and women-

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## **MBE Business Grows Thanks to Inclusion**

If you've driven by Music Hall you've probably noticed the massive renovation taking place. What you may not know is there are more than 20 minority-owned companies involved in the \$129 million project. They are doing plumbing, drywall, painting and electrical work. Among those companies is M-Pact Corporation, owned by Michael J. Griffie.

M-Pact Corporation, certified with the City as an MBE, was founded in October 2005 as a full service electrical contracting firm. Griffie says being part of the Music Hall renovation project has been a great experience. He has the chance to work with large and small contractors, get his company's name out there and demonstrate that his company can compete with the very best. Griffie says his company's involvement with Music hall has increased the size and scale of his company, which has allowed him to hire additional workers to meet the demand.



Griffie was one of several MBEs to discuss their role in the Music Hall renovation project on this month's edition of Gateway to Economic Inclusion. The show can be seen on Time Warner Cable Cincinnati Channel 23 or by going to the DEI website at <http://cincinnati-oh.gov/inclusion/>

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## **Business Training Center is Open for Business**

DEI has released the fall schedule for its Business Training Center, and the classes are filling up quickly. The monthly classes will include topics ranging

from How to do Business with the City to Let's Meet with the Primes and will include opportunities to network and make business connections.

Classes are open to all companies registered with the City of Cincinnati as well as those who are certified with the City as an MBE, MWBE, WBE or SBE. To register for classes please email Michelle Sierschula at [michelle.sierschula@cincinnati-oh.gov](mailto:michelle.sierschula@cincinnati-oh.gov) or call Michelle at (513) 352-3144.

Tuition is \$25.00 for the semester (paid at the door by cash or check made payable to City of Cincinnati - Treasurer). Class dates and times are:

How to do Business with the City of Cincinnati

September 13, 2016

6:00 to 8:00 p.m.

Certification and the New Inclusion Program

October 11, 2016

6:00 to 8:00 p.m.

Let's Meet with the Primes

November 15, 2016

6:00 to 8:00 p.m.

Making the Sale and Success Coaching

December 13, 2016

6:00 to 8:00 p.m.

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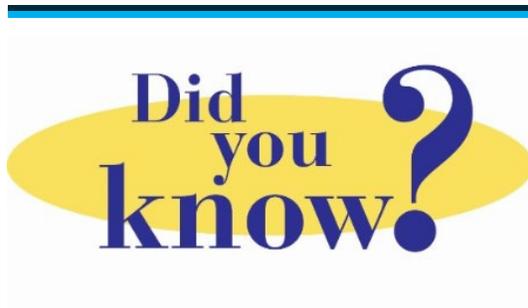
**City's Community and Economic Development Making  
a Difference**

The City of Cincinnati Department of Community & Economic Development (DCED) is doing its part to ensure MBE and WBE businesses have the opportunity to be involved in any projects going on in the City that receive City funds through its bi-weekly "Meet and Confer" sessions.



These pre-bid meetings allow the developer to explain the project scope, the use and extent of City funds, and answer detailed questions about the project and bidding specifics. City

staff also attend to answer questions. In some cases, the pre-bid meetings take place on-site of the project, giving those interested a first-hand look at the scope of work.



You can find information on all RFP, RFQ and other upcoming business opportunities with the city by going to <http://cincinnati-oh.gov/purchasing/> and hitting Business Opportunities.

You can see all businesses registered with the City by going to



### **Taste of Cincinnati**

The United Way campaign has kicked off for the City of Cincinnati. The campaign goal for 2016 is \$42,000.

<http://cincinnati-oh.gov/inclusion/>

and hitting the Certified Directory button on the left side of the page.

DEI's Business Training Center classes have resumed. Information on classes, times and locations can be found at <http://cincinnati-oh.gov/inclusion/>

United Way of Greater Cincinnati serves 10 counties in Ohio, Kentucky and Indiana with a population of roughly 1.8 million people and helps improve the community where we live and work.

Among the fund raising activities is an auction of baskets donated by various City departments. This is DEI's basket which showcases some of the great food items made/offered in Cincinnati.



## Director's Corner

Thomas Corey

Department of Economic Inclusion

## Employees vs. Independent Contractors

One of the most basic decisions any business owner must make, both at the time of start-up and as the business grows, is how to address manpower needs. Does the business require, and can it support, regular full-time and/or part-time, employees? If so, when and how many employees is it appropriate to hire? Are independent contractors a reasonable and appropriate alternative to employees? Properly classifying those who perform work for the firm is very important as it impacts the owner's financial and legal responsibility for federal, state and local taxes, unemployment and workers' compensation, wage rates,

etc. But determining whether a worker is an employee or independent contractor is not always a simple task.

There are a number of factors that the IRS and courts have established as guidelines for evaluating proper worker classification. Whether the parties call the worker an employee or an independent contractor, even if there is a written independent contractor agreement, is not controlling. In fact, no one factor is determinative. Rather, it is the overall relationship between the worker and the owner as well as the degree of control exercised by the business owner over the work and the compensation arrangements that guide the analysis.

For example, the more the business controls or has the right to control how the worker performs the job – dictates the hours he/she works, provides the tools and materials for the work, directs how the work is to be done – the more likely there is an employer/employee relationship. On the other hand, workers who are not reimbursed for expenses, who have a significant investment in tools and equipment, and who have a possibility of profit and a risk of financial loss in the work, are more likely to be classified as independent contractors. Additional questions that can impact the analysis include, among others: Does the individual work exclusively for the business or limit its services to the general public? Does the business provide training to the worker? Must the individual personally perform the services?

The consequences of misclassifying employees vary depending upon whether the misclassification was intentional or unintentional. IRS penalties and legal liabilities can be substantial. In order to ensure that an individual is appropriately classified as either a W-2 (employee) or 1099 (independent contractor) worker, businesses should consult with their tax or legal advisors.

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## Ask the Insurance Man

E. Wayne Sloan

Commercial/Business Liability Specialist

### **September Is Life Insurance Awareness Month!**

**One advisor lost 51 clients, then delivered 30 checks after 9/11**

This is the story of one insurance advisor during the moments of and after September 11, 2001 and truly explains why life insurance is so important.

On the long commute to a client's office in northern New Jersey, the traffic was humming, leaving me the freedom to organize my thoughts. As I often did before a meeting, I anticipated objections and **visualized successful outcomes**. A decade into my career, I had a system that worked and business was booming.

Life was booming, too. My thoughts kept drifting from work to Jennifer, my wife. We'd been married 18 days, and were beginning this new and exciting life together. As corny as it may sound, I was living the American dream. I had worked like crazy to get to this point, and when a news alert broke on that sunny **September morning in 2001**, I couldn't quite comprehend what I was hearing.

### **Fifty-one lives**

In 1945, the American dream became a reality for millions. In the wake of victory in World War II, American GIs returned home to marry, start careers, buy homes, and kick off the baby boom generation. For American companies, business boomed as well. Cantor Fitzgerald was one of those companies that capitalized on a surging economy and America's place as the world's dominant superpower. An investment bank and brokerage business, Cantor Fitzgerald would become known for its innovation in computer-based bond brokerage and

as the market's premier dealer of government securities.

With its ability to adapt to changing technologies and market trends, Cantor Fitzgerald grew over the decades, becoming one of the largest brokerage firms on Wall Street. The company held its corporate headquarters on the 101st through 105th floors of One World Trade Center (the north tower), and on September 11, 2001, the company suffered the most casualties of any World Trade Center tenant with 658 of its 960 New York employees perishing in the terrorist attacks.

As we pause to remember the day that changed our world forever, here are some numbers that help tell the story...

At 8:46 a.m. that morning, 51 of my individual clients, employees of Cantor Fitzgerald, were on the 104th and 105th floors of the north tower. On that day I **lost 51 friends**, 51 people who I'd sat down face-to-face with and listened to their hopes and goals and dreams. I learned about *their* American dream — what they had done to get there and how they had planned to keep that intact for their families. All 51 had individual disability coverage with me and 30 of them had individual life insurance policies with me as well.

When the radio alert broke in and ruined my American dream, like many, I thought a commuter plane had crashed into the World Trade Center. With little details at that point, I remember screaming at the radio, "Please, please, please not the north tower!"

But it was the north tower. And then, at 9:03 am, a second plane, United Airlines flight 175 from Boston, would crash into the south tower. And, just like that, one bright and sunny morning in September, a morning I would remember initially for its beauty and calmness, had been ripped apart. The

world I would know going forward would never be the same. The world Jennifer and I would raise our family in would never be the same. The families of the 51 clients I lost in the attacks would never be the same. I know that now, but on 9/11 I wondered if any of them had survived. Like many, I tried to make sense of the devastation and the chaos.

Through it all, I was wondering about and praying for my friends and clients at Cantor Fitzgerald. Where were they? How were they? Late that night I laid my appointment book on the kitchen table at home to see what I already knew was there. I was exhausted, but had to look. I had six appointments scheduled for the next day, Wednesday morning, September 12, 2001. All six appointments were on the 105th floor of the north tower of the World Trade Center.

Later that night, we talked a lot about how, after only 18 days of marriage, we had come within 24 hours of my new wife becoming my widow. Today, when I look at our two beautiful children, Jack and Morgan, I shudder thinking about what could have been. We plan our lives so carefully, especially in this business, but sometimes it's just luck — good and bad — and we are left to wonder. Sometimes, all we can say is, “thank you.”

Wayne Sloan, Commercial/Business Liability Specialist  
[www.lifeplanpartners.com](http://www.lifeplanpartners.com)

(This piece is submitted by a certified firm and DEI has not independently verified the information contained therein. DEI advises individuals to seek the counsel of their attorneys and tax professionals before taking any action)





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